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Company information / Capital composition

Quantity of shares (Units)	Current quarter 06/30/2026
Paid-in capital	
Common	2,924,199,731
Preferred	0
Total	2,924,199,731
Treasury	
Common	732,100
Preferred	0
Total	732,100

Individual financial statements / Balance sheet – Assets

(In thousands of reais)

Code of account	Account description	Current quarter 06/30/2026	Prior Year 12/31/2025
1	Total assets	19,157,747	1,876,826
1.01	Current assets	1,184,031	337,767
1.01.01	Cash and cash equivalents	762	17,988
1.01.02	Interest earning bank deposits	897,969	239,185
1.01.02.01	Interest earning bank deposits measured at fair value through profit or loss	897,969	106,884
1.01.02.03	Interest earning bank deposits measured at amortized cost	0	132,301
1.01.03	Accounts receivable	210,117	40,254
1.01.03.02	Other accounts receivable	210,117	40,254
1.01.06	Recoverable taxes	75,183	31,157
1.01.06.01	Current taxes recoverable	75,183	31,157
1.01.06.01.01	Tax and social security credits	75,183	31,157
1.01.07	Prepaid expenses	0	9,183
1.02	Non-current assets	17,973,716	1,539,059
1.02.01	Long-term assets	90,589	505,942
1.02.01.03	Interest earning bank deposits measured at amortized cost	0	420,134
1.02.01.07	Deferred taxes	7,628	0
1.02.01.07.01	Deferred income tax and social contribution	7,628	0
1.02.01.08	Prepaid expenses	0	13
1.02.01.10	Other non-current assets	82,961	85,795
1.02.01.10.03	Judicial and tax deposits	38,847	36,602
1.02.01.10.06	Tax and social security credits (recoverable taxes)	44,114	36,683
1.02.01.10.07	Other accounts receivable	0	12,510
1.02.02	Investments	17,883,035	82,183
1.02.02.01	Equity interest	17,883,035	82,183
1.02.02.01.02	Interest in subsidiaries	17,878,467	77,813
1.02.02.01.03	Joint ownership	4,568	4,369
1.02.02.01.04	Other investments	0	1
1.02.03	Property, plant and equipment	92	25,433
1.02.03.01	Fixed assets in operation	92	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 06/30/2026	Prior Year 12/31/2025
2	Total liabilities	19,157,747	1,876,826
2.01	Current liabilities	399,623	481,489
2.01.01	Social and labor obligations	3,820	59,049
2.01.01.02	Labor obligations	3,820	59,049
2.01.01.02.01	Salaries, vacation and fees	3,820	59,049
2.01.02	Suppliers	7,286	64,512
2.01.02.01	Domestic suppliers	7,286	64,512
2.01.02.01.08	Suppliers and other accounts payable	7,286	32,320
2.01.02.01.09	Debits from health care operations	0	32,192
2.01.03	Tax liabilities	65,980	26,899
2.01.03.01	Federal tax liabilities	65,970	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	65,970	23,105
2.01.03.03	Municipal tax liabilities	10	2,769
2.01.05	Other liabilities	319,429	327,013
2.01.05.02	Other	319,429	327,013
2.01.05.02.01	Dividends and interest on own capital	319,429	128,613
2.01.05.02.04	Liabilities from insurance and reinsurance contracts	0	198,400
2.01.06	Provisions	3,108	4,016
2.01.06.01	Tax, social security, labor and civil provisions	3,108	4,016
2.01.06.01.04	Civil provisions	3,108	4,016
2.02	Non-current liabilities	51,634	113,524
2.02.02	Other liabilities	1,189	42,258
2.02.02.02	Other	1,189	42,258
2.02.02.02.13	Suppliers and other accounts payable	1,189	42,258
2.02.03	Deferred taxes	0	20,919
2.02.03.01	Deferred income tax and social contribution	0	20,919
2.02.04	Provisions	50,445	50,347
2.02.04.01	Tax, social security, labor and civil provisions	50,445	50,347
2.02.04.01.01	Tax provisions	33,780	32,094
2.02.04.01.02	Social security and labor provisions	761	943
2.02.04.01.04	Civil provisions	15,904	17,310
2.03	Shareholders' equity	18,706,490	1,281,813
2.03.01	Realized capital	14,904,490	851,017
2.03.02	Capital reserves	-35,610	-35,610
2.03.02.10	Goodwill/negative goodwill in capital transaction	-35,610	-35,610
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	100,000	100,000
2.03.04.11	Investment and expansion reserve	218,629	218,629
2.03.05	Retained earnings/losses	560,230	0
2.03.06	Equity valuation adjustments	-155,612	-792

Individual financial statements - Balance sheet - Liabilities

(In thousands of reais)

Code of account	Account description	Current quarter 06/30/2026	Prior Year 12/31/2025
2.03.07	Accumulated translation adjustments	2,895	3,163
2.03.08	Other comprehensive income	79,203	-1,842

Individual financial statements / Statement of income

(In thousands of reais)

Code of account	Account description	Current quarter 04/01/2026–06/30/2026	Accumulated of the current year 01/01/2026–06/30/2026	Same quarter of the prior year 04/01/2025–06/30/2025	Accumulated of the prior year 01/01/2025–06/30/2025
3.01	Revenue from sales of goods and/or services	197,137	798,950	596,970	1,178,469
3.01.02	Management fee	2,191	8,579	12,933	21,631
3.01.07	Insurance revenue (PAA)	157,309	633,239	450,219	893,687
3.01.08	Insurance revenue (BBA)	37,637	157,132	133,818	263,151
3.02	Cost of goods and/or services sold	-135,446	-497,962	-371,774	-695,275
3.02.08	Insurance costs	-135,446	-497,962	-371,774	-695,275
3.03	Gross income	61,691	300,988	225,196	483,194
3.04	Operating expenses/revenue	577,621	550,454	-26,115	-53,916
3.04.02	General and administrative expenses	-42,602	-64,773	-19,295	-38,446
3.04.02.01	Administrative expenses	-42,602	-64,687	-18,062	-36,160
3.04.02.05	Income (loss) from disposal or write-off of non-current asset items and other	0	-86	-1,233	-2,286
3.04.04	Other operating revenue	1,013	5,298	2,020	2,296
3.04.05	Other operating expenses	-3,181	-18,555	-12,057	-22,810
3.04.06	Equity in net income of subsidiaries	622,391	628,484	3,217	5,044
3.05	Income (loss) before financial income (loss) and taxes	639,312	851,442	199,081	429,278
3.06	Financial income (loss)	8,988	20,510	9,817	24,818
3.06.01	Financial revenues	17,733	44,506	25,142	56,282
3.06.02	Financial expenses	-8,745	-23,996	-15,325	-31,464
3.07	Income (loss) before income tax	648,300	871,952	208,898	454,096
3.08	Income tax and social contribution	-11,451	-82,974	-61,070	-136,544
3.08.01	Current	-1,854	-76,642	-52,950	-110,983
3.08.02	Deferred	-9,597	-6,332	-8,120	-25,561
3.09	Net income (loss) from continued operations	636,849	788,978	147,828	317,552
3.11	Income/loss for the period	636,849	788,978	147,828	317,552
3.99	Earnings per share - (Reais R$ / Shares)				
3.99.01	Basic earnings per share				
3.99.01.01	Common shares	0.21784	0.64426	0.2712	0.58206

Individual financial statements / Statement of income

(In thousands of reais)

Code of account	Account description	Current quarter 04/01/2026–06/30/2026	Accumulated of the current year 01/01/2026–06/30/2026	Same quarter of the prior year 04/01/2025–06/30/2025	Accumulated of the prior year 01/01/2025–06/30/2025
3.99.02	Diluted earnings per share				
3.99.02.01	Common shares	0.21784	0.64426	0.2712	0.58206

Individual financial statements / Statement of comprehensive income

(In thousands of reais)

Code of account	Account description	Current quarter 04/01/2026–06/30/2026	Accumulated of the current year 01/01/2026–06/30/2026	Same quarter of the prior year 04/01/2025–06/30/2025	Accumulated of the prior year 01/01/2025–06/30/2025
4.01	Net income for the period	636,849	788,978	147,828	317,552
4.02	Other comprehensive income	-72,292	-74,043	9,446	9,030
4.02.01	Accumulated translation adjustment	328	-268	458	-259
4.02.03	Other comprehensive income of investees recognized under the equity method	79,209	79,190	91	132
4.02.04	Other comprehensive income	2,984	1,855	8,895	9,161
4.02.05	Equity valuation adjustments of investees recognized under the equity method.	3	-4	2	-4
4.02.06	Capital gain or loss	-14,971	-14,971	0	0
4.02.07	Capital gain or loss of investees recognized under the equity method	14,971	14,971	0	0
4.02.08	Unrealized gains and losses with financial assets - associated companies and subsidiaries	-154,816	-154,816	0	0
4.03	Comprehensive income for the period	564,557	714,935	157,274	326,582

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

(In thousands of reais)

Code of account	Account description	Accumulated of the current year 01/01/2026–06/30/2026	Accumulated of the prior year 01/01/2025–06/30/2025
6.01	Net cash from operational activities	-825,963	132,318
6.01.01	Cash generated in operations	242,029	452,888
6.01.01.01	Net income (loss) for the period	788,978	317,552
6.01.01.02	Depreciation and amortization	20,135	26,687
6.01.01.03	Inflation adjustment of judicial deposits and tax credits	-5,341	-3,721
6.01.01.05	Inflation adjustment of legal contingencies	3,346	5,251
6.01.01.06	Disposal of non-current assets and other	86	2,286
6.01.01.07	Equity in net income of subsidiaries	-628,484	-5,044
6.01.01.08	Provision for credit losses	120	263
6.01.01.10	Net inflation adjustment of insurance contracts	16,138	20,927
6.01.01.11	Income tax and social contribution	82,974	136,544
6.01.01.15	Adjustment to present value (Lease)	264	435
6.01.01.18	Yields from financial investments	-36,187	-48,292
6.01.02	Changes in assets and liabilities	-1,067,992	-320,570
6.01.02.01	Interest earning bank deposits valued at fair value through profit or loss	-982,248	-117,421
6.01.02.03	Other accounts receivable, recoverable taxes and prepaid expenses	25,606	-13,498
6.01.02.05	Long-term assets (Non-current)	-4,446	5,643
6.01.02.06	Liabilities from insurance and reinsurance contracts	-32,835	-58,507
6.01.02.09	Tax obligations (taxes payable)	-73	-1,022
6.01.02.10	Labor obligations, suppliers, and other accounts payable	-6,499	-30,472
6.01.02.11	Long-term liabilities (Non-current liabilities)	584	-10,082
6.01.02.13	Income tax and social contribution paid	-74,936	-108,681
6.01.02.15	Debits from health care operations	6,999	14,012
6.01.02.16	Interest and fines paid	-144	-542
6.02	Net cash used in investment activities	809,782	137,011
6.02.01	Acquisition of property, plant and equipment	-868	-315
6.02.02	Acquisition of intangible assets	-18,559	-30,035
6.02.05	Portfolio transfer to Mediservice	-26,175	0
6.02.07	Dividends received from Subsidiaries and jointly-controlled subsidiaries	849,800	8,975
6.02.08	Capital increase in the investee	-10,600	0
6.02.14	Redemptions of interest earning bank deposits measured at amortized cost	16,184	158,386
6.03	Net cash from financing activities	-1,045	-263,224
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	-1,397
6.05	Increase (decrease) in cash and cash equivalents	-17,226	6,105
6.05.01	Opening balance of cash and cash equivalents	17,988	15,783
6.05.02	Closing balance of cash and cash equivalents	762	21,888

Individual financial statements / Statement of changes in shareholders' equity / DMPL – 01/01/2026−06/30/2026

(In thousands of reais)

Code of account	Account description	Paid-up capital	Capital reserves, Options granted and Treasury shares	Profit reserves	Retained earnings (loss)	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	1,955	2,883,062	-228,748	0	16,709,742
5.04.01	Capital increases	14,053,473	0	0	0	0	14,053,473
5.04.07	Interest on own capital	0	0	0	-230,000	0	-230,000
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	1,252	0	1,252
5.05	Total comprehensive income	0	0	0	788,978	-74,043	714,935
5.05.01	Net income for the period	0	0	0	788,978	0	788,978
5.05.02	Other comprehensive income	0	0	0	0	-74,043	-74,043
5.05.02.04	Translation adjustments in the period	0	0	0	0	-268	-268
5.05.02.06	Capital gain or loss	0	0	0	0	-14,971	-14,971
5.05.02.07	Other comprehensive income	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	-4	-4
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	-154,816	-154,816
5.05.02.11	Other comprehensive income of investees recognized under the equity method	0	0	0	0	79,190	79,190
5.06	Internal changes in shareholders' equity	0	0	0	0	0	0
5.07	Closing balances	14,904,490	-41,487	3,356,771	560,230	-73,514	18,706,490

Individual financial statements / Statement of changes in shareholders' equity / DMPL – 01/01/2025–06/30/2025

(In thousands of reais)

Code of account	Account description	Paid-up capital	Capital reserves, Options granted and Treasury shares	Profit reserves	Retained earnings (loss)	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	-157,628	-168,766	0	-262,654
5.04.04	Treasury shares acquired	0	-12,888	0	0	0	-12,888
5.04.06	Dividends	0	0	0	-118,000	0	-118,000
5.04.07	Interest on own capital	0	0	0	-50,766	0	-50,766
5.04.18	Additional dividend proposed	0	0	-81,000	0	0	-81,000
5.04.20	Cancellation of treasury shares	0	76,628	-76,628	0	0	0
5.05	Total comprehensive income	0	0	0	317,552	9,030	326,582
5.05.01	Net income for the period	0	0	0	317,552	0	317,552
5.05.02	Other comprehensive income	0	0	0	0	9,030	9,030
5.05.02.04	Translation adjustments in the period	0	0	0	0	-259	-259
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	9,161	9,161
5.05.02.09	Other comprehensive income of investees recognized under the equity method	0	0	0	0	132	132
5.06	Internal changes in shareholders' equity	0	0	0	0	0	0
5.07	Closing balances	851,017	-43,442	334,662	148,786	674	1,291,697

Individual financial statements / Statement of added value

(In thousands of reais)

Code of account	Account description	Accumulated of the current year 01/01/2026–06/30/2026	Accumulated of the prior year 01/01/2025–06/30/2025
7.01	Revenues	790,251	1,156,575
7.01.01	Sale of goods, products and services	790,371	1,156,838
7.01.04	Formation/reversal of allowance for doubtful accounts	-120	-263
7.02	Inputs acquired from third parties	-401,341	-560,200
7.02.01	Cost of products, goods and services sold	-325,847	-467,657
7.02.02	Materials, energy, third-party services and other	-6,864	-9,166
7.02.04	Other	-68,630	-83,377
7.02.04.01	Other operating revenues (expenses)	10,384	10,547
7.02.04.02	Sales expenses	-20	0
7.02.04.03	Administrative expenses	-78,994	-93,924
7.03	Gross added value	388,910	596,375
7.04	Retention	-20,135	-26,687
7.04.01	Depreciation, amortization and depletion	-20,135	-26,687
7.05	Net added value produced	368,775	569,688
7.06	Added value received as transfer	672,990	61,326
7.06.01	Equity in net income of subsidiaries	628,484	5,044
7.06.02	Financial revenues	44,506	56,282
7.07	Total added value payable	1,041,765	631,014
7.08	Distribution of added value	1,041,765	631,014
7.08.01	Personnel	70,670	74,588
7.08.01.01	Direct remuneration	56,733	58,103
7.08.01.02	Benefits	10,918	12,797
7.08.01.03	Severance pay fund (FGTS)	3,019	3,688
7.08.02	Taxes, duties and contributions	157,639	206,634
7.08.02.01	Federal	145,460	188,662
7.08.02.02	State	31	3
7.08.02.03	Municipal	12,148	17,969
7.08.03	Third-party capital remuneration	24,478	32,240
7.08.03.02	Rentals	482	776
7.08.03.03	Other	23,996	31,464
7.08.04	Remuneration of own capital	788,978	317,552
7.08.04.01	Interest on own capital	230,000	50,766
7.08.04.02	Dividends	0	118,000
7.08.04.03	Retained earnings / Loss for the period	558,978	148,786

Consolidated financial statements / Balance sheet – Assets

(In thousands of reais)

Code of account	Account description	Current quarter 06/30/2026	Prior Year 12/31/2025
1	Total assets	41,711,977	1,915,721
1.01	Current assets	15,744,647	404,539
1.01.01	Cash and cash equivalents	61,236	19,948
1.01.02	Interest earning bank deposits	13,130,428	273,085
1.01.02.01	Interest earning bank deposits measured at fair value through profit or loss	10,485,682	140,784
1.01.02.02	Interest earning bank deposits valued at fair value through other comprehensive income (FVTOCI)	2,447,495	0
1.01.02.03	Interest earning bank deposits measured at amortized cost	197,251	132,301
1.01.03	Accounts receivable	2,052,207	57,980
1.01.03.02	Other accounts receivable	2,052,207	57,980
1.01.04	Inventories	4,409	26
1.01.06	Recoverable taxes	459,301	42,924
1.01.06.01	Current taxes recoverable	459,301	42,924
1.01.06.01.01	Tax and social security credits	459,301	42,924
1.01.07	Prepaid expenses	37,066	10,576
1.02	Non-current assets	25,967,330	1,511,182
1.02.01	Long-term assets	18,287,147	514,894
1.02.01.02	Interest earning bank deposits valued at fair value through other comprehensive income (FVTOCI)	5,231,375	0
1.02.01.03	Interest earning bank deposits measured at amortized cost	10,874,191	420,134
1.02.01.07	Deferred taxes	1,404,599	0
1.02.01.07.01	Deferred income tax and social contribution	1,404,599	0
1.02.01.08	Prepaid expenses	782	13
1.02.01.10	Other non-current assets	776,200	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	712,951	37,879
1.02.01.10.06	Tax and social security credits (recoverable taxes)	45,652	37,113
1.02.01.10.07	Other accounts receivable	17,597	12,982
1.02.02	Investments	5,567,863	4,425
1.02.02.01	Equity interest	5,488,200	4,425
1.02.02.01.01	Interest in associated companies	5,466,510	0
1.02.02.01.04	Joint ownership	20,918	4,369
1.02.02.01.05	Other investments	772	56
1.02.02.02	Investment property	79,663	0
1.02.03	Property, plant and equipment	345,571	44,392
1.02.03.01	Fixed assets in operation	162,141	27,519
1.02.03.02	Right-of-use in lease	183,430	16,873
1.02.04	Intangible assets	1,766,749	947,471
1.02.04.01	Intangible assets	1,766,749	947,471

Consolidated financial statements / Balance sheet - Liabilities

(In thousands of reais)

Code of account	Account description	Current quarter 06/30/2026	Prior Year 12/31/2025
2	Total liabilities	41,711,977	1,915,721
2.01	Current liabilities	14,780,478	516,049
2.01.01	Social and labor obligations	219,228	71,995
2.01.01.02	Labor obligations	219,228	71,995
2.01.01.02.01	Salaries, vacation and fees	219,228	71,995
2.01.02	Suppliers	2,202,985	83,327
2.01.02.01	Domestic suppliers	2,202,985	83,327
2.01.02.01.08	Suppliers and other accounts payable	1,928,997	50,581
2.01.02.01.09	Debits from health care operations	273,988	32,746
2.01.03	Tax liabilities	553,403	37,573
2.01.03.01	Federal tax liabilities	478,295	34,285
2.01.03.01.01	Income tax and social contribution payable	192,829	3,441
2.01.03.01.02	Other federal tax liabilities	285,466	30,844
2.01.03.03	Municipal tax liabilities	75,108	3,288
2.01.05	Other liabilities	11,800,780	319,138
2.01.05.02	Other	11,800,780	319,138
2.01.05.02.01	Dividends and interest on own capital	319,429	128,613
2.01.05.02.04	Liabilities from insurance and reinsurance contracts	11,481,351	190,525
2.01.06	Provisions	4,082	4,016
2.01.06.01	Tax, social security, labor and civil provisions	4,082	4,016
2.01.06.01.04	Civil provisions	4,082	4,016
2.02	Non-current liabilities	8,223,588	117,428
2.02.02	Other liabilities	6,866,978	50,009
2.02.02.02	Other	6,866,978	50,009
2.02.02.02.11	Taxes and charges payable	211	269
2.02.02.02.13	Suppliers and other accounts payable	332,142	49,740
2.02.02.02.14	Liabilities from insurance and reinsurance contracts	6,534,625	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	Provisions	1,356,610	53,348
2.02.04.01	Tax, social security, labor and civil provisions	1,356,610	53,348
2.02.04.01.01	Tax provisions	36,365	33,427
2.02.04.01.02	Social security and labor provisions	5,920	2,606
2.02.04.01.04	Civil provisions	1,314,325	17,315
2.03	Consolidated shareholders' equity	18,707,911	1,282,244
2.03.01	Realized capital	14,904,490	851,017
2.03.02	Capital reserves	-35,610	-35,610
2.03.02.10	Goodwill/negative goodwill in capital transaction	-35,610	-35,610
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	100,000	100,000
2.03.04.11	Investment and expansion reserve	218,629	218,629

Consolidated financial statements / Balance sheet - Liabilities

(In thousands of reais)

Code of account	Account description	Current quarter 06/30/2026	Prior Year 12/31/2025
2.03.05	Retained earnings/losses	560,230	0
2.03.06	Equity valuation adjustments	-155,612	-792
2.03.07	Accumulated translation adjustments	2,895	3,163
2.03.08	Other comprehensive income	79,203	-1,842
2.03.09	Non-controlling interest	1,421	431

Consolidated financial statements / Statement of income

(In thousands of reais)

Code of account	Account description	Current quarter 04/01/2026–06/30/2026	Accumulated of the current year 01/01/2026–06/30/2026	Same quarter of the prior year 04/01/2025–06/30/2025	Accumulated of the prior year 01/01/2025–06/30/2025
3.01	Revenue from sales of goods and/or services	8,096,913	8,717,929	616,628	1,213,126
3.01.02	Sales of Goods, Services, and Management Fee	146,682	167,512	25,449	47,884
3.01.05	Taxes on sales of goods and services	-22,181	-25,448	-3,283	-6,532
3.01.07	Insurance revenue (PAA)	7,386,189	7,870,147	460,644	908,623
3.01.08	Insurance revenue (BBA)	586,223	705,718	133,818	263,151
3.02	Cost of goods and/or services sold	-7,151,090	-7,517,931	-372,204	-693,873
3.02.08	Insurance costs	-7,108,041	-7,461,394	-358,465	-667,193
3.02.09	Costs of goods and services	-43,049	-56,537	-13,739	-26,680
3.03	Gross income	945,823	1,199,998	244,424	519,253
3.04	Operating expenses/revenue	-402,558	-448,440	-43,872	-87,058
3.04.01	Sales expenses	-225	-514	-302	-706
3.04.01.01	Sales expenses	-225	-514	-302	-706
3.04.02	General and administrative expenses	-275,252	-317,008	-35,538	-72,045
3.04.02.01	Administrative expenses	-264,945	-304,991	-34,313	-69,767
3.04.02.05	Income (loss) from disposal or write-off of non-current asset items and other	-10,307	-12,017	-1,225	-2,278
3.04.04	Other operating revenue	13,217	17,828	2,595	3,552
3.04.05	Other operating expenses	-232,595	-242,802	-12,270	-21,280
3.04.06	Equity in net income of subsidiaries	92,297	94,056	1,643	3,421
3.05	Income (loss) before financial income (loss) and taxes	543,265	751,558	200,552	432,195
3.06	Financial income (loss)	295,069	307,815	9,552	24,722
3.06.01	Financial revenues	663,802	692,652	26,198	58,449
3.06.02	Financial expenses	-368,733	-384,837	-16,646	-33,727
3.07	Income (loss) before income tax	838,334	1,059,373	210,104	456,917
3.08	Income tax and social contribution	-201,887	-270,786	-62,307	-139,551
3.08.01	Current	-332,733	-404,829	-52,858	-113,541
3.08.02	Deferred	130,846	134,043	-9,449	-26,010
3.09	Net income (loss) from continued operations	636,447	788,587	147,797	317,366

Consolidated financial statements / Statement of income

(In thousands of reais)

Code of account	Account description	Current quarter 04/01/2026–06/30/2026	Accumulated of the current year 01/01/2026–06/30/2026	Same quarter of the prior year 04/01/2025–06/30/2025	Accumulated of the prior year 01/01/2025–06/30/2025
3.11	Income/loss for the period	636,447	788,587	147,797	317,366
3.11.01	Attributed to the Parent company's partners	636,849	788,978	147,828	317,552
3.11.02	Attributed to non-controlling partners	-402	-391	-31	-186
3.99	Earnings per share - (Reais R$ / Shares)				
3.99.01	Basic earnings per share				
3.99.01.01	Common shares	0.21784	0.64426	0.2712	0.58206
3.99.02	Diluted earnings per share				
3.99.02.01	Common shares	0.21784	0.64426	0.2712	0.58206

Consolidated financial statements / Statement of comprehensive income

(In thousands of reais)

Code of account	Account description	Current quarter 04/01/2026–06/30/2026	Accumulated of the current year 01/01/2026–06/30/2026	Same quarter of the prior year 04/01/2025–06/30/2025	Accumulated of the prior year 01/01/2025–06/30/2025
4.01	Consolidated net income for the period	636,447	788,587	147,797	317,366
4.02	Other comprehensive income	-72,292	-74,043	9,446	9,030
4.02.01	Accumulated translation adjustment	331	-272	460	-263
4.02.03	Other comprehensive income of investees recognized under the equity method	81,064	81,045	91	132
4.02.04	Other comprehensive income	1,129	0	8,895	9,161
4.02.07	Unrealized gains and losses with financial assets - associated companies	-154,816	-154,816	0	0
4.03	Consolidated comprehensive income for the period	564,155	714,544	157,243	326,396
4.03.01	Attributed to the Parent company's partners	564,557	714,935	157,274	326,582
4.03.02	Attributed to non-controlling partners	-402	-391	-31	-186

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

(In thousands of reais)

Code of account	Account description	Accumulated of the current year 01/01/2026–06/30/2026	Accumulated of the prior year 01/01/2025–06/30/2025
6.01	Net cash from operational activities	207,110	150,709
6.01.01	Cash generated in operations	741,350	458,374
6.01.01.01	Net income (loss) for the period	788,587	317,366
6.01.01.02	Depreciation and amortization	71,314	30,815
6.01.01.03	Inflation adjustment of judicial deposits and tax credits	-15,688	-3,770
6.01.01.05	Inflation adjustment of legal contingencies	7,936	5,479
6.01.01.06	Disposal of non-current assets and other	1,917	2,278
6.01.01.07	Equity in net income of subsidiaries	-94,056	-3,421
6.01.01.08	Provision for credit losses	12,478	-1,917
6.01.01.10	Net inflation adjustment of insurance contracts	329,290	20,927
6.01.01.11	Income tax and social contribution	270,786	139,551
6.01.01.15	Adjustment to present value (Lease)	3,495	1,132
6.01.01.18	Yields from financial investments	-634,709	-50,066
6.01.02	Changes in assets and liabilities	-534,240	-307,665
6.01.02.01	Interest earning bank deposits valued at fair value through profit or loss	-20,308	-102,581
6.01.02.03	Other accounts receivable, recoverable taxes and prepaid expenses and other current assets	-322,725	-13,216
6.01.02.04	Inventories	-923	50
6.01.02.05	Long-term assets (Non-current)	-2,529	6,151
6.01.02.06	Assets and liabilities of insurance and reinsurance contracts	-199,917	-57,250
6.01.02.09	Tax obligations (taxes payable)	19,551	-1,492
6.01.02.10	Labor obligations, suppliers, and other accounts payable	554,628	-27,248
6.01.02.11	Long-term liabilities (Non-current liabilities)	3,127	-14,132
6.01.02.13	Income tax and social contribution paid	-567,217	-111,362
6.01.02.15	Debits from health care operations	2,294	14,022
6.01.02.16	Interest and fines paid	-221	-607
6.02	Net cash used in investment activities	-152,286	130,369
6.02.01	Acquisition of property, plant and equipment	-7,353	-1,405
6.02.02	Acquisition of intangible assets	-63,854	-30,087
6.02.03	Cash obtained through the merger of BGS’s shares	106,204	0
6.02.07	Dividends received from jointly-controlled subsidiaries	57,581	3,475
6.02.09	Acquisition of investment properties	-33,561	0
6.02.10	Interest earning bank deposits valued at fair value through other comprehensive income	-612,916	0
6.02.11	Interest earning bank deposits valued at fair value through other comprehensive income	321,529	0
6.02.14	Redemptions of interest earning bank deposits measured at amortized cost	80,084	158,386
6.03	Net cash from financing activities	-13,536	-266,079
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	-13,536	-4,252
6.05	Increase (decrease) in cash and cash equivalents	41,288	14,999
6.05.01	Opening balance of cash and cash equivalents	19,948	16,531

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

(In thousands of reais)

Code of account	Account description	Accumulated of the current year 01/01/2026–06/30/2026	Accumulated of the prior year 01/01/2025–06/30/2025
6.05.02	Closing balance of cash and cash equivalents	61,236	31,530

Consolidated financial statements / Statement of changes in shareholders' equity / DMPL - 01/01/2026–06/30/2026

(In thousands of reais)

Code of account	Account description	Paid-up capital	Capital reserves, Options granted and Treasury shares	Profit reserves	Retained earnings (loss)	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	1,955	2,883,062	-228,748	0	16,709,742	1,381	16,711,123
5.04.01	Capital increases	14,053,473	0	0	0	0	14,053,473	0	14,053,473
5.04.07	Interest on own capital	0	0	0	-230,000	0	-230,000	0	-230,000
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	1,252	0	1,252	0	1,252
5.04.16	Acquisition of non-controlling interest	0	0	0	0	0	0	1,381	1,381
5.05	Total comprehensive income	0	0	0	788,978	-74,043	714,935	-391	714,544
5.05.01	Net income for the period	0	0	0	788,978	0	788,978	-391	788,587
5.05.02	Other comprehensive income	0	0	0	0	-74,043	-74,043	0	-74,043
5.05.02.04	Translation adjustments in the period	0	0	0	0	-272	-272	0	-272
5.05.02.07	Other comprehensive income	0	0	0	0	81,045	81,045	0	81,045
5.05.02.10	Unrealized gains and losses with financial assets	0	0	0	0	-154,816	-154,816	0	-154,816
5.06	Internal changes in shareholders' equity	0	0	0	0	0	0	0	0
5.07	Closing balances	14,904,490	-41,487	3,356,771	560,230	-73,514	18,706,490	1,421	18,707,911

Consolidated financial statements / Statement of changes in shareholders’ equity / DMPL - 01/01/2025–06/30/2025

(In thousands of reais)

Code of account	Account description	Paid-up capital	Capital reserves, Options granted and Treasury shares	Profit reserves	Retained earnings (loss)	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	-157,628	-168,766	0	-262,654	0	-262,654
5.04.04	Treasury shares acquired	0	-12,888	0	0	0	-12,888	0	-12,888
5.04.06	Dividends	0	0	0	-118,000	0	-118,000	0	-118,000
5.04.07	Interest on own capital	0	0	0	-50,766	0	-50,766	0	-50,766
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	76,628	-76,628	0	0	0	0	0
5.05	Total comprehensive income	0	0	0	317,552	9,030	326,582	-186	326,396
5.05.01	Net income for the period	0	0	0	317,552	0	317,552	-186	317,366
5.05.02	Other comprehensive income	0	0	0	0	9,030	9,030	0	9,030
5.05.02.04	Translation adjustments in the period	0	0	0	0	-263	-263	0	-263
5.05.02.08	Other comprehensive income	0	0	0	0	9,161	9,161	0	9,161
5.05.02.09	Other comprehensive income of investees recognized under the equity method	0	0	0	0	132	132	0	132
5.06	Internal changes in shareholders' equity	0	0	0	0	0	0	0	0
5.07	Closing balances	851,017	-43,442	334,662	148,786	674	1,291,697	278	1,291,975

Performance comment

Consolidated financial statements / Statement of added value

(In thousands of reais)

Code of account	Account description	Accumulated of the current year 01/01/2026–06/30/2026	Accumulated of the prior year 01/01/2025–06/30/2025
7.01	Revenues	8,730,899	1,221,575
7.01.01	Sale of goods, products and services	8,575,865	1,171,774
7.01.02	Other revenues	167,512	47,884
7.01.02.02	Sales of goods and services	167,512	47,884
7.01.04	Formation/reversal of allowance for doubtful accounts	-12,478	1,917
7.02	Inputs acquired from third parties	-7,585,838	-565,049
7.02.01	Cost of products, goods and services sold	-6,981,748	-461,807
7.02.02	Materials, energy, third-party services and other	-30,277	-8,504
7.02.04	Other	-573,813	-94,738
7.02.04.01	Other operating revenues (expenses)	-226,912	-8,703
7.02.04.02	Sales expenses	-534	-706
7.02.04.03	Administrative expenses	-346,367	-85,329
7.03	Gross added value	1,145,061	656,526
7.04	Retention	-71,314	-30,815
7.04.01	Depreciation, amortization and depletion	-71,314	-30,815
7.05	Net added value produced	1,073,747	625,711
7.06	Added value received as transfer	786,708	61,870
7.06.01	Equity in net income of subsidiaries	94,056	3,421
7.06.02	Financial revenues	692,652	58,449
7.07	Total added value payable	1,860,455	687,581
7.08	Distribution of added value	1,860,455	687,581
7.08.01	Personnel	214,187	111,976
7.08.01.01	Direct remuneration	152,977	86,518
7.08.01.02	Benefits	36,922	19,883
7.08.01.03	Severance pay fund (FGTS)	24,288	5,575
7.08.02	Taxes, duties and contributions	470,572	222,817
7.08.02.01	Federal	443,299	202,300
7.08.02.02	State	275	210
7.08.02.03	Municipal	26,998	20,307
7.08.03	Third-party capital remuneration	387,109	35,422
7.08.03.02	Rentals	2,272	1,695
7.08.03.03	Other	384,837	33,727
7.08.04	Remuneration of own capital	788,587	317,366
7.08.04.01	Interest on own capital	230,000	50,766
7.08.04.02	Dividends	0	118,000
7.08.04.03	Retained earnings / Loss for the period	558,978	148,786
7.08.04.04	Interest of non-controlling shareholders in retained earnings	-391	-186

bradsaúde

EARNINGS RELEASE 2Q26



EXECUTIVE SUMMARY BRADSAÚDE 2Q26 & 1H26

REVENUE **GROWS 11%** AND **10%** IN THE FIRST HALF, REACHING **R$27.3 BI**

HEALTH PLANS DELIVER NET ADDITIONS OF **99K LIVES**, TOTALING **4.1 MM LIVES**

DENTAL PLANS DELIVER NET ADDITIONS OF **130K LIVES,** TOTALING **9.5 MM LIVES**

CONSOLIDATED MLR **REACHES 83.8%** AND REMAIN **STABLE AT 81% IN 1H26**

NET INCOME **INCREASES 25%** TO **R$1.1 BI** AND **28% IN 1H26**, TOTALING **R$2.4 BI**



Net additions totaled 229 thousand lives in 2Q26, including **99 thousand medical lives and 130 thousand dental lives**, bringing Bradsaúde's total beneficiary base to **13.6 million lives**. During the first half of the year, Bradsaúde added **423 thousand beneficiaries**.

For the first time, the strategic SME segment surpassed **3 million beneficiaries**, with double-digit year-over-year growth in both the Health and Dental portfolios. The SME segment **added 78 thousand lives** during the quarter (31 thousand in Health and 47 thousand in Dental) and **288 thousands lives** over the last twelve months (104 thousand in Health and 184 thousand in Dental).

Total revenue **increased 11% in 2Q26**, reaching R$13.9 billion, and **10% in 1H26**, totaling R$27.3 billion.

Consolidated MLR reached **83.8% in 2Q26** (+1.7 p.p.) and **remained stable at 81.0% in 1H26**.

Net income **increased 25% in 2Q26**, reaching R$1.1 billion, and grew **28% in 1H26**, totaling R$2.4 billion.

Stable first-half MLR and the performance of financial results reinforce the consistency of the business, supported by financial assets totaling approximately **R$30 billion in 2Q26** (+8.7% vs. 2Q25).

Atlântica Hospitais delivered **strong performance**, with net income of **R$64 million in 2Q26, representing 312%** year-over-year growth. Its **contribution to consolidated net income increased from 2% to 6%**, reinforcing its role as an important growth driver for the Company.

BRADSAÚDE **2Q26 HIGHLIGHTS**

BENEFICIARIES

+99K
Net Additions - Health

+130K
Net Additions - Dental

Reaching **13.6 MM** beneficiaries

LTM MLR

1.0 p.p. YoY
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**)

LTM ROAE

+4.0 p.p. YoY
(**25.8%** vs. **21.7%**)

ATLÂNTICA HOSPITAIS NET INCOME

+312% YoY
(**R$64 MM** vs **R$15 MM**)



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THE MOST COMPREHENSIVE HEALTHCARE ECOSYSTEM IN BRAZIL

Bradsaúde operates **the most comprehensive healthcare ecosystem in Brazil**, bringing together leading companies and benchmark players across their respective segments to provide an integrated healthcare journey. The ecosystem combines knowledge, scale, innovation, technology and financial strength to transform the healthcare experience.

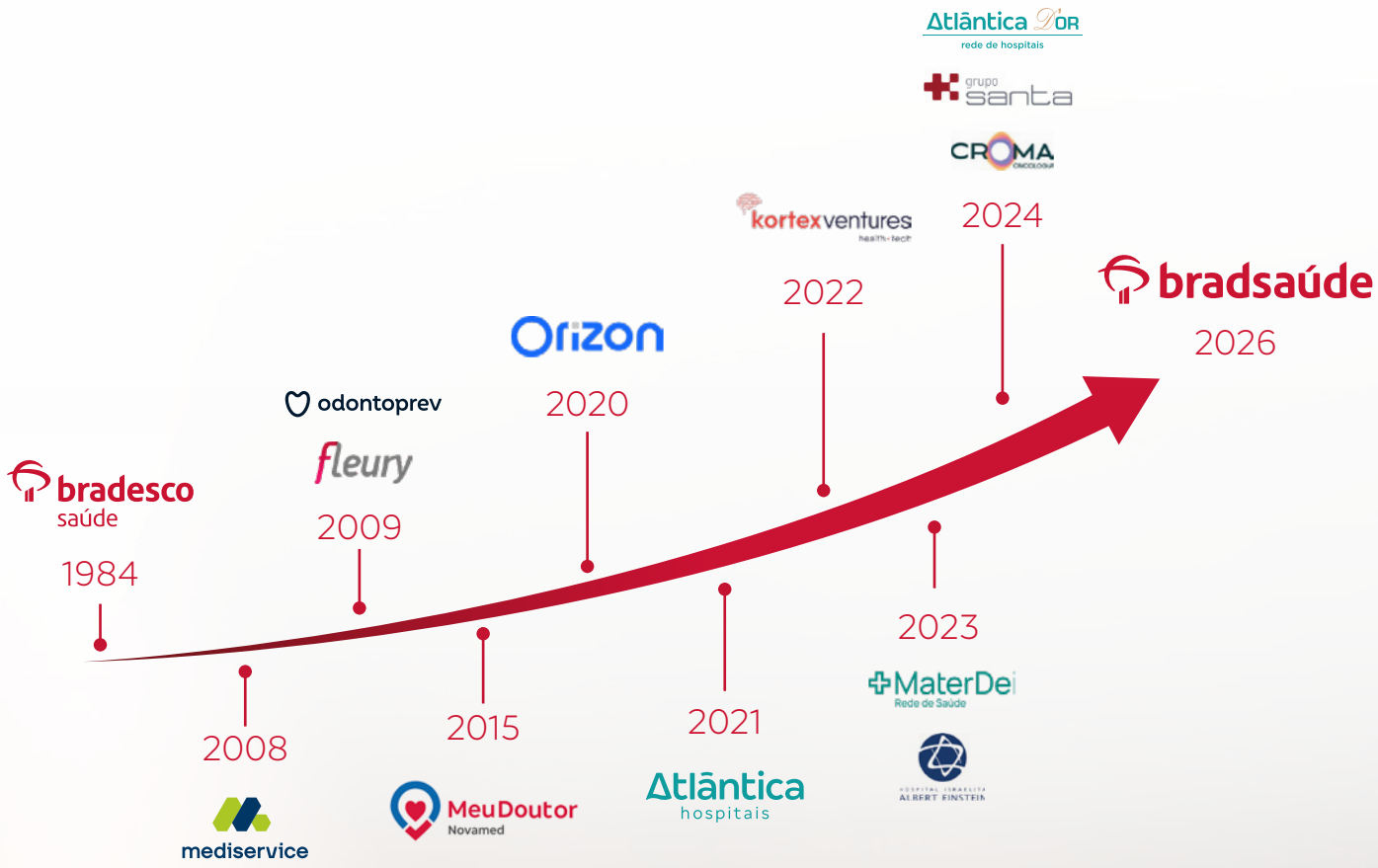
With operations spanning multiple segments of the healthcare value chain, the ecosystem includes a health insurance (**Bradesco Saúde**), a dental plans (**Odontoprev**), hospitals (**Atlântica**), primary care clinics (**Meu Doutor Novamed**), healthtechs companies (**Orizon and Kortex**), a strategic investment in diagnostics (24.85% stake in **Fleury**) and oncology services (**Croma**).

With approximately **14 million beneficiaries, more than 4 thousand hospital beds, and a broad healthcare network across Brazil**, Bradsaúde combines scale, capillarity and quality through an open and non-verticalized model, promoting greater freedom of choice, efficiency and access to high-quality healthcare services.

We are driven by innovation, excellence and a commitment to the sustainability of both the business and the private healthcare system. For us, healthcare is more than a service: it is an integrated set of solutions designed to care for people throughout every stage of life, with responsibility, a long-term vision and focus on what truly matters.



BRADSAÚDE TIMELINE







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 periods prior to May 1, 2026, the date on which such structure became effective, as described in Note 1.2.

In 2Q26, Bradsaúde's net income of R$1,110 MM includes R$342 MM related to the results of Bradesco Gestão de Saúde recognized in April and presented in accordance with Bradsaúde's current corporate structure, as reconciled in Appendix III.

The corporate reorganization that resulted in the creation of Bradsaúde generated a capital increase of R$14,053 MM and retained earnings reserves of R$2,522 MM, totaling R$16,575 MM, as presented in Note 1.2.1.

SELECTED METRICS BRADSAÚDE

HEALTH & DENTAL

Operating indicators	2Q26	2Q25	Δ %	1H26	1H25	Δ %
Beneficiaries (thousand)	**13,610**	**12,755**	**6.7%**	**13,610**	**12,755**	**6.7%**
Healthcare Plans	**4,075**	**3,774**	**8.0%**	**4,075**	**3,774**	**8.0%**
Corporate	2,029	1,853	9.5%	2,029	1,853	9.5%
SME	1,116	1,012	10.3%	1,116	1,012	10.3%
Individual	99	102	(3.3)%	99	102	(3.3)%
ASO[1]	831	807	3.0%	831	807	3.0%
Net Adds	**99**	**3**	**-**	**152**	**(9)**	**-**
Dental Plans	**9,535**	**8,981**	**6.2%**	**9,535**	**8,981**	**6.2%**
Corporate	6,750	6,333	6.6%	6,750	6,333	6.6%
SME	1,894	1,710	10.8%	1,894	1,710	10.8%
Individual	890	938	(5.1)%	890	938	(5.1)%
Net Adds	**130**	**81**	**61.5%**	**271**	**57**	**376.2%**
Average Ticket ex-ASO (R$/life/month)	**1,135**	**1,114**	**1.9%**	**1,130**	**1,111**	**1.8%**
Average Ticket Dental (R$/life/month)	**22.5**	**22.7**	**(0.9)%**	**22.5**	**22.6**	**-**
Consolidated MLR %	**83.8**	**82.2**	**1,7 p.p.**	**81.4**	**81.5**	**(0,1 p.p.)**

HOSPITALS

Operating indicators	2Q26	2Q25	Δ %	1H26	1H25	Δ %
Number of Hospitals[2]	**21**	**16**	**31.3%**	**21**	**16**	**31.3%**
Number of beds[3]	**4,101**	**3,075**	**33.4%**	**4,101**	**3,075**	**33.4%**
Operating hospitals	**15**	**12**	**25.0%**	**15**	**12**	**25.0%**
Number of operational beds	**2,199**	**1,717**	**28.1%**	**2,199**	**1,717**	**28.1%**
Number of Novamed clinics	**40**	**34**	**21.2%**	**40**	**34**	**21.2%**

[1]Includes Bradesco Saúde, Mediservice, and Bradesco Saúde Operadora de Planos.
[2]Announced hospitals and operating hospitals.
[3]Total capacity: Operational Beds and Contracted Beds.

SELECTED METRICS BRADSAÚDE

Summary Table (R$ MM)	2Q26	2Q25	Δ %	1H26	1H25	Δ %
Revenue[1] (a) + (b)	**13,871**	**12,514**	**10.8%**	**27,262**	**24,832**	**9.8**
Revenues from medical plans and dental plans (a)	13,744	12,396	10.9%	27,023	24,616	9.8
Change with Health Technical Provisions	20	(24)	-	(68)	(576)	(88.3)%
Earned premiums	**13,764**	**12,373**	**11.2%**	**26,955**	**24,040**	**12.1%**
Incurred claims/Retained claims	(11,540)	(10,165)	13.5%	(21,955)	(19,583)	12.1%
Selling expenses	(579)	(501)	15.7%	(1,121)	(982)	14.2%
Financial income	930	724	28.5%	1,805	1,527	18.2%
Income from operations	**2,575**	**2,431**	**5.9%**	**5,684**	**5,002**	**13.6%**
Service revenues related to operations [2] (b)	126	118	7.4%	240	216	11.0%
Other operating expenses	(433)	(531)	(18.4)%	(842)	(850)	(0.9)%
Tax expenses[3]	(169)	(164)	3.1%	(295)	(308)	(4.2)%
Administrative expenses	(586)	(560)	4.6%	(1,153)	(1,077)	7.0%
Operating Income	**1,513**	**1,293**	**17.0%**	**3,634**	**2.983**	**21.8%**
Non-operating and equity income	110	76	45.2%	126	79	59.5%
Icome tax, social contribution and profit sharing	(513)	(480)	7.0%	(1,343)	(1,168)	15.0%
Net income	**1,110**	**889**	**24.8%**	**2,418**	**1,895**	**27.6%**
Financial assets	**29,553**	**27,180**	**8.7%**	**29,553**	**27,180**	**8.7%**
ROAE 12M	**25.8**	**21.7**	**4.0 p.p.**			

Bradsaúde's net margin reached 8.1% in 2Q26 and 9.0% in 1H26, expanding by 0.9 p.p. in the quarter and 1.1 p.p. in the first half. Performance was primarily driven by the expansion of the financial margin (+0.9 p.p. in the quarter and +0.3 p.p. in the first half) and improved efficiency in other operating expenses (+1.1 p.p. and +0.4 p.p., respectively). During the quarter, these effects offset the increase in MLR, while, in the first half of the year, MLR remained stable compared to the same period of the previous year.

Operating margin reached 11.0% in 2Q26, increasing by 0.5 p.p. in the quarter and 1.1 p.p. in 1H26, also reflecting lower tax and administrative expenses.

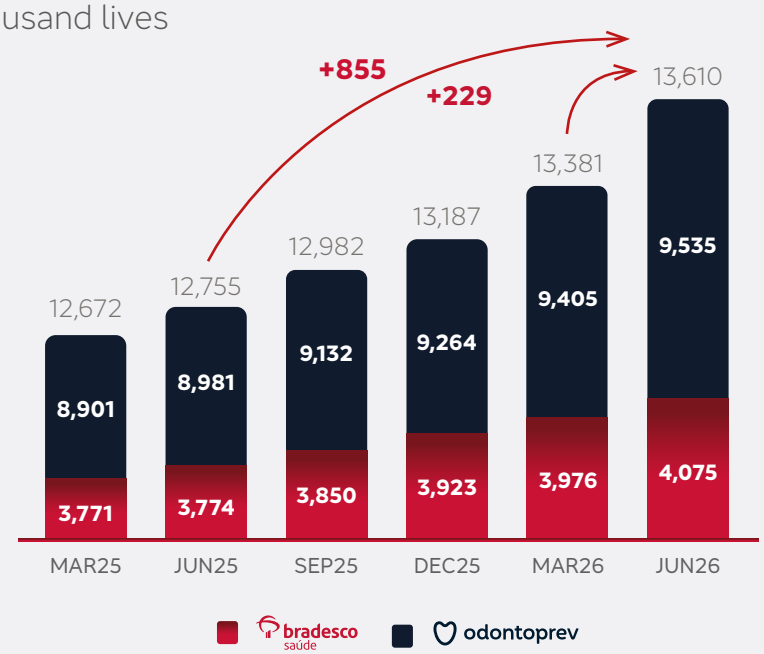
Key Ratios (%)	2Q26	2Q25	Δ p.p.	1H26	1H25	Δ p.p.
MLR	83.8	82.2	(1.7 p.p.)	81.4	81.5	0.1 p.p.
Selling expenses	4.2	4.0	(0.2 p.p.)	4.2	4.1	(0.1 p.p.)
Financial margin	6.8	5.9	0.9 p.p.	6.7	6.4	0.3 p.p.
Operating margin before expenses	**18.7**	**19.6**	**(0.9 p.p.)**	**21.1**	**20.8**	**0.3 p.p.**
Service revenues related to operations	0.9	1.0		0.9	0.9	-
Other operating expenses	3.1	4.3	1.1 p.p.	3.1	3.5	0.4 p.p.
Tax expenses	1.2	1.3	0.1 p.p.	1.1	1.3	0.2 p.p.
Administrative expenses	4.3	4.5	0.3 p.p.	4.3	4.5	0.2 p.p.
Operating margin	**11.0**	**10.5**	**0.5 p.p.**	**13.5**	**12.4**	**1.1 p.p.**
Non-operating and equity income	0.8	0.6	0.2 p.p.	0.5	0.3	0.1 p.p.
Income tax, social contribution and profit sharing	3.7	3.9	0.1 p.p.	5.0	4.9	(0.1 p.p.)
Net margin	**8.1**	**7.2**	**0.9 p.p.**	**9.0**	**7.9**	**1.1 p.p.**

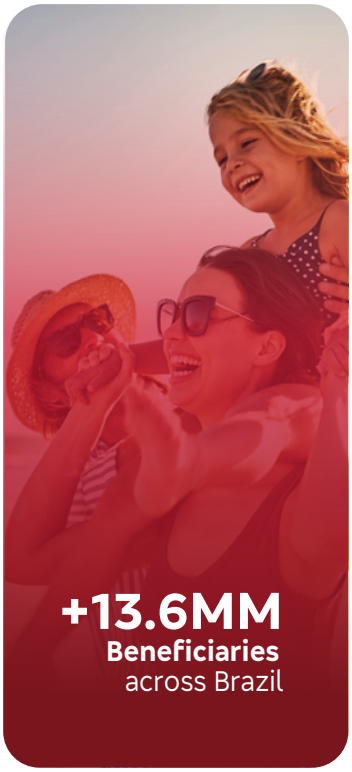
[1]Includes revenue from medical and dental plans and revenue from services related to those operations.
[2]Includes revenue from Novamed and Orizon services, and revenue from goods and services (Odontoprev).
[3]Includes PIS/Cofins, federal and municipal taxes on revenue.
[4]Includes Atlântica Hospitais e Participações (Atlântica D'Or, Grupo Santa, Atlântica Imobiliária, and Croma Oncologia) and a stake in Grupo Fleury.

SELECTED METRICS BRADSAÚDE

- **Bradsaúde reached 13.6 MM beneficiaries at the end of June 2026**, comprising 4.1 MM health plan beneficiaries and 9.5 MM dental plan beneficiaries.
- **Net additions totaled 229k lives in 2Q26**, including 99k in Health and 130k in Dental.
- **Over the last twelve months, net additions totaled 855k lives**, including 301k Health beneficiaries and 553k Dental beneficiaries.

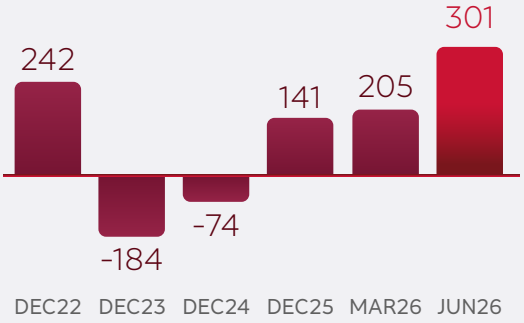
TOTAL BENEFICIARIES
Thousand lives



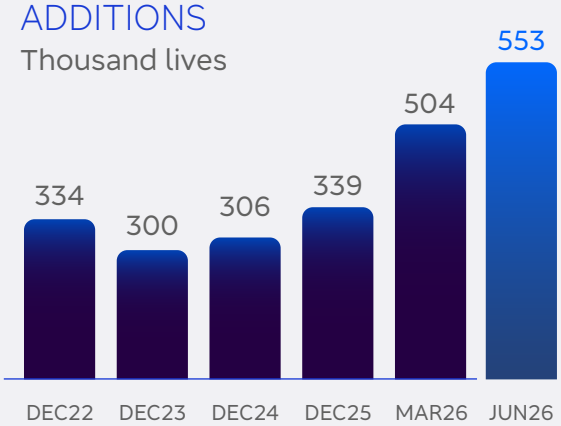


For the first time, the strategic **SME segment** surpassed **3 MM beneficiaries**, with LTM net additions of **104k beneficiaries in Health and 184k beneficiaries in Dental**.

LTM HEALTH PLAN NET ADDITIONS
Thousand lives



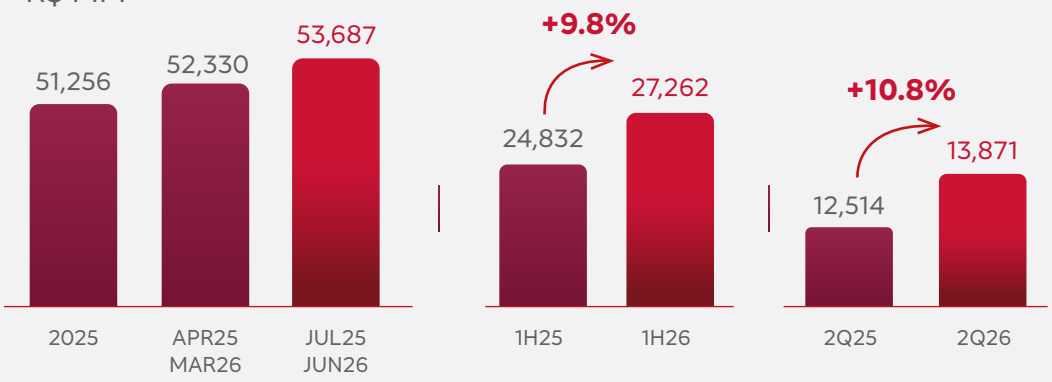
LTM DENTAL PLAN NET ADDITIONS
Thousand lives



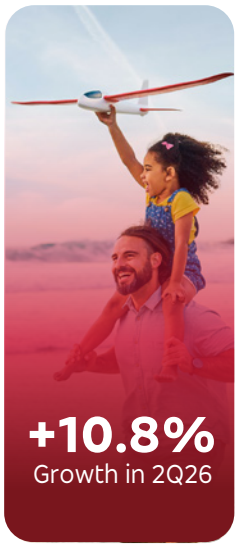
SELECTED METRICS BRADSAÚDE

BRADSAÚDE TOTAL REVENUE[1]

R$ MM

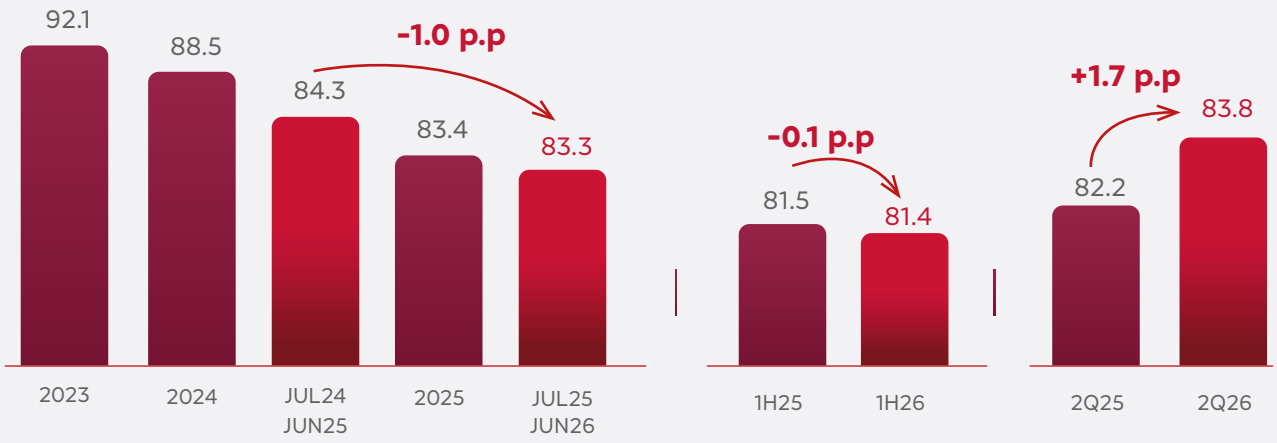


[1]Includes medical and dental plans Revenue and Service Revenue Related to Operations.



CONSOLIDATED MEDICAL LOSS RATIO (MLR)

% of Earned Premiums

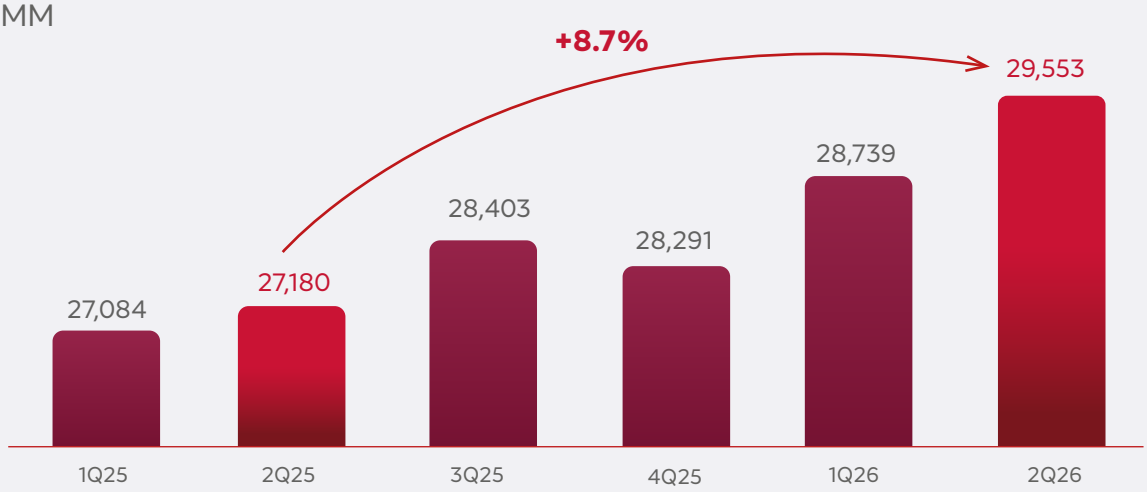


LTM MLR improved 1.1 p.p. compared to the same period of the previous year and remained stable when compared to the first half of the year.



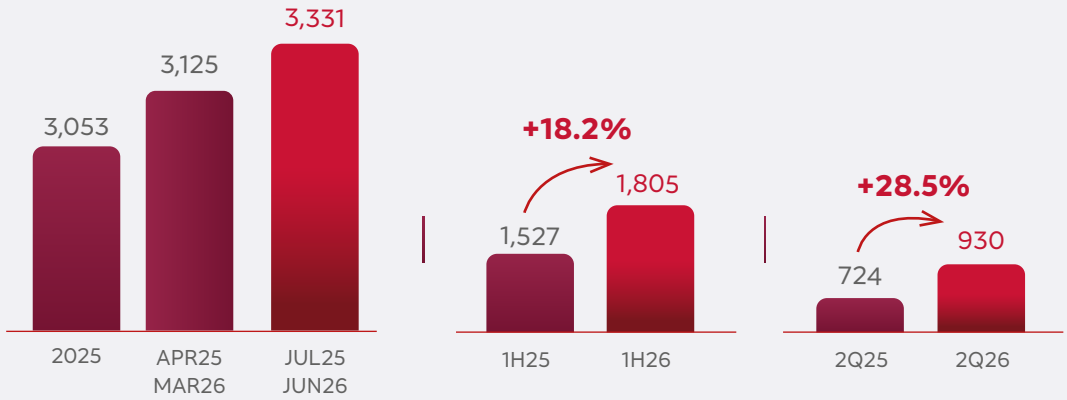
SELECTED METRICS BRADSAÚDE

FINANCIAL ASSETS
R$ MM



The **Company's capital structure supports growth**, portfolio diversification and long-term earnings generation.

FINANCIAL INCOME
R$ MM

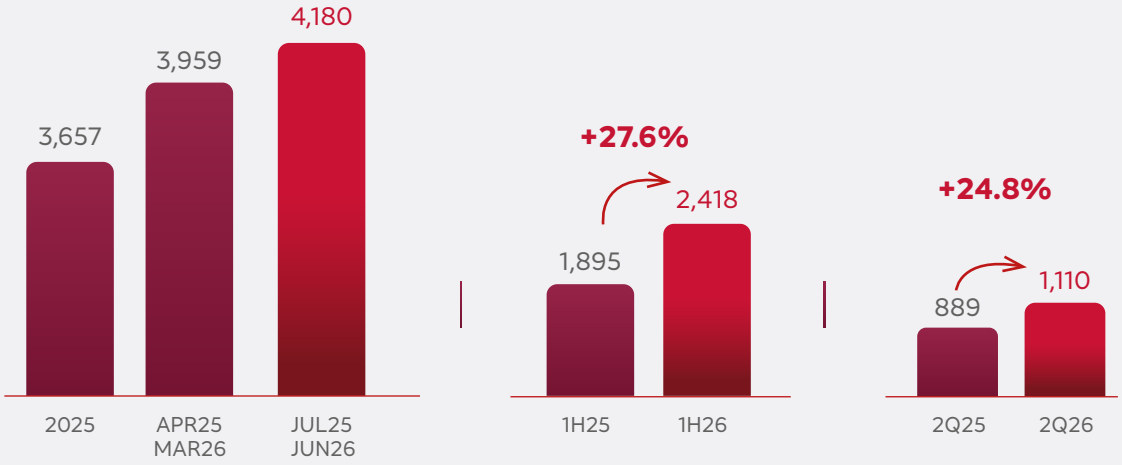




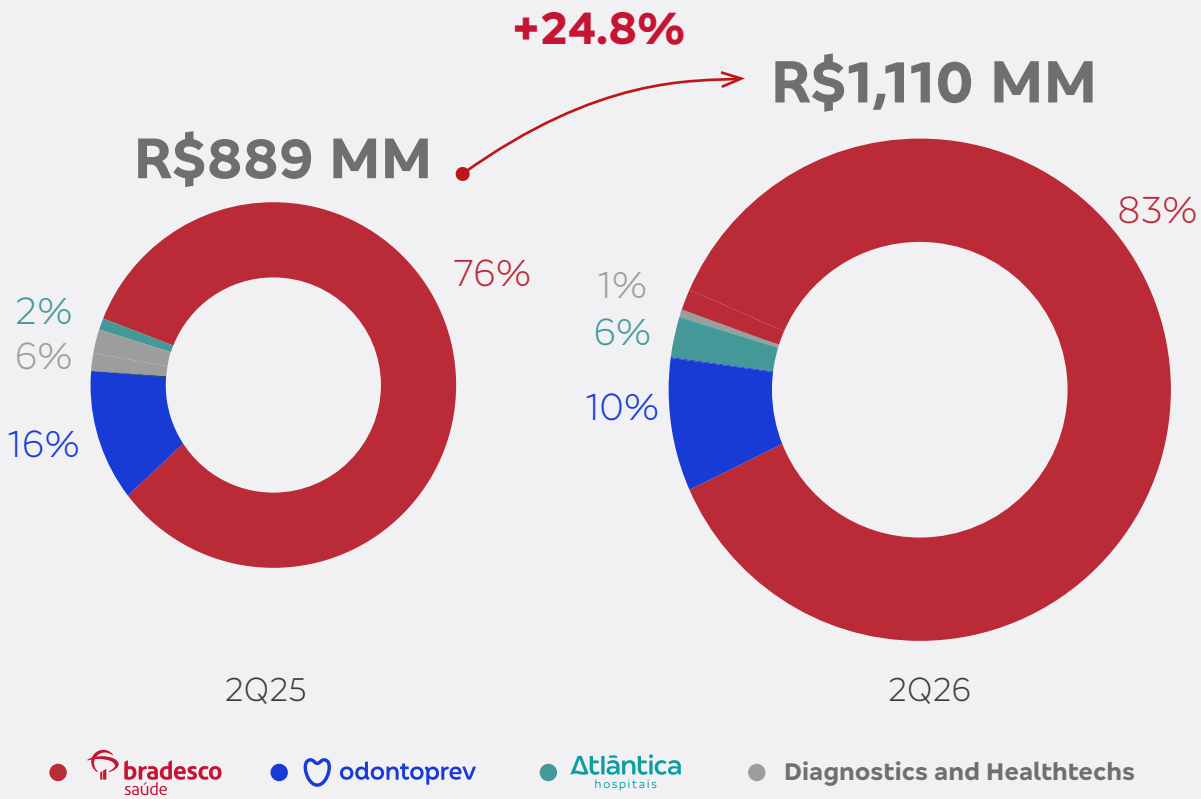
SELECTED METRICS BRADSAÚDE

NET INCOME

R$ MM



NET INCOME BREAKDOWN



Bradsaúde maintained its **growth trajectory, primarily driven by the performance of Bradesco Saúde**, financial results, administrative expense dilution and the **continued expansion of Atlântica Hospitais**.

Net income
R$ 4,2 BI
LTM


bradesco
saúde

HEALTHCARE MARKET IN BRAZIL

The Brazilian healthcare market consists of two main segments: the **public healthcare system** and **the supplementary healthcare system**. The public healthcare system provides universal and free coverage through **Brazil's Unified Health System** (SUS), as established by the Federal Constitution. At the same time, a portion of the population chooses to purchase private health insurance plans to supplement access to healthcare services.

This demand is driven by the search for higher quality, convenience, predictability and faster access to specialist consultations, diagnostic exams and elective procedures. In addition, the supplementary healthcare system operates with higher levels of resources per beneficiary, reflected in indicators such as greater availability of physicians, hospital beds and healthcare infrastructure.

Private sources accounted for 58% of total healthcare expenditures in Brazil in 2025, equivalent to **R$667.9 billion**, while the supplementary healthcare system covered approximately 25% of the Brazilian population. This scenario highlights the relevance of the private sector both in healthcare financing and service provision in the country.

The growth of supplementary healthcare in Brazil is strongly correlated with formal employment and income levels.

Corporate health plans represent the largest segment of the market and are widely offered by employers as a benefit to employees and their dependents.

According to data from the National Supplementary Health Agency (ANS), **approximately 73% of healthcare beneficiaries were enrolled in employer-sponsored medical plans** as of March 2026. As a result, a significant portion of the population has access to private healthcare services with costs partially or fully subsidized by employers, reducing the financial barrier to entry into the supplementary healthcare system.



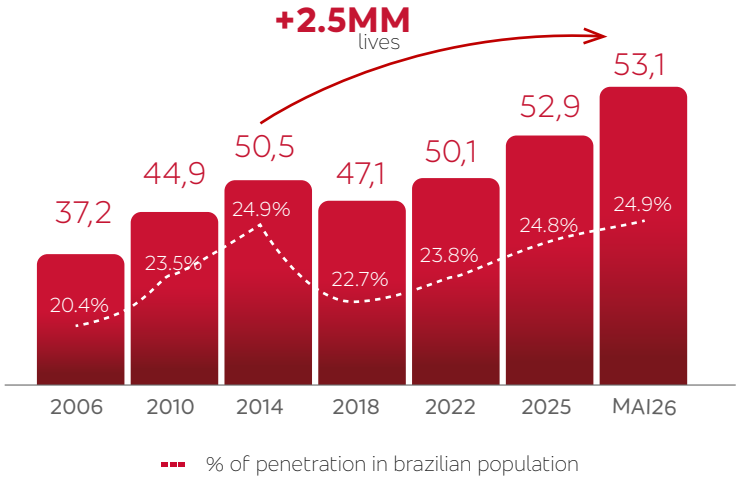


In this regard, the growth of the supplementary healthcare market has historically been supported by a combination of factors, including income growth, broader access to health insurance plans and increasing demand for convenience, predictability and quality of care. Conversely, periods of economic slowdown tend to limit the expansion of the beneficiary base or lead to a reduction in private healthcare coverage.

This structural relationship between the labor market and the supplementary healthcare market represents an important growth driver for the sector and helps explain the evolution of the beneficiary base throughout Brazil's economic cycles. The remaining enrollment modalities are **individual/family plans and collective affinity plans**, which accounted for **16% and 11% of total beneficiaries**, respectively.

As of May 2026, according to data from the National Supplementary Health Agency (ANS), **53.1 million people** had access to **supplementary healthcare**, representing coverage of **24.9% of the Brazilian population**, compared to 37.2 million beneficiaries and 20.4% population coverage in 2006. Much of this expansion was driven by corporate health plans, which delivered the strongest growth over the period, reflecting the strong correlation between formal employment growth and the expansion of supplementary healthcare coverage in Brazil.

HEALTHCARE PLANS AND POPULATION PENETRATION



Although supplementary healthcare is available throughout Brazil, its penetration remains concentrated in major urban centers and the country's most economically developed regions.

As of April 2026, the **Southeast and South** regions reported healthcare **coverage rates** of approximately **37% and 31% of the population**, respectively, supported by higher income levels, greater formal employment and the presence of large employers. In contrast, the **North and Northeast** regions reported coverage rates of approximately **14% and 16%**, highlighting the development potential of the supplementary healthcare market in these regions.

This regional disparity underscores the strong relationship between economic development, labor market formalization and access to supplementary healthcare, while also highlighting the sector's expansion potential in still underpenetrated markets beyond Brazil's major urban centers.

In Brazil's supplementary healthcare market, the southeast and south regions report healthcare coverage rates of 37% and 31% of the population, respectively.



The evolution of Brazil's demographic profile also represents an important long-term trend for the supplementary healthcare sector. Although Brazil still has a relatively young population, demographic projections indicate a continued aging process over the coming decades, with a significant increase in the share of the population aged over 60 — a demographic group that typically requires greater utilization of healthcare services.

Currently, approximately **15% of the Brazilian population is over 60 years old** and, according to projections from the Brazilian Institute of Geography and Statistics (IBGE), this percentage is expected to reach approximately **32% by 2060**. This trend is already reflected in the composition of the supplementary healthcare beneficiary base.

Data from the National Supplementary Health Agency (ANS) indicate a growing participation of older age groups, in line with the demographic transition observed in Brazil. As the elderly population tends to make greater use of medical consultations, diagnostic exams, specialized procedures and hospital services, the aging of the Brazilian population is expected to remain a structural driver of private healthcare demand over the coming decades.

Medical inflation is one of the main structural characteristics of the supplementary healthcare sector and has historically grown above overall inflation. **Measured by the Medical-Hospital Cost Variation Index** (VCMH), **medical inflation reached 8.7%** in 2025, according to the Institute for Supplementary Health Studies (IESS), compared with **5.6% inflation as measured by the IPCA** over the same period.

Unlike traditional inflation indices, medical inflation is driven not only by price increases, but also by higher utilization of healthcare services, the continuous incorporation of new technologies, medicines and treatments, population aging, and the growing



prevalence of chronic diseases. As a result, healthcare costs tend to increase consistently above general inflation, requiring strong cost management discipline and periodic premium adjustments across health plans.

The Brazilian supplementary healthcare market has undergone a gradual consolidation process over the last several decades. According to data from the National Supplementary Health Agency (ANS), **the number of healthcare operators declined by approximately 20%** over the last ten years, **from 1,095 operators in 2016** to **889 operators as of May 2026**.

This trend is directly related to increasing regulatory complexity, the significant investments required in technology, healthcare management and regulatory compliance, as well as the ongoing pressure resulting from medical inflation and rising healthcare costs. In this environment, smaller operators often face greater challenges in diluting costs, negotiating with healthcare providers and absorbing the investments required to sustain long-term competitiveness.

As a result, scale, financial strength, brand recognition and management capabilities have become increasingly important competitive advantages. Leading operators tend to be better positioned to capture economies of scale, absorb investments required to ensure business sustainability and respond more efficiently to the sector's structural challenges, including medical inflation, population aging and increasing regulatory complexity.



BRADESCO SAÚDE

Bradesco Saúde, **the largest health insurer in Brazil by revenue,**, is one of the most recognized and admired brands in Brazil's supplementary healthcare market. **Founded in 1984**, the company has built a leading position over more than four decades, supported by its continuous commitment to excellence, innovation, service quality and close relationships with its more than **4 million beneficiaries**, with the mission of expanding access to healthcare services.

With a diversified portfolio that includes both **nationwide and regional coverage** solutions, an **extensive accredited provider network** with **more than 37 thousand healthcare providers**, and **healthcare services focused on prevention and health promotion**, Bradesco Saúde offers comprehensive healthcare solutions for companies of all sizes and profiles, ranging from **large corporations to small and medium-sized enterprises** (SMEs). These solutions help employers provide employees and their families with the confidence of having access to high-quality healthcare services.

bradesco saúde mediservice bradesco saúde | Operadora de Planos



mediservice



MEDISERVICE
HEALTH PLAN OPERATOR

Mediservice Health Plan Operator specializes in the administration of corporate health plans under an **Administrative Services Only** (ASO) model, through which companies retain healthcare risk while **Mediservice provides healthcare management**, **network access and administrative services**. The company offers intelligent, flexible and customized solutions, as well as **specialized support for employers seeking self-managed healthcare arrangements**.

Focused on operational excellence, innovation and personalized service aimed at delivering the best experience for both companies and beneficiaries, Mediservice is also recognized for its **network-sharing model**, through which it provides access to its network of more than **20 thousand accredited healthcare providers** to self-managed healthcare groups and companies that directly administer employee health plans.

This solution has become an efficient alternative for ensuring high-quality care, expanding access to premium supplementary healthcare services across the country, while also contributing to cost optimization and efficiency gains for contracting companies.

As a result of the **Business Combination** carried out by the Bradesco Organization in 2026, the dental portfolio of **Odontoprev S.A. was transferred to Mediservice Health Plan Operator S.A.**, further strengthening its healthcare solutions portfolio.



SELECTED METRICS[1] BRADESCO SAÚDE

Operating Indicators	2Q26	2Q25	Δ %	1H26	1H25	Δ %
Healthcare Plans (thousand)	**4,075**	**3,774**	**8.0%**	**4,075**	**3.774**	**8,0%**
Corporate	2,029	1,853	9.5%	2,029	1.853	9,5%
SME	1,116	1,012	10.3%	1,116	1.012	10,3%
Individual	99	102	(3.3)%	99	102	(3,3)%
ASO	831	807	3.0%	831	807	3,0%
Net Adds	**99**	**3**	**-**	**152**	**(9)**	**-**
Average Ticket ex-ASO (R$/life/month)	**1,135**	**1,114**	**1.9%**	**1,130**	**1.111**	**1,8%**

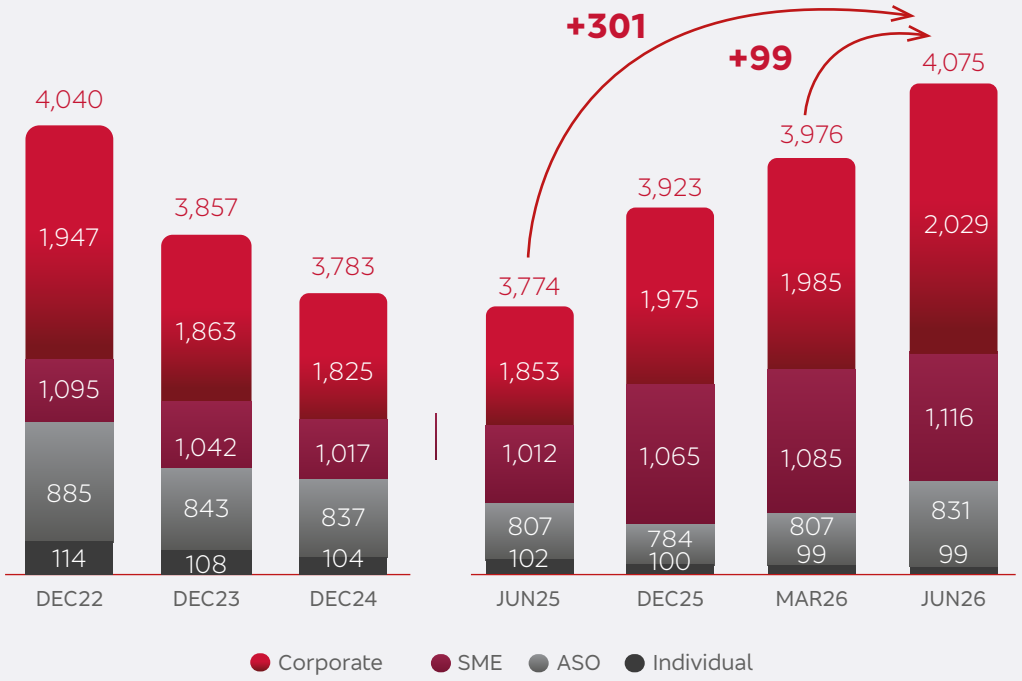
Summary Table (R$ million)	2Q26	2Q25	Δ %	1H26	1H25	Δ %
Net written premiums	13,112	11,797	11.1%	25,769	23,427	10.0%
Change in health technical provisions	20	(24)	-	(68)	(576)	(88.3)%
Earned premiums	**13,132**	**11,774**	**11.5%**	**25,701**	**22,852**	**12.5%**
Retained claims	(11,321)	(9,972)	13.5%	(21,547)	(19,208)	12.2%
Selling expenses	(505)	(430)	17.3%	(979)	(853)	14.8%
Financial income	894	702	27.3%	1,731	1,473	17.5%
Operating result	**2,200**	**2,074**	**6.1%**	**4,906**	**4,264**	**15.1%**
Service revenues related to operations	14	20	(30.2)%	27	38	(28.1)%
Other operating expenses	(401)	(503)	(20.2)%	(799)	(814)	(1.9)%
Tax expenses[2]	(67)	(115)	(42.1)%	(140)	(208)	(32.7)%
Administrative expenses	(400)	(387)	3.3%	(759)	(734)	3.4%
Operating income	**1,347**	**1,089**	**23.6%**	**3,235**	**2,545**	**27.1%**
Non-operating and equity income	-	-	-	-	32	-
Income tax, social contribution and profit sharing	(423)	(416)	1.8%	(1,179)	(1,031)	14.4%
Net Income	**923**	**673**	**37.1%**	**2,056**	**1,546**	**32.9%**

[1]Selected metrics from Bradesco Saúde include only data from health plans.
[2] Includes PIS/Cofins, federal and municipal taxes on revenue.

BENEFICIARIES BRADESCO SAÚDE

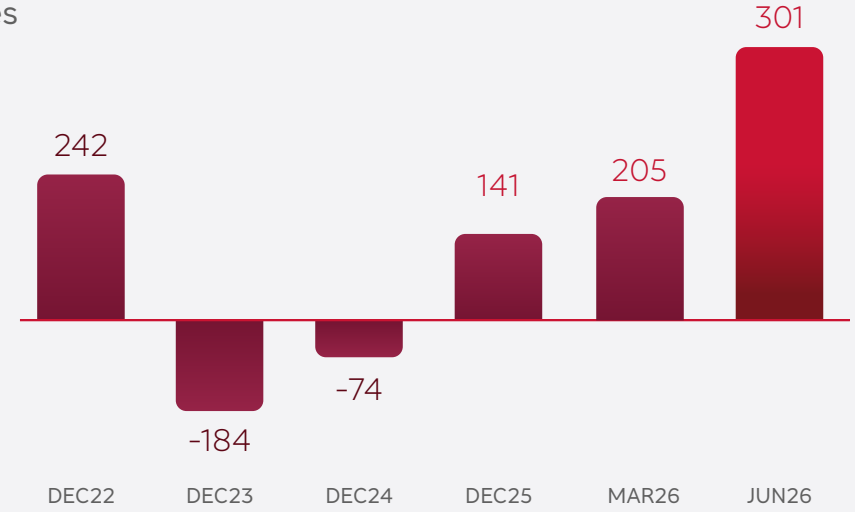
The health insurance operation recorded **net additions of 301 thousand lives over the last twelve months**, including **176 thousand in the Corporate segment, 104 thousand in the SME segment** and **24 thousand in ASO.**

HEALTH PLAN BENEFICIARIES
Thousand lives



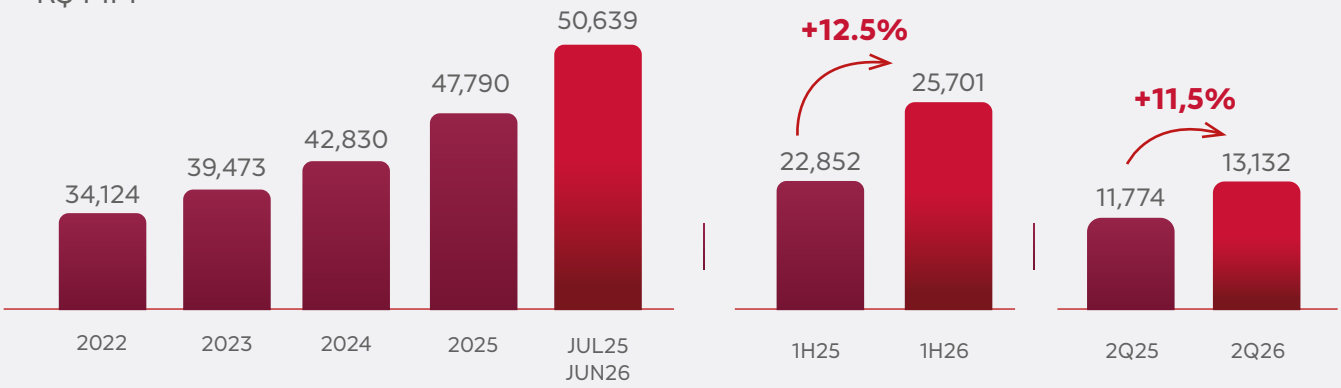
Bradesco Saúde achieved a record of **301 thousand net additions** over the twelve months ended June 2026.

LTM HEALTH PLAN NET ADDITIONS
Thousand lives

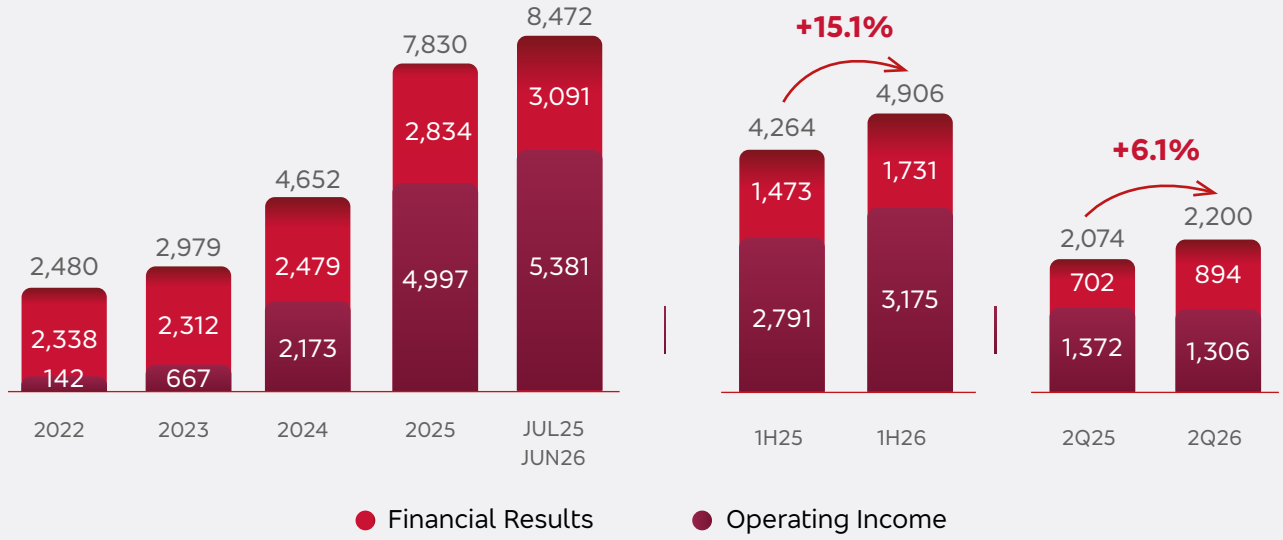


SELECTED METRICS BRADESCO SAÚDE

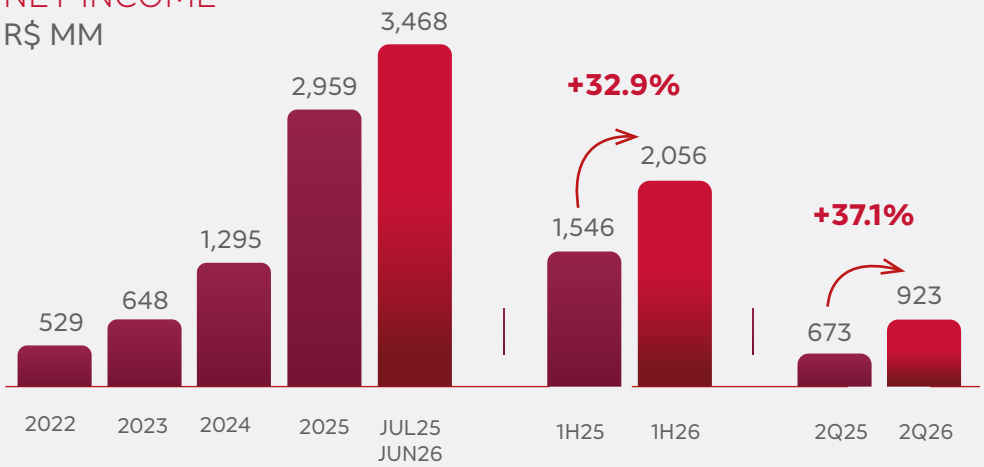
EARNED PREMIUMS
R$ MM



INSURANCE OPERATING RESULT
R$ MM



NET INCOME
R$ MM





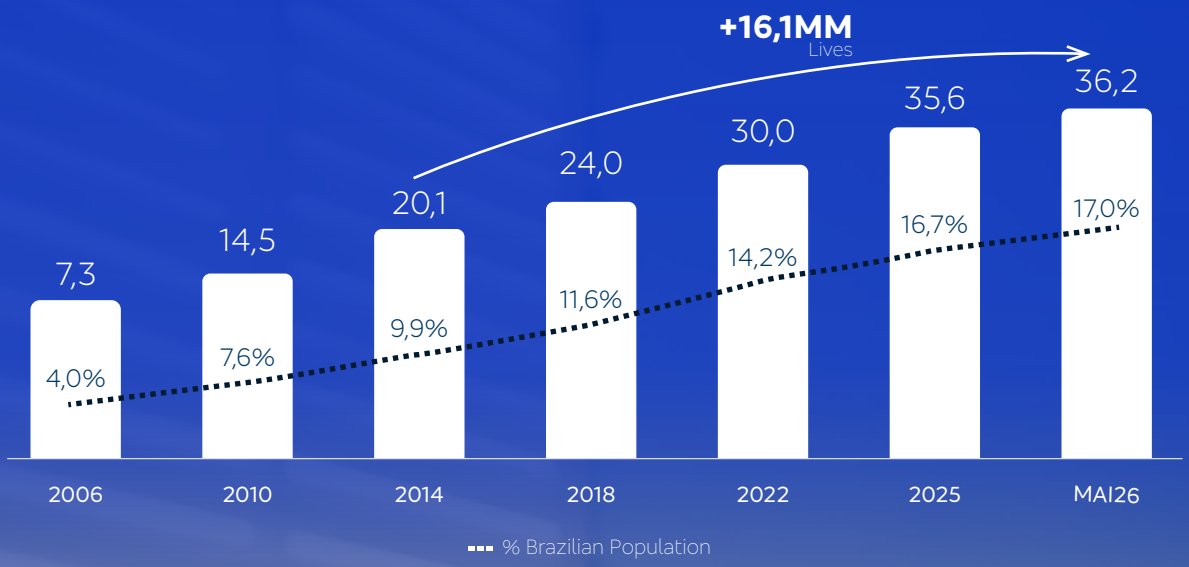

odontoprev

DENTAL MARKET IN BRAZIL

Like the supplementary healthcare market, the Brazilian dental market is subject to the regulation and oversight of the National Supplementary Health Agency (ANS).

Although dental care is also available through Brazil's public healthcare system, the availability and scope of services remain limited, particularly for more complex and elective procedures.

DENTAL PLANS AND POPULATION PENETRATION





The Brazilian dental market has followed a growth trajectory similar to that of the supplementary healthcare sector. However, it was only in the late 1980s that dental plans became established as an attractive corporate benefit for large employers, driven by the expansion of service offerings, improvements in quality of care and the increasing professionalization of the sector.

Over the past decades, the Brazilian dental market has evolved significantly and is now one of the largest in the world in terms of beneficiaries. According to data from the National Supplementary Health Agency, the **stand-alone dental plan market grew from 7.3 million beneficiaries in 2006** to approximately **36.2 million beneficiaries in May 2026**, representing **17% of the Brazilian population**.

Driven primarily by Corporate and SME plans, the segment combines significant growth potential with a business model based on prevention, access and recurring care. Increased awareness of the importance of oral health, combined with growth in formal employment and the demand for benefits with high perceived value and relatively low cost for employers, continues to support the expansion of dental coverage in Brazil.

The predominance of preventive and lower-complexity procedures, together with lower exposure to high-cost drugs and advanced medical technologies, contributes to a more predictable cost profile and historically lower healthcare inflation compared to the medical insurance segment.

The dental plan segment has distinct economic characteristics compared to the medical insurance segment, including historically lower healthcare inflation, lower capital intensity and greater cost predictability.





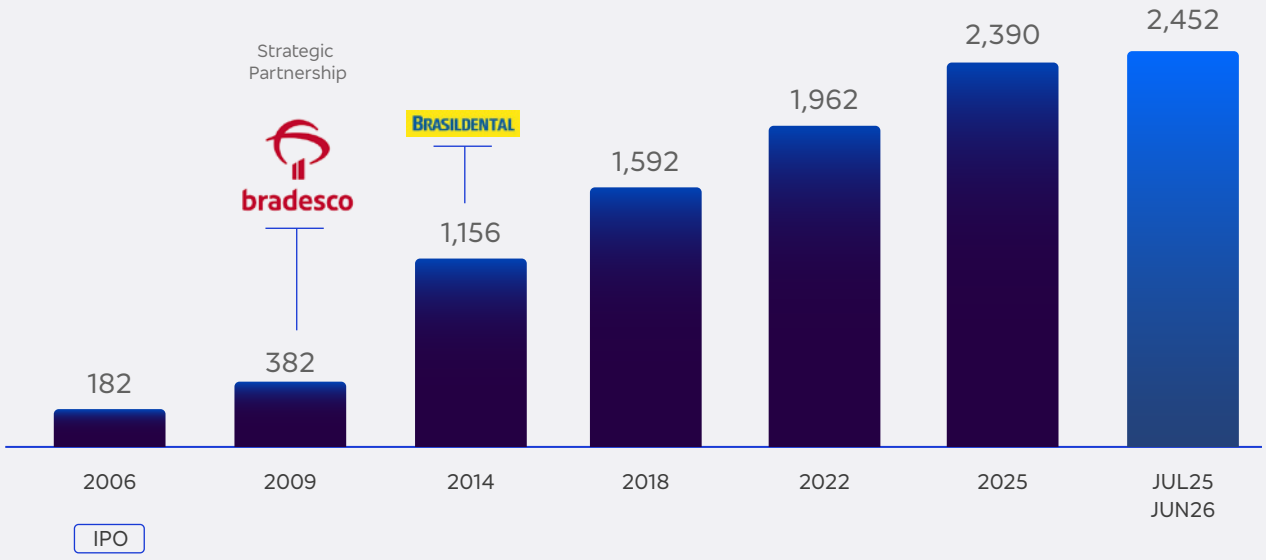
ODONTOPREV HAS BEEN BRAZIL'S LEADING DENTAL PLAN PROVIDER SINCE 1998, WITH MORE THAN 9MM BENEFICIARIES

Odontoprev is responsible for providing oral healthcare services to more than **9 million beneficiaries**. The Company's specialized dental network includes approximately **27 thousand accredited dentists across Brazil**, ensuring nationwide coverage, quality of 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.

ODONTOPREV NET REVENUE HAS GROWN AT A 14% CAGR SINCE ITS 2006 IPO

R$ MM



SELECTED METRICS[1] ODONTOPREV

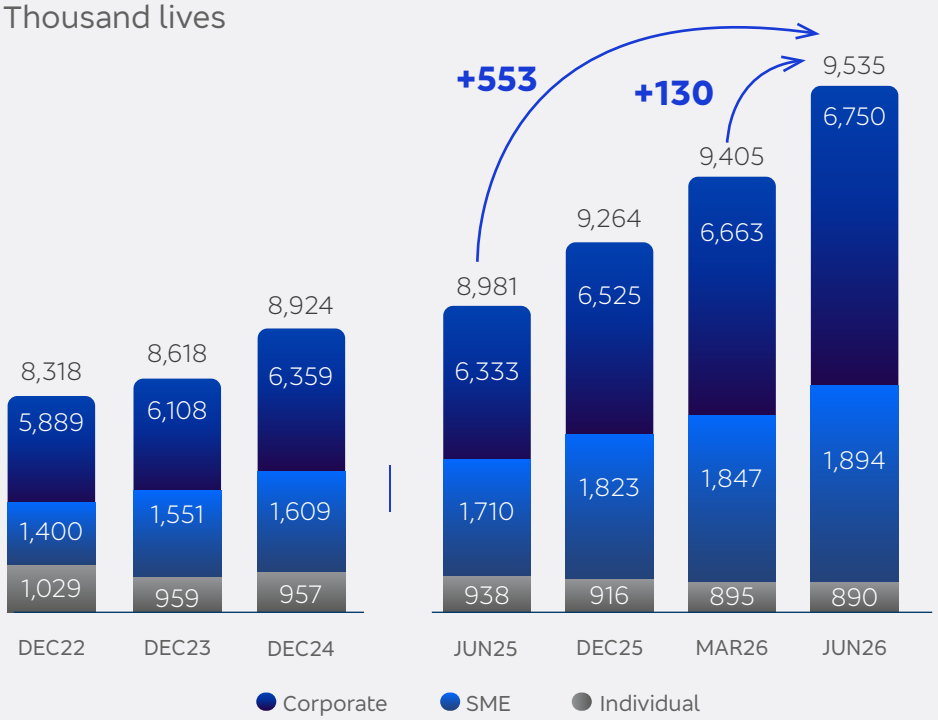
Operating Indicators	2Q26	2Q25	Δ %	1H26	1H25	Δ %
Dental Plans (thousand)	**9,535**	**8,981**	**6.2%**	**9,535**	**8,981**	**6,2%**
Corporate	6,750	6,333	6.6%	6,750	6,333	6,6%
SME	1,894	1,710	10.8%	1,894	1,710	10,8%
Individual	890	938	(5.1)%	890	938	(5,1)%
Net Adds	**130**	**81**	**61.5%**	**271**	**57**	**376,2%**
Average Ticket Dental (R$/life/month)	**22.53**	**22.74**	**(0.9)%**	**22.51**	**22.55**	**-**
DLR %	**37.5**	**36.7**	**0.8 p.p.**	**35.1**	**36.2**	**(1.1 p.p.)**

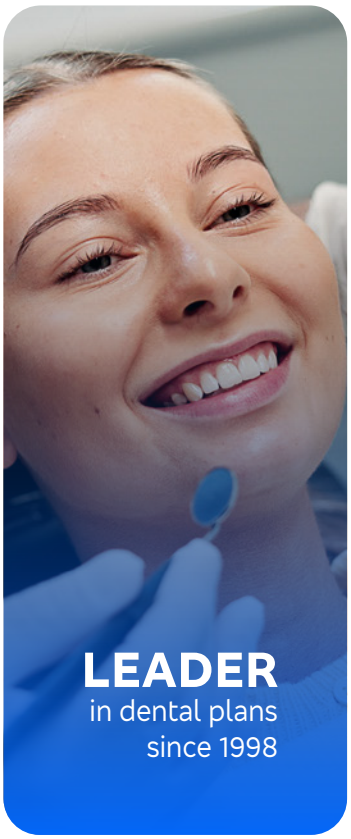
(R$ thousand, except if specified)	2Q26	2Q25	Δ %	1H26	1H25	Δ %
Net operating revenues	**635,329**	**601,846**	**5.6%**	**1,254,800**	**1,192,312**	**5.2%**
Cost of services (ex-IBNR)	238,024	220,835	7.8%	440,422	432,099	-
Net financial income	26,398	19,726	33.8%	48,964	45,649	7.3%
Net income	**115,740**	**146,196**	**(20.8)%**	**266,312**	**312,828**	**(14.9)%**
Net margin (%)	**18.2**	**24.3**	**(6.1 p.p.)**	**21.2**	**26.2**	**(5.0 p.p.)**

[1]Management Data



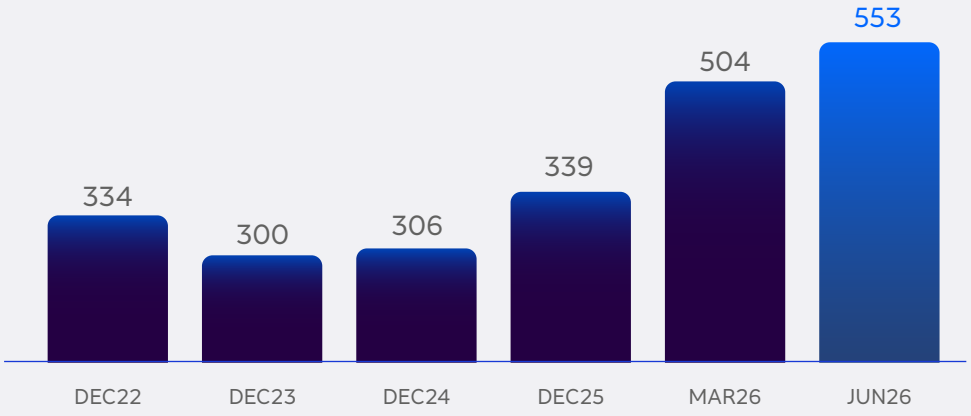
DENTAL PLAN BENEFICIARIES
Thousand lives





Odontoprev recorded net additions of **130 thousand beneficiaries in 2Q26**, including **87 thousand in the Corporate segment** and **47 thousand in the SME segment**. In 1H26, **net additions totaled 271 thousand beneficiaries**, while **LTM net additions reached 553 thousand beneficiaries**.

LTM DENTAL PLAN NET ADDITIONS
Thousand lives

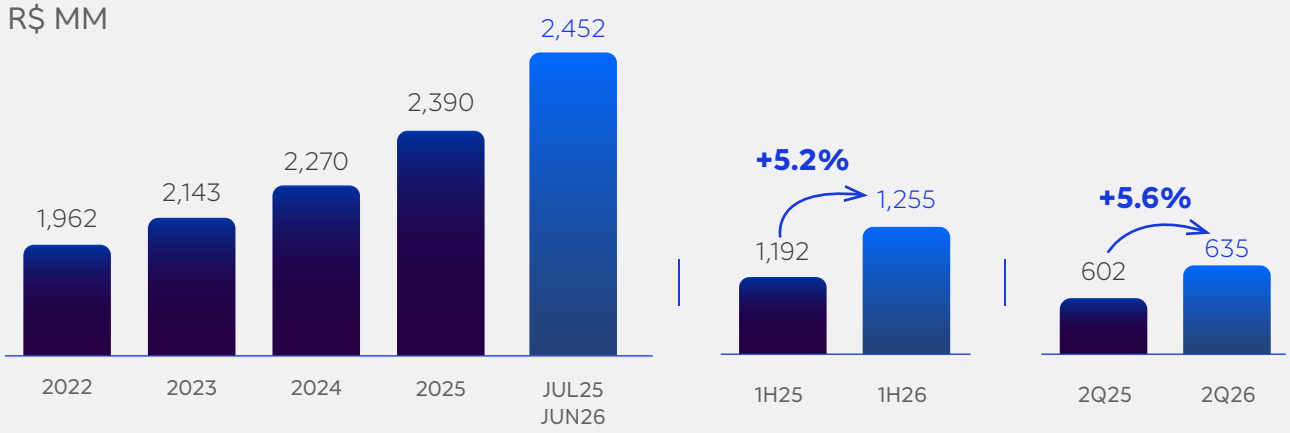


Bradesco Dental, the fastest-growing brand in recent years, currently accounts for **52% of Odontoprev's consolidated portfolio**. A key highlight is the SME segment, where Bradesco Dental accounts for 82% of total beneficiaries.

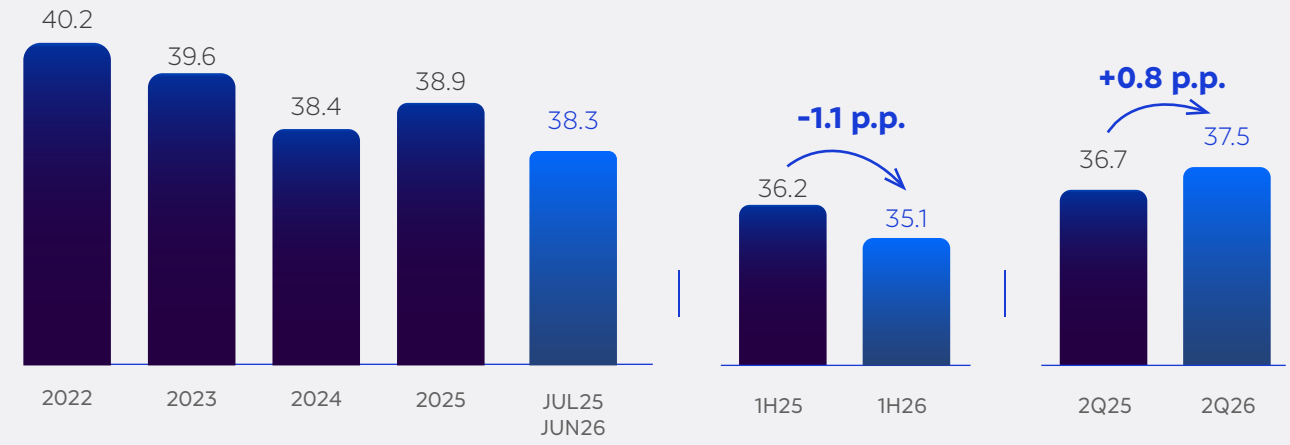


SELECTED METRICS ODONTOPREV

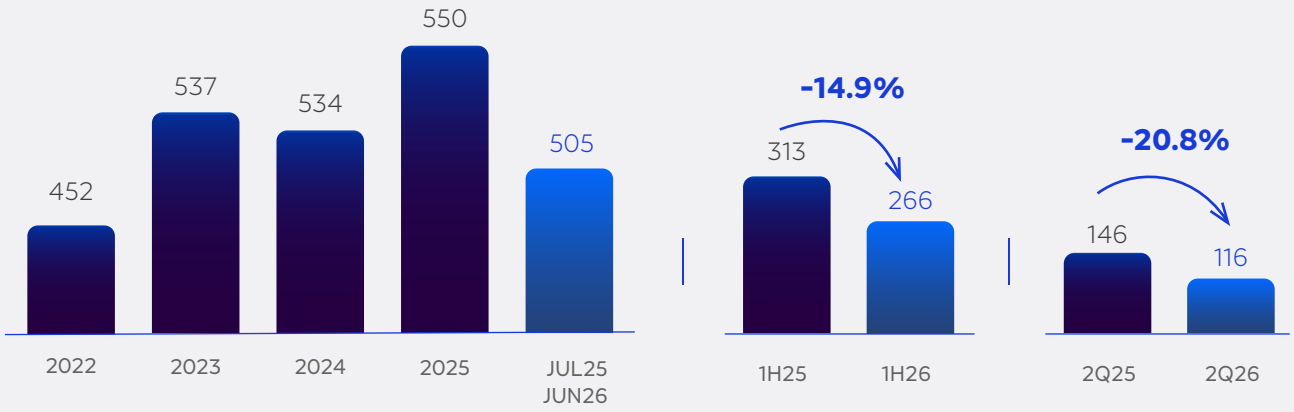
NET REVENUE
R$ MM



DENTAL LOSS RATIO (DLR)
% Revenue



NET PROFIT
R$ MM





Atlântica
hospitais

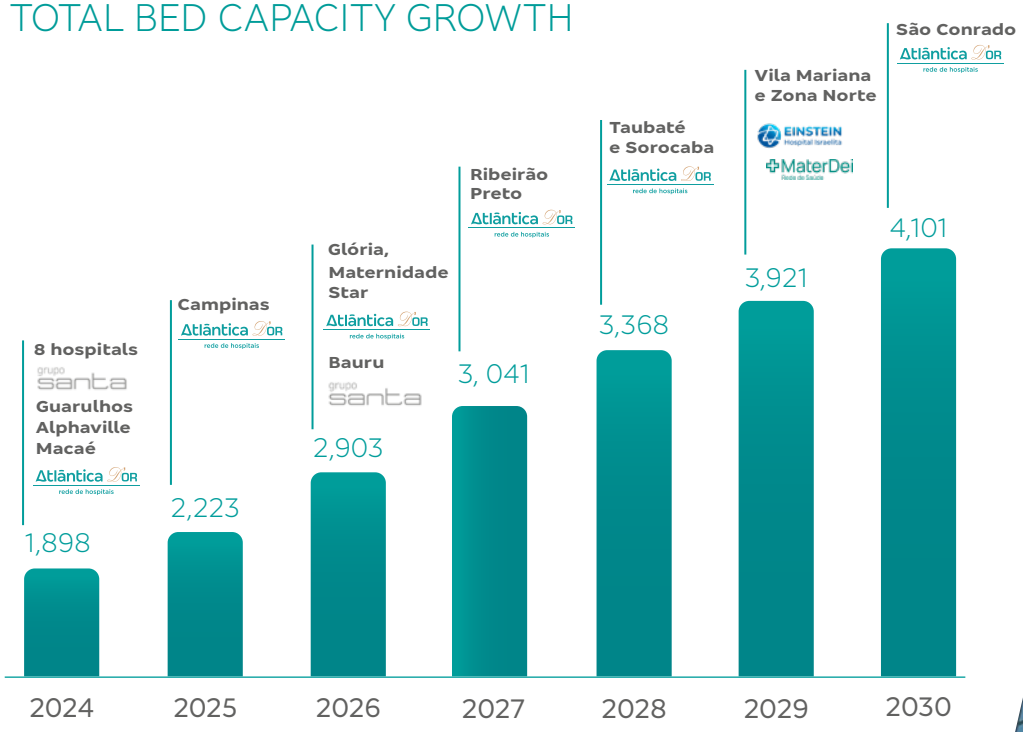
ATLÂNTICA HOSPITAIS
E PARTICIPAÇÕES

Founded in 2021, Atlântica Hospitais e Participações is Bradsaúde's hospital investment platform, dedicated to investing 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 regions with demand for these services.

Atlântica's business model was structured 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 stability to partnerships and aligning interests among the parties involved.

Atlântica's portfolio currently comprises **21 hospitals**, both operating and under development, totaling more than **4 thousand contracted beds**.

TOTAL BED CAPACITY GROWTH





ATLÂNTICA D'OR PARTNERSHIP

Atlântica D'Or was established in **May 2024** through a partnership between **Rede D'Or (50.01%) and Atlântica Hospitais** e **Participações (49.99%)**. This strategic partnership was designed to support the growth and development of Brazil's private healthcare sector through a shared ownership structure and joint operating model.

The network initially included three general hospitals: **São Luiz Guarulhos (SP), São Luiz Alphaville (SP) and Macaé D'Or (RJ). In March 2025, Hospital São Luiz Campinas** joined the network. During 1Q26, **Glória D'Or (RJ) and Maternidade Star (SP)** were also incorporated into the partnership.

The expansion of Atlântica D'Or continues to advance, with ongoing projects for the development of **São Luiz Ribeirão Preto (SP) and São Luiz Taubaté (SP)**, further expanding the network's footprint. Atlântica D'Or's facilities are designed as modern healthcare campuses, featuring diagnostic areas, inpatient facilities, surgical centers and helipads, providing patients with safety, comfort and state-of-the-art technology.

In addition, the partnership plans to inaugurate **two new hospitals by 2030**, located in **São Conrado (RJ) and Sorocaba (SP)**, **adding a combined 346 beds** to its portfolio.



Hospital and Maternity São Luiz Guarulhos – São Paulo

GRUPO SANTA PARTNERSHIP

The strategic partnership with **Grupo Santa** was established in **October 2024** through the acquisition of a **20% ownership stake in the company**.

Founded in 1963, **Grupo Santa is the largest hospital network in Brazil's Central-West region**, supported by a highly regarded medical staff, high-quality infrastructure and scalable technology that combine excellence in patient care, operational efficiency and sustainable growth.

Through this partnership, Bradsaúde expands its presence in the hospital segment, enhancing the provision of integrated, high-quality healthcare services supported by innovation, technology and patient-centered care.

Santa Lúcia Bauru Hospital – São Paulo



Atlântica hospitais

bradsaúde

ALBERT EINSTEIN PARTNERSHIP

In March 2023, Atlântica Hospitais entered into a strategic partnership agreement with Hospital Israelita Albert Einstein ("Einstein"), an institution nationally and internationally recognized for its excellence in medical care, technological innovation and commitment to high-complexity healthcare. With a long-standing track record of excellence, Einstein continuously invests in research, education and sustainability initiatives to deliver high-quality healthcare services.

Through this partnership, Atlântica Hospitais seeks to expand healthcare infrastructure in Brazil through hospital investments and to increase the reach of private healthcare assets. For Einstein, the transaction strengthens its activities as a non-profit institution by enabling the organization to share its expertise in healthcare excellence, broadening access to high-quality healthcare services.

The partnership contemplates the future formation of a joint venture named **Atlântica Vila Mariana** and the execution of a shareholders' agreement between **Atlântica and Einstein**, under which **Atlântica will hold a 51% ownership stake** once the hospital becomes operational. The facility will be managed by Einstein.



Future Facilities of Atlântica Vila Mariana Hospital - São Paulo



Future Facilities of Mater Dei Zona Norte Hospital – São Paulo

MATER DEI PARTNERSHIP

Also in São Paulo, **Atlântica** entered into a partnership with **Rede Mater Dei** in **December 2023**. Recognized as one of Brazil's most traditional hospital groups, Mater Dei is renowned for its excellence in medical care and patient-centered approach. Leveraging more than four decades of hospital operating experientce, Mater Dei will be responsible for the medical and administrative management of the new hospital, offering a comprehensive range of medical specialties.

The partnership is focused on the development of a hospital with approximately **251 beds in the Santana** district of São Paulo. As part of the transaction, a joint venture named **Atlântica Zona Norte** will be established and a shareholders' agreement will be executed between **Atlântica and Rede Mater Dei**, under which **Atlântica will hold a 51% ownership stake** once operations commence. The hospital will be managed by Rede Mater Dei.

The project is currently under development, with **operations expected to commence in 2029**.



RECENT EVENTS

BAURU HOSPITAL INAUGURATION AND NEW ATLÂNTICA D'OR HOSPITAL IN RIO DE JANEIRO

On May 26, **Atlântica D'Or** announced the **development of a new hospital in São Conrado, Rio de Janeiro**. As in the network's existing hospitals, medical operations will be managed by Rede D'Or.

This initiative reinforces Atlântica D'Or's expansion strategy in the city of Rio de Janeiro, particularly in areas with higher income levels and strong demand for private healthcare services.

On June **30, Atlântica Hospitais, in partnership with Grupo Santa, inaugurated Hospital Santa Lúcia Bauru** in the state of São Paulo.

SELECTED METRICS
ATLÂNTICA HOSPITAIS



Atlântica D'OR Rede de hospitais

2,100
Beds

grupo santa

1,448
Beds

EINSTEIN Hospital Israelita

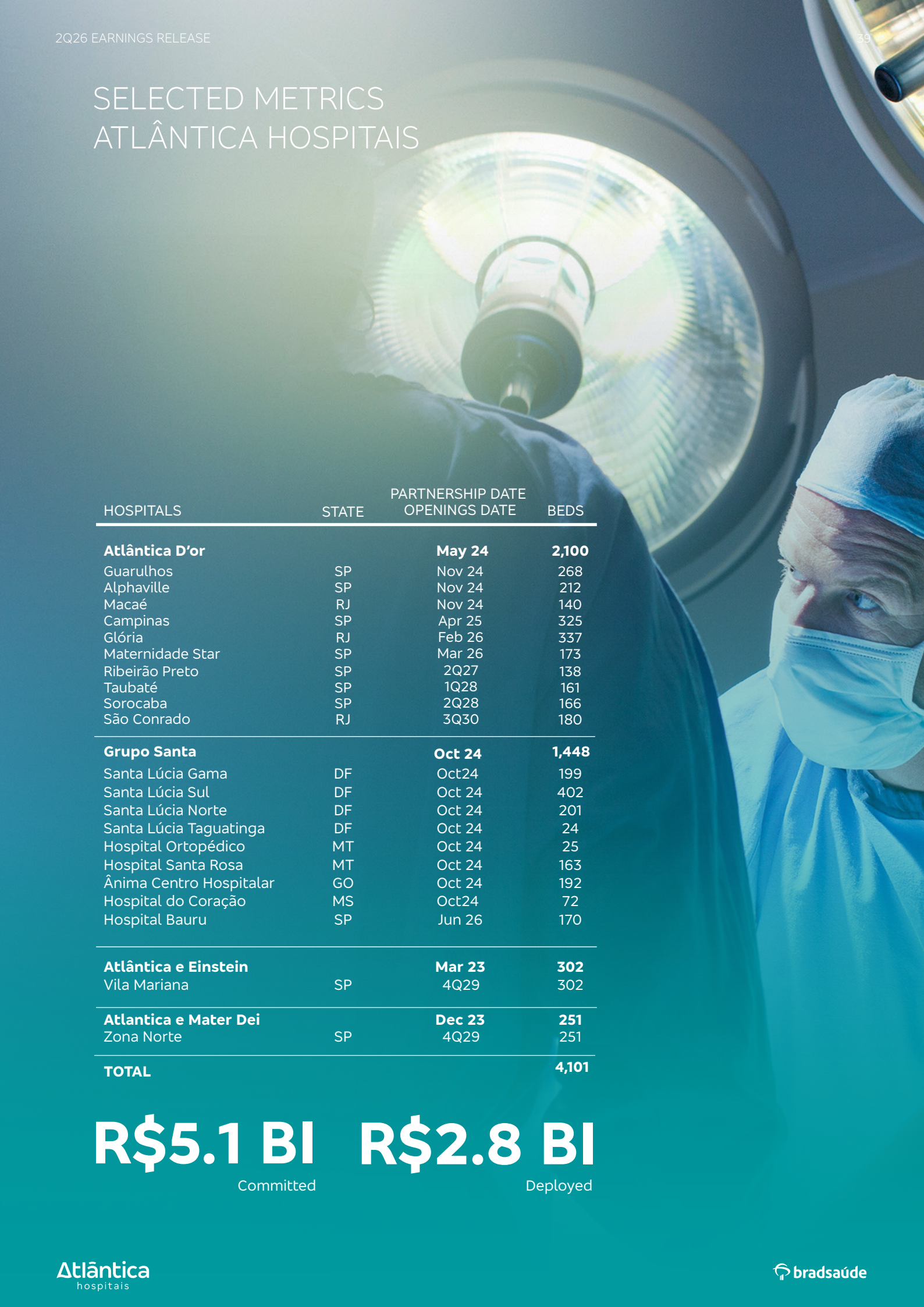
302
Beds

MaterDei Rede de Saúde

251
Beds

Total beds
4,101

SELECTED METRICS ATLÂNTICA HOSPITAIS



HOSPITALS	STATE	PARTNERSHIP DATE OPENINGS DATE	BEDS
Atlântica D'or		**May 24**	**2,100**
Guarulhos	SP	Nov 24	268
Alphaville	SP	Nov 24	212
Macaé	RJ	Nov 24	140
Campinas	SP	Apr 25	325
Glória	RJ	Feb 26	337
Maternidade Star	SP	Mar 26	173
Ribeirão Preto	SP	2Q27	138
Taubaté	SP	1Q28	161
Sorocaba	SP	2Q28	166
São Conrado	RJ	3Q30	180
Grupo Santa		**Oct 24**	**1,448**
Santa Lúcia Gama	DF	Oct24	199
Santa Lúcia Sul	DF	Oct 24	402
Santa Lúcia Norte	DF	Oct 24	201
Santa Lúcia Taguatinga	DF	Oct 24	24
Hospital Ortopédico	MT	Oct 24	25
Hospital Santa Rosa	MT	Oct 24	163
Ânima Centro Hospitalar	GO	Oct 24	192
Hospital do Coração	MS	Oct24	72
Hospital Bauru	SP	Jun 26	170
Atlântica e Einstein		**Mar 23**	**302**
Vila Mariana	SP	4Q29	302
Atlantica e Mater Dei		**Dec 23**	**251**
Zona Norte	SP	4Q29	251
TOTAL			**4,101**

R$5.1 BI
Committed

R$2.8 BI
Deployed

SELECTED METRICS ATLÂNTICA HOSPITAIS

Hospitals

Operating Indicators	2Q26	2Q25	Δ %	1H26	1H25	Δ %
Number of Hospitals[1]	21	16	31.3%	21	16	31.3%
Number of Beds[2]	4,101	3,075	33.4%	4,101	3,075	33.4%
Number of operational beds	2,199	1,717	28.1%	2,199	1,717	28.1%
Number of Novamed clinics	40	34	21.2%	40	34	21.2%

[1]Announced hospitals.
[2]Total capacity: Operational Beds + Contracted Beds.

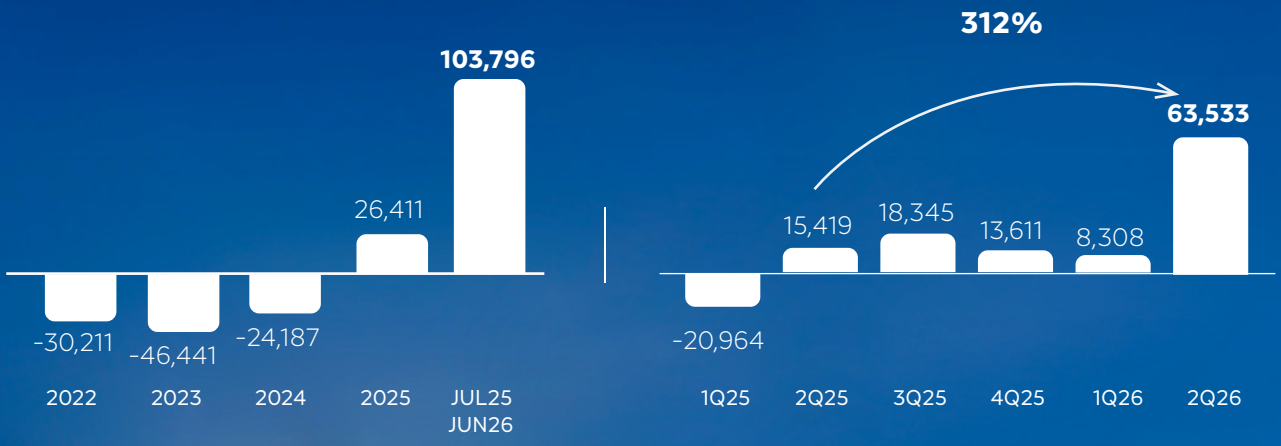
Atlântica hospitals

Summary Table (R$ thousand)	2Q26	2Q25	Δ %	1H26	1H25	Δ %
Non-operating and equity income	64,839	22,114	193.2%	76,324	6,534	1,068.1%
Administrative expenses	(1,451)	(4,306)	(66.3)%	(6,350)	(8,413)	(24.5)%
Financial income	(3,136)	(5,786)	(45.8)%	(2,826)	(9,767)	(71.1)%
Financial revenue	781	2,498	(68.7)%	6,691	5,762	16.1%
Financial expenses	(3,917)	(8,285)	(52.7)%	(9,517)	(15,529)	(38.7)%
Tax expenses[1]	(36)	(116)	(68.7)%	(311)	(268)	16.1%
Income tax, social contribution and profit sharing	3,317	3,514	(5.6)%	5,003	6,369	(21.4)%
Net Income	**63,533**	**15,419**	**312.0%**	**71,841**	**(5,545)**	**-**

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

Atlântica LTM Net Income Reached R$104 million vs. R$26 million in 2025

ANNUAL AND QUARTERLY NET INCOME
R$ thousand





MEU DOUTOR NOVAMED PRIMARY CARE CLINIC NETWORK

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 1.2 million patient visits in 2025**, serving **approximately 330 thousand patients** through 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.

During 2025, seven In-Company clinics were launched to serve organizations operating under self-managed healthcare models. The network reached a total of **40 clinics**, including **18 In-Company units** (14 in São Paulo, one in Rio de Janeiro, one in Bahia and two in Paraná), totaling more than 126 thousand patient visits.

Meu Doutor Novamed clinics serve beneficiaries from Bradesco SaúdeT, Mediservice, self-managed healthcare groups, partner companies and private-pay patients, offering scheduled consultations, walk-in care, minor procedures, telemedicine services and diagnostics.





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



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.



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, Fleury S.A. operates approximately **570 diagnostic units and 33 units within its healthcare services platform**, a segment that includes medication infusion centers, ophthalmology, orthopedics, day clinics and reproductive medicine services.

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.



ESG

SUSTAINABILITY

As the most complete healthcare ecosystem in Brazil, Bradsaúde begins its journey with a **strong commitment to the ESG agenda**, building an integrated platform capable of further advancing **sustainability across the healthcare sector**.

Bradsaúde enters B3's Novo Mercado as a constituent of the **Corporate Sustainability Index** (ISE B3), which comprises companies recognized for their commitment to corporate sustainability best practices.

The Company was also recognized as a **Pro-Ethics Company**, an initiative led by Brazil's Office of the Comptroller General (CGU) that recognizes organizations committed to preventing, detecting and remediating acts related to corruption, fraud, social and environmental violations, and human rights abuses.

During this transition period, Bradsaúde remains integrated with the corporate sustainability initiatives led by Grupo Bradesco Seguros and Odontoprev. Accordingly, the information presented herein includes shared initiatives, programs and practices in which the Company participates.

Reinforcing its commitment to transparency, Grupo Bradesco Seguros publishes its **Integrated Sustainability Report** annually, while Odontoprev publishes its **Sustainability Report**. Both reports follow internationally recognized reporting and disclosure frameworks, including **GRI**, **SASB and TCFD**. Additional information is available through their respective institutional channels.

SUSTAINABILITY AT GRUPO BRADESCO SEGUROS

Sustainability is a strategic pillar of Grupo Bradesco Seguros, guiding value creation for both the business and society. In 2012, the Group became one of the first Brazilian insurers to join the Principles for Sustainable Insurance (PSI), an initiative of the **UNEP Finance Initiative** (UNEP FI), reinforcing its commitment to incorporating environmental, social and governance considerations into its strategy and operations.

This commitment is supported by a dedicated governance structure, including the Sustainability Committee, which is responsible for proposing strategies, monitoring initiatives and promoting the integration of best practices across business activities and corporate management. The committee includes executives from the Group's companies, as well as leaders from the Sustainability and Risk Management functions, reporting directly to the Executive Committee.

Risk management complements these efforts by incorporating environmental, social and climate-related factors into risk identification, assessment, mitigation and



monitoring processes. Against a backdrop of increasingly frequent extreme climate events, Grupo Bradesco Seguros seeks to strengthen the resilience of its businesses and enhance its ability to respond to short, medium and long-term challenges.

These initiatives are guided by the **Group's Sustainability Policy**, which seeks to ensure the long-term sustainability of its operations through the responsible management of risks and opportunities, ensuring that social, environmental and climate-related considerations are incorporated into business decisions and stakeholder engagement.

To support this approach, the strategy is structured around four pillars: Climate **Change and the Environment, Sustainable Business, People Engagement and Financial Education**.

From an environmental perspective, the Group develops initiatives focused on operational eco-efficiency. In conjunction with the Bradesco Organization, it **offsets 100% of greenhouse gas emissions reported under Scopes 1, 2 and 3**, maintains the **Gold Seal of the Brazilian GHG Protocol Program**, and utilizes electricity sourced from renewable energy. The Group's admitnistrative buildings located on Paulista Avenue in São Paulo and at Port Corporate in Rio de Janeiro have obtained LEED certification.

As part of its strategy to strengthen sustainable business initiatives, the Group has developed the Sustainable Business Journey, an initiative designed to further integrate sustainability across the Group's companies, including Bradesco Saúde and Novamed. Among the initiatives carried out was the **Sustainable Business Workshop**, whose second edition contributed to defining aspirations and strategic priorities for the continued development of sustainable businesses.

The Group also promotes awareness and engagement initiatives related to environmental and social issues. In June, it conducted its **Environment Month Campaign**, reaching more than **5,000 employees** through educational programs focused on environmental topics. During the same period, the Group participated in Earth Hour for the first time, mobilizing facilities across different regions of the country in a symbolic awareness initiative.

On the social front, the Group has maintained the **Empresa-Escola Integration Project** (PIEE) for the past 21 years, benefiting an average of **900 children and adolescents annually in Rio de Janeiro**. The initiative promotes participant development through cultural and sports activities, contributing to social inclusion and citizenship education.

As part of its Financial Education pillar, Grupo Bradesco Seguros participates annually in Brazil's **National Financial Education Week** (ENEF Week). During the most recent edition, held in May, the Group promoted educational content, lectures and awareness initiatives aimed at strengthening financial and insurance literacy, contributing to more informed decision-making and broader dissemination of financial knowledge.

SUSTAINABILITY AT ODONTOPREV

In the **CDP Climate Change assessment**, Odontoprev maintained its **B- rating**, reflecting consistent emissions monitoring practices and transparency in climate risk management.

On the social front, more than **19 tons of food were collected and donated to partner organizations**. In addition, through private social investments and environmental and social initiatives, the Company generated a direct positive impact on the lives of more than **187,000 people**, supporting **42 social organizations**.

The Company also provided approximately **15,000 dental plans to individuals in socially vulnerable situations**, reinforcing its commitment to expanding access to oral healthcare and generating positive social impact.



RECOGNITIONS

Throughout 2026, Bradsaúde further strengthened its position in the Brazilian supplementary healthcare market through important recognitions granted by customers, consumers and specialized institutions. These awards reflect the strength of the Company's brands, the quality of its services and its ongoing commitment to delivering an outstanding beneficiary experience.

In the **O Melhor de São Paulo 2026 awards**, organized by Folha de S.Paulo and Datafolha, Bradesco Saúde was recognized as **Best Health Insurance Provider** and was also ranked among the **leading brands in the Dental Plan category**, highlighting its relevance and strong consumer preference in the state of São Paulo.

Excellence in customer relationships was also recognized at the 2026 **Consumidor Moderno Excellence in Customer Service Awards**, where Grupo Bradesco Seguros was named the **winner in the Insurance and Health Plans category**, reinforcing its strategy focused on customer experience, innovation and operational efficiency.

The Company was also recognized in the **13th Great Place to Work (GPTW) Healthcare Ranking 2026**, among the best companies to work for in the healthcare sector, reflecting its commitment to people development, employee well-being and fostering an outstanding workplace environment.

In sustainability, the Company maintained its position as a constituent of the **Corporate Sustainability Index** (ISE B3), one of Brazil's leading benchmarks for environmental, social and governance practices.

Bradesco Saúde received the highest overall rating among health plan operators with more than **1 million beneficiaries in the Beneficiary Satisfaction Survey**. Conducted by Datafolha, the survey recorded an overall **approval rating of 80.7%, with beneficiaries rating the plan as good or very good**.

These results position the Group's companies among the leading players in the sector and reinforce their ongoing commitment to service excellence, beneficiary satisfaction and long-term value creation. This consistent performance, combined with the numerous awards and recognitions received throughout the year, underscores the Group's strength and its ability to deliver increasingly innovative, sustainable and patient-centered healthcare solutions.

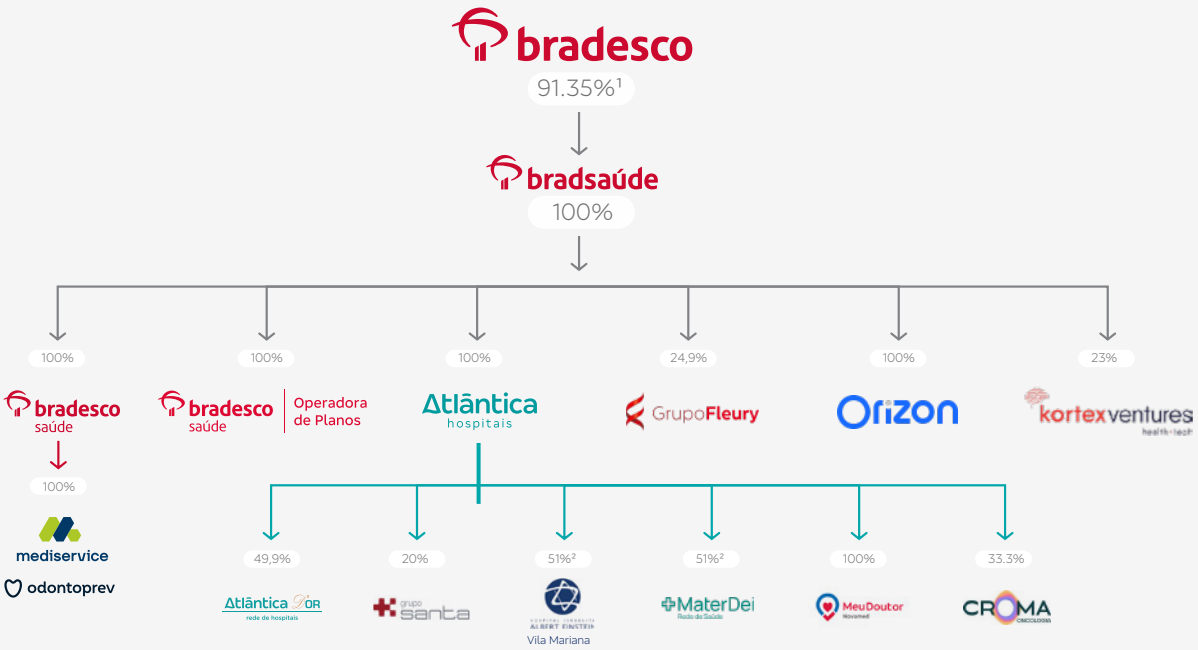
Bradesco Saúde received the highest overall rating among health plan operators with more than 1 million beneficiaries in the Beneficiary Satisfaction Survey, with 80.7% of customers rating their plans as good or very good.

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]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.

CORPORATE REORGANIZATION HISTORY

DEC/25 **On December 18, 2025**, as part of an internal corporate reorganization within the Bradesco economic group, Bradesco Gestão de Saúde S.A. received, through a partial spin-off of Bradesco Saúde S.A., all common shares issued by Odontoprev, corresponding to 292,213,236 registered, book-entry common shares with no par value, representing 53.54% of the Company's total and voting share capital.

JAN/26 **On January 6, 2026,** Bradseg Participações S.A. received, through a partial spin-off of Bradesco Gestão de Saúde S.A., all common shares issued by Odontoprev, corresponding to 292,213,236 registered, book-entry common shares with no par value, representing 53.54% of the Company's total and voting share capital.

FEB/26 **On February 27, 2026**, a Material Fact was disclosed detailing the steps of the transaction and business combination involving Bradesco Gestão de Seguros and Odontoprev.

MAR/26 **On March 31, 2026**, Banco Bradesco S.A. received, through a partial spin-off of Bradseg Participações S.A., all common shares issued by Odontoprev, corresponding to 292,213,236 registered, book-entry common shares with no par value, representing 53.54% of the Company's total and voting share capital.

APR/26 **On April 30, 2026**, Banco Bradesco S.A. (“Banco Bradesco”) received 2,378,374,445 common shares issued by the Company, in exchange for all common shares issued by BGS and held by Banco Bradesco immediately prior to the implementation of the Share Incorporation.

MAY/26 The official launch of Bradsaúde took place **on May 1, 2026**, with accounting records being maintained under the new structure as of that date.

MAY/26 **On May 20, 2026**, the Company received authorization to maintain its minimum free float requirement until October 30, 2027, by which date it must comply with a free float of 15% (if it meets the liquidity requirement) or 20% (if it does not). During this period, any increase in free float above 8.609% may not be reversed until the applicable minimum free float threshold has been achieved.

All Material Facts and Notices to the Market are available on our CVM Filings Page.

SHAREHOLDERS REMUNERATION

Under our Dividend Policy, **at least 50% of adjusted net income**, as determined in accordance with the Brazilian Corporations Law and the Company's Bylaws, will be tdistributed to shareholders in the form of dividends and/or interest on equity (IOE).

The annual declaration of dividends, including distributions exceeding the mandatory dividend, is subject to approval at the Annual Shareholders' Meeting by a majority vote of shareholders and will depend on several factors. These factors include operating performance, financial condition, cash requirements, future prospects and other considerations deemed relevant by the Board of Directors and shareholders.
In accordance with the rules of B3's Novo Mercado, the Company's share capital is represented exclusively by common shares.

On June 30, the Company approved interest on equity (IOE) in the amount of R$230 million, to be paid on November 30.

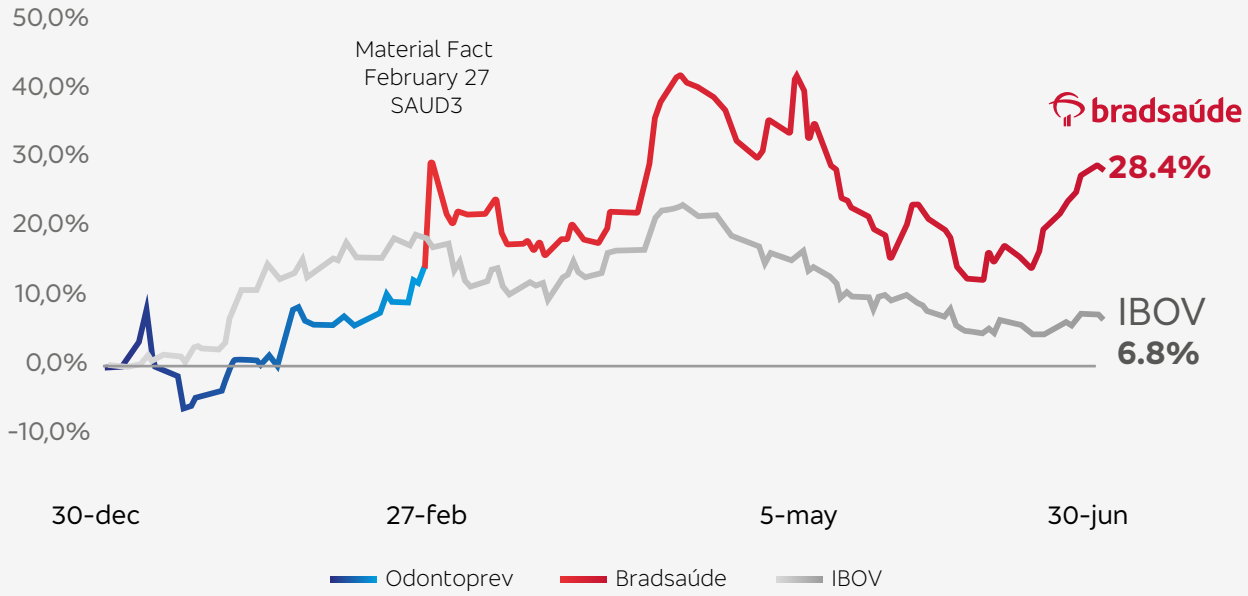


CAPITAL MARKETS

During the first half of 2026, **SAUD3** appreciated **28.4%, compared to 6.8%** for the Ibovespa Index (IBOV).

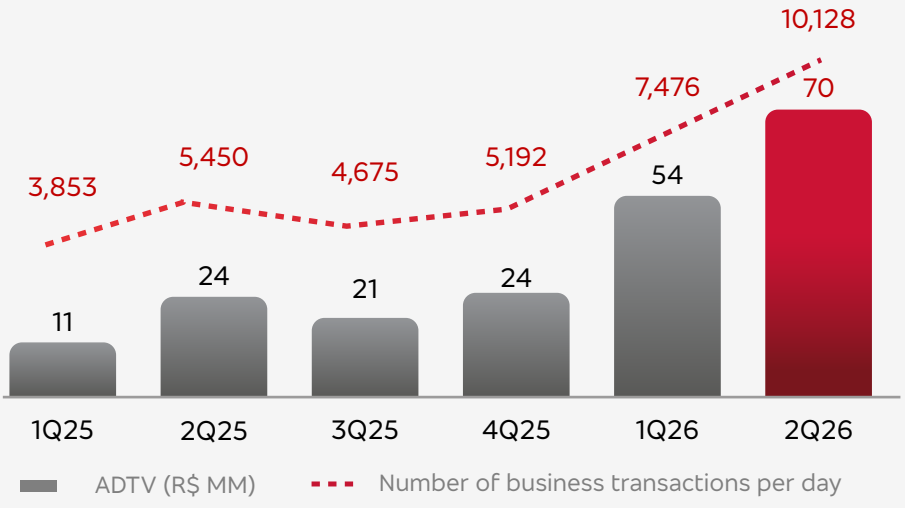
As of the end of 2Q26, total shareholder return for Bradsaúde since the Material Fact disclosed on **February 27 reached 11.9%**.

SAUD3 SHARE PRICE PERFORMANCE VS. IBOV IN 2026



In 2Q26, average daily trading volume increased nearly threefold compared to 2Q25, rising from **R$24 million to R$70 million**. During the same period, the average number of daily trades reached **10,128, compared to 5,450 in 2Q25**.

QUARTERLY LIQUIDITY EVOLUTION SINCE 1Q25



Source: B3 | As of June 30, 2026

SELECTED METRICS CAPITAL MARKETS

At the end of 2Q26, market capitalization **reached R$42 billion**, based on a closing share price of **R$14.38, representing an increase of 7.1% compared to 1Q26**.

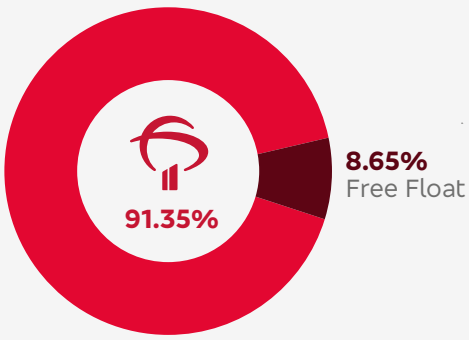
The total number of shareholders reached **75.8 thousand, up 43% from 2Q25**, including the addition of 330 institutional investors and approximately 22 thousand new individual sharehol-

	2Q26	2Q25	%
Total Number of Shareholders	**75,789**	**52,881**	**43.3**
Individual Shareholders	74,932	52,354	**43.1**
Institutional Investors	857	527	62.6
otal Share Capital (shares)	2,924,199,731	545,825,286	-
Treasury Shares	**732,100**	**732,100**	-
Market Capitalization (R$ billion)	42.0	6.4	-
Closing Share Price (R$)	**14.38**	**11.72**	**22.7**
Free Float (shares)	251,741,551	251,735,971	-
Free Float Market Value (R$ billion)	3.6	3.0	22.7
ADTV (Average Daily Trading Volume) (R$ thousand)	**70,221**	**23,898**	**193.8**
Average Daily Number of Trades	10,128	5,456	85.6

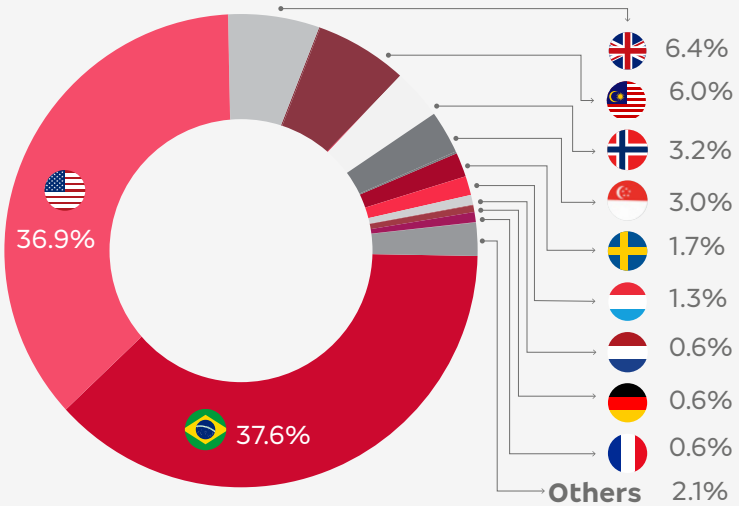
Source: B3 | As of June 30, 2026

GLOBAL SHAREHOLDER BASE

June, 2026



Total Capital
2,924,199,731 shares



Free Float
251,741,551 shares

Source: As of June 30, 2026.

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
Aug 04		**2Q26 Analysts Video Conference**
Aug 04	Itaú BBA	Investor Presentation | SP
Aug 10	bradesco bbi	Investor Presentation | SP
Aug 11	bradesco bbi	NDR | Santiago
Aug 17	Santander	Santander 27ª Annual Conference | SP
Aug 18	XP	CEO Conference Brazil | RJ
Aug 20-21	btg pactual	NDR | RJ
Aug 24	J.P.Morgan	Consumer and Healthcare Check Up | SP
Sep 8	citi	Citi GEMS Conference 2026 | NY
Sep 9	UBS BB Investment Bank	Global Emerging Markets Conference | NY
Sep 15-16	Morgan Stanley	29th Annual Latin America Conference | London
Sep 17	UBS BB Investment Bank	NDR | UBS Stockholm
Sep 22	Safra	J. Safra Investment Conference 2026 | SP
Sep 28	J.P.Morgan	NDR | JP Morgan | Chicago
Sep 30-1 Oct	btg pactual	BTG CEO Conference | NY
Oct 8	UBS BB Investment Bank	Healthcare, Education & TMT 1:1 Conference | SP
Oct 15	Itaú BBA	Healthcare Day | SP
Nov 17-18	bradesco bbi	16th Annual CEO Forum | NY
Nov 19	Jefferies	Jefferies Healthcare Conference | London
Nov 23-24	Itaú BBA	19th Annual LatAm Conference| London
Dec 02	J.P.Morgan	Brazil Opportunities Conference | SP

EARNINGS CONFERENCE CALL

August 4, 2026 – Tuesday

11:00 a.m. (10:00 a.m. NY/ 3:00 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
Contact us: ri@saud3.com.br

Corporate Communications: imprensa@bradescoseguros.com.br

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APPENDIX I - PERFORMANCE INDICATORS

OPERATIONAL INDICATORS	DESCRIPTION	UNIT	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26
Beneficiários	Health and dental plan contracts	**Thousand lives**	**12,672**	**12,755**	**12,982**	**13,187**	**13,381**	**13,610**
Healthcare Plans	**Health Insurance Contracts**	**Thousand lives**	**3,771**	**3,774**	**3,850**	**3,923**	**3,976**	**4,075**
Corporate	Corporate contracts covering more than 200 lives	Thousand lives	1,849	1,853	1,905	1,975	1,985	2,029
SME	Corporate Contract for up to 199 lives	Thousand lives	1,011	1,012	1,034	1,065	1,085	1,116
Individual	One contract per individual	Thousand lives	103	102	101	100	99	99
ASO	Managed corporate contract	Thousand lives	808	807	810	784	807	831
Dental Plans	**Dental Insurance Plans**	**Thousand lives**	**8,901**	**8,981**	**9,132**	**9,264**	**9,404**	**9,535**
Corporate	Corporate contracts (>200 lives) and Managed Contract	Thousand lives	6,300	6,333	6,409	6,525	6,663	6,750
SME	Corporate Contract for up to 199 lives	Thousand lives	1,646	1,710	1,778	1,823	1,847	1,894
Individual	One contract per individual	Thousand lives	954	938	944	916	895	890
Consolidated MLR %	**Medical and Dental loss ratio**	**% of Earned Premiums**	**80.7%**	**82.2%**	**84.0%**	**86.3%**	**79.0%**	**83.8%**
DLR %	Dental loss ratio	% Revenue	35.8%	36.7%	40.6%	42.6%	32.7%	37.5%
Health average Ticket ex-ASO (R$/life/month)	Gross health insurance premiums / Avg. monthly beneficiaries	R$	1,105	1,114	1,138	1,129	1,134	1,135
Dental average Ticket (R$/life/month)	Dental claims paid / Avg. monthly beneficiaries	R$	22.5	22.7	22.4	21.9	22.5	22.5
Number of Hospitals	Total number of hospitals announced	Hospitals	15	16	18	19	20	21
Number of beds	Total number of contracted beds	Beds	2,750	3,075	3,582	3,755	3,921	4,101
Operating hospitals	Hospitals in operation	Hospitals	11	12	12	12	14	15
Number of operational beds	Beds in operation	Beds	1,491	1,717	1,819	1,828	1,991	2,199
Number of Novamed clinics	Clinics in operation	Clinics	33	34	35	40	40	40

BRADSAÚDE INCOME STATEMENT	DESCRIPTION	UNIT	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26
Revenue (a) + (b)								
Revenues from medical plans and dental plans (a)		R$ MM	12,219	12,396	12,923	13,239	13,278	13,744
Change in Technical Provisions from Healthcare Assistance		R$ MM	-552	-24	-5	-32	-88	20
Earned Premiums		**R$ MM**	**11,667**	**12,373**	**12,918**	**13,207**	**13,191**	**13,764**
Retained Claims		R$ MM	-9,417	-10,165	-10,850	-11,394	-10,414	-11,540
Selling Expenses		R$ MM	-481	-501	-509	-578	-542	-579
Financial Income		R$ MM	803	724	722	804	875	930
Income from Operations		**R$ MM**	**2,571**	**2,431**	**2,281**	**2,038**	**3,109**	**2,575**
Service revenues related to operations (b)		R$ MM	98	118	146	117	113	126
Operational Expenses		R$ MM	-319	-531	-275	-103	-409	-433
Tax Expenses		R$ MM	-143	-164	-120	-116	-126	-169
Administrative Expenses		R$ MM	-517	-560	-580	-627	-567	-586
Operating Income		**R$ MM**	**1,661**	**1,369**	**1,483**	**1,304**	**2,137**	**1,623**
Equity and Non-Operating Income		R$ MM	3	76	29	-19	16	110
Taxes and Contributions		R$ MM	-688	-480	-541	-469	-830	-513
Net income		**R$ MM**	**1,005**	**889**	**940**	**822**	**1,308**	**1,110**
FINANCIAL INDICATORS								
Financial Assets Bradsaúde	Financial investments	R$ MM	27,084	27,180	28,403	28,291	28,739	29,553
ROAE Bradsaúde 12M	Return On Average Equity	% LTM	-	21.7	-	-	24.8	25.8

APPENDIX II - RECONCILIATION OF THE INCOME STATEMENT

Income Statement (R$ million)	Bradsaúde 1Q26	Bradesco Gestão de Saúde Ex Odontoprev 1Q26	Odontoprev 1Q26	Bradsaúde 2Q26	Bradesco Gestão de Saúde Ex Odontoprev April 2026	Odontoprev April 2026 and Bradsaúde May 2026- June 2026
	(a)	(b)	(a) - (b)	(c)	(d)	(c) - (d)
Revenues from medical plans and dental plans	13,278	12,657	621	13,744	4,332	9,413
Change with Health Technical Provisions	(88)	(88)	0	20	(2)	22
Earned premiums	**13,191**	**12,569**	**621**	**13,764**	**4,329**	**9,435**
Incurred claims/Retained claims	(10,414)	(10,226)	(188)	(11,540)	(3,719)	(7,821)
Selling expenses	(542)	(474)	(68)	(579)	(167)	(412)
Financial income	875	852	23	930	323	607
Income from operations	**3,109**	**2,721**	**388**	**2,575**	**767**	**1,808**
Service revenues related to operations	113	99	14	126	37	90
Other operating expenses	(409)	(399)	(10)	(433)	(110)	(323)
Tax expenses	(126)	(91)	(34)	(169)	(30)	(139)
Administrative expenses	(567)	(434)	(133)	(586)	(148)	(437)
Operating Income	**2,121**	**1,895**	**226**	**1,514**	**515**	**999**
Non-operating and equity income	16	15	1	110	30	79
Icome tax, social contribution and profit sharing	(830)	(754)	(76)	(513)	(203)	(310)
Net income	**1,308**	**1,157**	**151**	**1,111**	**342**	**769**

Income Statement (R$ million)	Bradsaúde 1Q25	Bradesco Gestão de Saúde Ex Odontoprev 1Q25	Odontoprev 1Q25	Bradsaúde 2Q25	Bradesco Gestão de Saúde Ex Odontoprev April 2025	Odontoprev April 2025 and Bradsaúde May 2025 - June 2025
	(a)	(b)	(a) - (b)	(c)	(d)	(c) - (d)
Revenues from medical plans and dental plans	12,219	11,630	590	12,396	11,797	599
Change with Health Technical Provisions	(552)	(552)	0	(24)	(24)	0
Earned premiums	**11,667**	**11,078**	**590**	**12,373**	**11,774**	**599**
Incurred claims/Retained claims	(9,417)	(9,236)	(181)	(10,165)	(9,972)	(194)
Selling expenses	(481)	(423)	(58)	(501)	(430)	(70)
Financial income	803	777	26	724	704	20
Income from operations	**2,571**	**2,195**	**376**	**2,431**	**2,076**	**354**
Service revenues related to operations	98	85	14	118	105	13
Other operating expenses	(319)	(313)	(7)	(531)	(517)	(13)
Tax expenses	(143)	(110)	(34)	(164)	(132)	(32)
Administrative expenses	(517)	(415)	(102)	(560)	(450)	(111)
Operating Income	**1,690**	**1,443**	**247**	**1,293**	**1,083**	**211**
Non-operating and equity income	3	3	1	76	74	2
Icome tax, social contribution and profit sharing	(688)	(607)	(81)	(480)	(413)	(66)
Net income	**1,005**	**839**	**167**	**889**	**743**	**146**

APPENDIX III – CONSOLIDATED BALANCE SHEET: ASSETS

Assets (R$ million)	06/30/2026	12/31/2025
Total Assets	**45,642**	**2,047**
Current assets	**18,568**	**537**
Cash and cash equivalents	61	20
Interest earning bank deposits	**13,130**	**273**
Financial Assets Measured at Fair Value Through Profit or Loss	10,486	141
Financial Assets Measured at Fair Value Through Other Comprehensive Income	2,447	-
Financial Assets Measured at Amortized Cost	197	132
Accounts receivable	**4,193**	**147**
Other accounts receivable	**458**	**48**
Inventory	**4**	**0**
Recoverable taxes	**459**	**43**
Current Taxes to Be Recovered	**459**	**43**
Tax and Social Security Credits	459	43
Prepaid expenses	**37**	**11**
Other Current Assets	**683**	**43**
Non - Current Assets	**27,074**	**1,511**
Long - Term Realizable Assets	**19,394**	**515**
Financial Assets Measured at Fair Value Through Other Comprehensive Income	4,142	-
Financial Assets Measured at Amortized Cost	12,281	420
Deferred Taxes	**1,579**	**-**
Deferred income tax and social contribution	1,579	-
Prepaid expenses	**1**	**0**
Other non - current assets	**1,392**	**95**
Non - Current Assets Held for Sale	-	7
Judicial and Tax Deposits	713	38
Tax and Social Security Credits (Taxes to Be Recovered)	46	37
Other Accounts Receivable	18	13
Investments	**5,567**	**4**
Equity Interests	**5,488**	**4**
Investments in Affiliates	5,467	-
Interests in Jointly Controlled Entities	20	4
Other Investments	1	0
Investment Properties	**80**	**-**
Property, plant and equipment	**346**	**44**
Fixed Assets in Operation	162	28
Right of Use in a Lease	183	17
Intangible assets	**1,767**	**947**

APPENDIX IV – CONSOLIDATED BALANCE SHEET: LIABILITIES

Liabilities (R$ Million)	6/30/2026	31/12/2025
Total Liabilities	**45,642**	**2,047**
Current Liabilities	**18,146**	**621**
Social And Labor Obligations	**219**	**72**
Labor Obligations	**219**	**72**
Salaries, Vacation Pay, And Fees	219	72
Suppliers	**1,852**	**80**
Domestic Suppliers	**1,852**	**80**
Suppliers And Other Accounts Payable	1,484	46
Healthcare Services Debits	368	34
Tax Obligations	**553**	**38**
Federal Tax Obligations	**478**	**34**
Income Tax And Social Security Contributions Payable	193	3
Other Federal Tax Obligations	285	31
Municipal Tax Obligations	**75**	**3**
Other Obligations	**319**	**129**
Others	**319**	**129**
Dividends And Interest On Capital Payable	319	129
Provisions	**15,202**	**303**
Tax, Social Security, Labor, And Civil Provisions	**4**	**4**
Civil Provisions	4	4
Non -Current Liabilities	**9,046**	**127**
Other Obligations	**323**	**50**
Others	**323**	**50**
Taxes And Fees Due	0	0
Suppliers And Other Accounts Payable	323	50
Deferred Taxes	**-**	**23**
Deferred Income Tax And Social Contributions	-	23
Provisions	**8,723**	**53**
Tax, Social Security, Labor, And Civil Provisions	**1,357**	**53**
Tax Provisions	36	33
Social Security And Labor Provisions	6	3
Civil Provisions	1,314	17
Shareholder´S Equity	**18,450**	**1,299**
Shareholder'S Equity, Capital And Capital Reserves	14,904	851
Capital Reserves	**(36)**	**(36)**
Premium/Discount On An Equity Transaction	(36)	(36)
Earnings Reserve	**3,006**	**482**
Legal Reserve	155	155
Retained Earnings Reserve	2,522	-

APPENDIX V – CASH FLOW STATEMENT INDIRECT METHOD

Cashflow Statement (R$ thousand)	1H26	1H25
Net cash from operating activities	**207,110**	**150,709**
Cash generated in operations	**7,704,604**	**439,480**
Net income for the period	917,811	312,642
Depreciation and amortization	71,585	30,815
Net inflation adjustments	(7,599)	1,992
Provision for lawsuits	7,936	1,119
Disposal of non -current assets and other	1,917	2,278
Equity in net income of subsidiaries	(93,906)	(3,246)
Provision for credit losses	57,348	16,533
Changes in technical claims reserves	7,023,835	(10,160)
Income tax and social contribution	356,891	137,004
Present Value Adjustment (Leasing)	3,495	1,132
Changes in technical claims reserves	0	(563)
Income from Financial Investments	(634,709)	(50,066)
Changes in assets and liabilities	**(7,497,494)**	**(288,771)**
Securities valued at fair value through profit or loss	(20,308)	(102,581)
Receivables from operations with healthcare plans (clients)	(158,884)	(15,042)
Other accounts receivable, recoverable taxes and prepaid expenses and other current assets	(287,836)	(30,768)
Inventories	(923)	50
Long-term assets (Non -current)	(2,455)	389
Technical reserves for healthcare operations	(18,533)	(6,158)
Liabilities of insurance and reinsurance contracts	(6,707,144)	0
Tax obligations (taxes payable)	19,551	(1,492)
Labor obligations, Suppliers, Advance from clients and Other accounts payable	239,264	(25,892)
Non-current liabilities	(6,737)	(10,904)
Income tax and social contribution paid	(567,217)	(111,362)
Debits from health care operations	13,949	14,527
Other technical reserves	0	1,069
Interest and fines paid	(221)	(607)
Net cash from investment activities	**(152,286)**	**130,369**
Acquisition of Fixed assets	(7,353)	(1,405)
Acquisition of Intangibles assets	(63,854)	(30,087)
Cash Proceeds from the Merger of Bradesco Saúde Shares	106,204	0
Acquisition of Investment Properties	(33,561)	0
Dividends received from Subsidiaries and jointly -controlled subsidiaries	57,581	3,475
Financial Assets Measured at Fair Value Through Other Comprehensive Income	(612,916)	0
Redemptions of Financial Assets Measured at Fair Value Through Other Comprehensive Income	348,508	158,386

APPENDIX VI – COMPARISON OF BRGAAP AND IFRS

Attributable to the Controller	Shareholder´S Equity		Net income			
			Quarter ended on		Period ending on	
	06/30/2026	12/31/2025	30/06/2026	30/06/2025	30/06/2026	30/06/2025
BRGAAP[1]	18,448,777	1,298,883	767,630	146,196	918,202	312,828
Impacts of CPC 50/IFRS 17 - Insurance Contracts[2]	257,713	(17,070)	(130,781)	1,632	(129,224)	4,724
IFRS	**18,706,490**	**1,281,813**	**636,849**	**147,828**	**788,978**	**317,552**

[1]Bradsaúde's ("Company") net income reported in the financial results for the first half of 2026 was R$2,418 million, and R$1,110 million for the second quarter. These results reflect the Company's operations for the entire half-year and quarter, corresponding to the results reported by the affiliates of Bradesco Gestão de Saúde S.A. prior to the corporate reorganization completed on April 30, 2026, the date of the creation of the Bradsaúde ecosystem (see Note 1.2).
For purposes of applying the equity method by the Company, only the portion of earnings generated as of May 1, 2026, equivalent to two months' results, is considered (R$918 million in the first half of 2026 and R$767 million in the second quarter).

[2]This involves the adoption of Standard CPC50/IFRS 17—Insurance Contracts, which took effect on January 1, 2023, and was not adopted by the Health Insurance Regulator (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.

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Bradsaúde S.A.

(former Odontoprev S.A.)

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

(Amounts expressed in thousands of Reais, unless otherwise indicated)

Balance sheet

(In thousands of reais)

Assets	Note	Company		Consolidated	
		06/30/2026	12/31/2025	06/30/2026	12/31/2025
Current assets		1,184,031	337,767	15,744,647	404,539
Cash and cash equivalents	5	762	17,988	61,236	19,948
Interest earning bank deposits	6	897,969	239,185	13,130,428	273,085
Valued at fair value through profit or loss		897,969	106,884	10,485,682	140,784
Measured at fair value through other comprehensive income		-	-	2,447,495	-
Valued at amortized cost		-	132,301	197,251	132,301
Other accounts receivable	8	210,117	40,254	2,052,207	57,980
Inventories		-	-	4,409	26
Tax and social security credits	7	75,183	31,157	459,301	42,924
Prepaid expenses		-	9,183	37,066	10,576
Non-current assets		**17,973,716**	**1,539,059**	**25,967,330**	**1,511,182**
Long-term assets					
Interest earning bank deposits	6	-	420,134	16,105,566	420,134
Measured at fair value through other comprehensive income		-	-	5,231,375	-
Valued at amortized cost			420,134	10,874,191	420,134
Deferred income tax and social contribution	9.1	7,628	-	1,404,599	-
Prepaid expenses		-	13	782	13
Non-current assets held for sale		-	-	-	6,773
Other noncurrent assets		82,961	85,795	776,200	87,974
Judicial and tax deposits	9.3	38,847	36,602	712,951	37,879
Other accounts receivable	8	-	12,510	17,597	12,982
Tax and social security credits	7	44,114	36,683	45,652	37,113
Investments	10.1	17,883,035	82,183	5,488,200	4,425
Investment property	10.2	-	-	79,663	-
Property, plant and equipment	11	92	25,433	345,571	44,392
Intangible assets	12	-	925,501	1,766,749	947,471
Total assets		**19,157,747**	**1,876,826**	**41,711,977**	**1,915,721**

Liabilities	Note	Company		Consolidated	
		06/30/2026	12/31/2025	06/30/2026	12/31/2025
Current liabilities		399,623	481,489	14,780,478	516,049
Liabilities from insurance and reinsurance contracts	13	-	198,400	11,481,351	190,525
Suppliers and other accounts payable	16	11,106	91,369	2,148,225	122,576
Debits from healthcare operations	15	-	32,192	273,988	32,746
Taxes and contributions payable	14	65,980	26,899	553,403	37,573
Dividends and interest on own capital payable	18.5	319,429	128,613	319,429	128,613
Provision for lawsuits	17.1	3,108	4,016	4,082	4,016
Non-current liabilities		**51,634**	**113,524**	**8,223,588**	**117,428**
Liabilities from insurance and reinsurance contracts	13	-	-	6,534,625	-
Deferred income tax and social contribution	9.1	-	20,919	-	14,071
Provision for lawsuits	17.1	50,445	50,347	1,356,610	53,348
Taxes and contributions payable	14	-	-	211	269
Suppliers and other accounts payable	16	1,189	42,258	332,142	49,740
Shareholders' equity		**18,706,490**	**1,281,813**	**18,707,911**	**1,282,244**
Capital	18.1	14,904,490	851,017	14,904,490	851,017
Capital reserves	18.2	(35,610)	(35,610)	(35,610)	(35,610)
Profit reserves	18.3	3,356,771	473,709	3,356,771	473,709
(-) Treasury shares	18.4	(5,877)	(7,832)	(5,877)	(7,832)
Other comprehensive income		(73,514)	529	(73,514)	529
Retained earnings		560,230	-	560,230	-
Interest of non-controlling shareholders		-	-	1,421	431
Total liabilities and shareholders' equity		**19,157,747**	**1,876,826**	**41,711,977**	**1,915,721**

See the accompanying notes to the interim financial statements.

Bradsaúde S.A.

(former Odontoprev S.A.)

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

(Amounts expressed in thousands of Reais, unless otherwise indicated)

Statement of income

(in thousands of reais, unless otherwise indicated)

		Company				Consolidated			
		Quarter ended		Period ended		Quarter ended		Period ended	
	Note	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025
Revenues[1]	20								
Insurance revenue (PAA)		157,309	450,219	633,239	893,687	7,386,189	460,644	7,870,147	908,623
Insurance revenue (BBA)		37,637	133,818	157,132	263,151	586,223	133,818	705,718	263,151
Sales of goods, services, and management fee		2,191	12,933	8,579	21,631	124,501	22,166	142,064	41,352
		197,137	**596,970**	**798,950**	**1,178,469**	**8,096,913**	**616,628**	**8,717,929**	**1,213,126**
Costs[2]									
Insurance costs	21	(135,446)	(371,774)	(497,962)	(695,275)	(7,108,041)	(358,465)	(7,461,394)	(667,193)
Costs of goods and services		-	-	-	-	(43,049)	(13,739)	(56,537)	(26,680)
		(135,446)	**(371,774)**	**(497,962)**	**(695,275)**	**(7,151,090)**	**(372,204)**	**(7,517,931)**	**(693,873)**
Gross income (loss)		**61,691**	**225,196**	**300,988**	**483,194**	**945,823**	**244,424**	**1,199,998**	**519,253**
Operating revenues and expenses									
Sales expenses		-	-	-	-	(225)	(302)	(514)	(706)
Administrative and general expenses	22	(42,602)	(18,062)	(64,687)	(36,160)	(264,945)	(34,313)	(304,991)	(69,767)
Equity in net income of subsidiaries		-	(1,233)	(86)	(2,286)	(10,307)	(1,225)	(12,017)	(2,278)
Equity in net income of subsidiaries	10.1	622,391	3,217	628,484	5,044	92,297	1,643	94,056	3,421
Other operating revenues (expenses)	23	(2,168)	(10,037)	(13,257)	(20,514)	(219,378)	(9,675)	(224,974)	(17,728)
		577,621	**(26,115)**	**550,454**	**(53,916)**	**(402,558)**	**(43,872)**	**(448,440)**	**(87,058)**
Income (loss) before financial income (loss) and taxes		**639,312**	**199,081**	**851,442**	**429,278**	**543,265**	**200,552**	**751,558**	**432,195**
Financial income (loss)	24								
Financial revenues		17,733	25,142	44,506	56,282	663,802	26,198	692,652	58,449
Financial expenses		(8,745)	(15,325)	(23,996)	(31,464)	(368,733)	(16,646)	(384,837)	(33,727)
		8,988	9,817	20,510	24,818	295,069	9,552	307,815	24,722
Income (loss) before income tax		**648,300**	**208,898**	**871,952**	**454,096**	**838,334**	**210,104**	**1,059,373**	**456,917**
Income tax and social contribution	25	**(11,451)**	**(61,070)**	**(82,974)**	**(136,544)**	**(201,887)**	**(62,307)**	**(270,786)**	**(139,551)**
Current		**(1,854)**	**(52,950)**	**(76,642)**	**(110,983)**	**(332,733)**	**(52,858)**	**(404,829)**	**(113,541)**
Deferred		(9,597)	(8,120)	(6,332)	(25,561)	130,846	(9,449)	134,043	(26,010)
Net income for the period		**636,849**	**147,828**	**788,978**	**317,552**	**636,447**	**147,797**	**788,587**	**317,366**
Attributable to:									
Company's shareholders		636,849	147,828	788,978	317,552	636,849	147,828	788,978	317,552
Non-controlling shareholders		-	-	-	-	(402)	(31)	(391)	(186)
Earnings per share:	26								
Basic and diluted		0.21784	0.27120	0.64426	0.58206	0.21784	0.27120	0.64426	0.58206

[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

Bradsaúde S.A.

(former Odontoprev S.A.)

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

(Amounts expressed in thousands of Reais, unless otherwise indicated)

Statement of comprehensive income

(In thousands of reais)

	Company				Consolidated			
	Quarter ended		Period ended		Quarter ended		Period ended	
	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025
Net income for the period	**636,849**	**147,828**	**788,978**	**317,552**	**636,447**	**147,797**	**788,587**	**317,366**
Other comprehensive income	**(72,292)**	**9,446**	**(74,043)**	**9,030**	**(72,292)**	**9,446**	**(74,043)**	**9,030**
Items that will not be subsequently reclassified to income (loss) for the period:								
Other comprehensive income of investees recognized under the equity method (CPC 50 / IFRS 17), net of taxes	79,209	91	79,190	132	81,064	91	81,045	132
Other comprehensive income, net (CPC 50 / IFRS 17), net of taxes	2,984	8,895	1,855	9,161	1,129	8,895	-	9,161
Capital gain or loss	(14,971)	-	(14,971)	-	-	-	-	-
Capital gain or loss of investees recognized under the equity method	14,971	-	14,971	-	-	-	-	-
Unrealized gains and losses with financial assets - associated companies and subsidiaries, net of taxes	(11,212)	-	(11,212)	-	(11,212)	-	(11,212)	-
Items that will be subsequently reclassified to the income (loss) for the period:								
Accumulated translation adjustment	328	458	(268)	(259)	331	460	(272)	(263)
Equity valuation adjustments of investees recognized under the equity method	3	2	(4)	(4)	-	-	-	-
Unrealized gains and losses with financial assets - associated companies and subsidiaries, net of taxes	(143,604)	-	(143,604)	-	(143,604)	-	(143,604)	-
Comprehensive income for the period	**564,557**	**157,274**	**714,935**	**326,582**	**564,155**	**157,243**	**714,544**	**326,396**
Attributable to:								
Company's shareholders	564,557	157,274	714,935	326,582	564,557	157,274	714,935	326,582
Non-controlling shareholders	-	-	-	-	(402)	(31)	(391)	(186)

See the accompanying notes to the interim financial statements.

Bradsaúde S.A.

(former Odontoprev S.A.)

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

(Amounts expressed in thousands of Reais, unless otherwise indicated)

Statement of changes in shareholders' equity

(In thousands of reais)

	Note	Capital	Capital reserves	Profit reserve	Retained earnings	Treasury shares	Other comprehensive income	Shareholders' equity	Non-controlling interest	Shareholders' equity - Consolidated
Balance at January 1, 2025		**851,017**	**(35,610)**	**492,290**	**-**	**(71,572)**	**(8,356)**	**1,227,769**	**464**	**1,228,233**
Capital transactions with partners		**-**	**-**	**(157,627)**	**(443,524)**	**63,740**	**-**	**(537,411)**	**-**	**(537,411)**
Treasury shares acquired	**18.4**	-	-	-	-	(12,887)	-	(12,887)	-	(12,887)
Dividends	**18.5**	-	-	-	(338,155)	-	-	(338,155)	-	(338,155)
Interest on own capital	**18.5**	-	-	-	(105,369)	-	-	(105,369)	-	(105,369)
Additional dividend proposed	**18.5**	-	-	(81,000)	-	-	-	(81,000)	-	(81,000)
Cancellation of treasury shares		-	-	(76,627)	-	76,627	-	-	-	-
Total comprehensive income		**-**	**-**	**32,112**	**550,458**	**-**	**8,885**	**591,455**	**(33)**	**591,422**
Net income for the period		-	-	-	582,570	-	-	582,570	(33)	582,537
Adjustment to net income for the period (accounting practice difference)		-	-	32,112	(32,112)	-	-	-	-	-
Other comprehensive income		**-**	**-**	**-**	**-**	**-**	**8,885**	**8,885**	**-**	**8,885**
Accumulated translation adjustment		-	-	-	-	-	411	411	-	411
Other comprehensive income (CPC 50/IFRS 17)		-	-	-	-	-	8,342	8,342	-	8,342
Other comprehensive income of investees recognized under the equity method (CPC 50 / IFRS 17)		-	-	-	-	-	132	132	-	132
Internal changes in shareholders' equity		**-**	**-**	**106,934**	**(106,934)**	**-**	**-**	**-**	**-**	**-**
Formation of reserves	**18.3**	-	-	106,934	(106,934)	-	-	-	-	
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**	**-**	**2,883,062**	**(228,748)**	**1,955**	**-**	**16,709,742**	**1,381**	**16,711,123**
Capital increase	**18.1 and 1.2**	14,053,473	-	-	-	-	-	14,053,473	-	14,053,473
Interest on own capital	**18.5**	-	-	-	(230,000)	-	-	(230,000)	-	(230,000)
Change in the shareholders' equity value of Bradesco Gestão de Saúde	**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	**1.2.1**	-	-	361,121	-	-	-	361,121	-	361,121
Formation of reserve based on the fair value of Bradesco Gestão de Saúde	**1.2**	-	34,825,711	-	-	-	-	34,825,711	-	34,825,711
Reversal of reserve due to the fair value of Bradesco Gestão de Saúde | CPC36	**1.2**	-	(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		-	-	-	1,252	-	-	1,252	-	1,252
Acquisition of non-controlling interest		-	-	-	-	-	-	-	1,381	1,381
Total comprehensive income		**-**	**-**	**-**	**788,978**	**-**	**(74,043)**	**714,935**	**(391)**	**714,544**
Net income for the period		-	-	-	788,978	-	-	788,978	(391)	788,587
Other comprehensive income		**-**	**-**	**-**	**-**		**(74,043)**	**(74,043)**	**-**	**(74,043)**
Accumulated translation adjustment		-	-	-	-	-	(268)	(268)	-	(268)
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		-	-	-	-	-	(4)	(4)	-	(4)
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		-	-	-	-	-	(154,816)	(154,816)	-	(154,816)
Other comprehensive income of investees recognized under the equity method (CPC 50 / IFRS 17)		-	-	-	-	-	79,190	79,190	-	79,190
Balance at June 30, 2026		**14,904,490**	**(35,610)**	**3,356,771**	**560,230**	**(5,877)**	**(73,514)**	**18,706,490**	**1,421**	**18,707,911**

See the accompanying notes to the interim financial statements.

Bradsaúde S.A.

(former Odontoprev S.A.)

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

(Amounts expressed in thousands of Reais, unless otherwise indicated)

Statement of Cash Flows (Indirect method)

(In thousands of reais)

	Company		Consolidated	
	Period ended		Period ended	
	06/30/2026	06/30/2025	06/30/2026	06/30/2025
Flows from operating activities				
Net income for the period	788,978	317,552	788,587	317,366
Depreciation and amortization	20,135	26,687	71,314	30,815
Inflation adjustment of judicial deposits and tax credits	(5,341)	(3,721)	(15,688)	(3,770)
Inflation adjustment of legal contingencies	3,346	8,926	7,936	9,839
Disposal of non-current assets and other	86	2,286	1,917	2,278
Equity in net income of subsidiaries	(628,484)	(5,044)	(94,056)	(3,421)
Provision (reversal) for credit losses	120	263	12,478	(1,917)
Net inflation adjustment of insurance contracts	16,138	20,927	329,290	20,927
Lease interest	264	435	3,495	1,132
Yields from financial investments	(36,187)	(48,292)	(634,709)	(50,066)
Income tax and social contribution	82,974	136,544	270,786	135,191
	242,029	**456,563**	**741,350**	**458,374**
Changes in assets and liabilities				
Interest earning bank deposits valued at fair value through profit or loss	(982,248)	(117,421)	(20,308)	(102,581)
Other accounts receivable, tax and social security credits, and prepaid expenses	25,606	(13,498)	(322,725)	(13,216)
Inventories	-	-	(923)	50
Long-term assets (non-current)	(4,446)	5,643	(2,529)	6,151
Liabilities from insurance and reinsurance contracts	(32,835)	(58,507)	(199,917)	(57,250)
Taxes and contributions payable	(73)	(1,022)	19,551	(1,492)
Suppliers and other accounts payable	500	(16,460)	556,922	(13,226)
Long-term liabilities (Non-current liabilities)	584	(13,757)	3,127	(14,132)
	(750,883)	241,541	774,548	262,678
Interest and fines paid	(144)	(542)	(221)	(607)
Income tax and social contribution	(74,936)	(108,681)	(567,217)	(111,362)
Increase (decrease) in cash generated (invested) in operating activities	**(825,963)**	**132,318**	**207,110**	**150,709**
Flow from investment activities				
Acquisition of property, plant and equipment	(868)	(315)	(7,353)	(1,405)
Acquisition of intangible assets	(18,559)	(30,035)	(63,854)	(30,087)
Acquisition of investment property	-	-	(33,561)	-
Portfolio transfer to Mediservice (Note 1.3)	(26,175)	-	-	-
Cash obtained through the merger of BGS shares (Note 1.2)	-	-	106,204	-
Dividends received from subsidiaries and jointly-controlled subsidiaries	849,800	8,975	57,581	3,475
Capital increase in the investee	(10,600)	-	-	-
Interest earning bank deposits at fair value through other comprehensive income	-	-	(612,916)	-
Redemptions of interest earning bank deposits at fair value through other comprehensive income	-	-	321,529	-
Redemptions of interest earning bank deposits measured at amortized cost	16,184	158,386	80,084	158,386
Increase (decrease) in cash generated (invested) in investment activities	**809,782**	**137,011**	**(152,286)**	**130,369**
Flow from financing activities				
Dividends and interest on own capital paid	-	(248,939)	-	(248,939)
Acquisition of own shares - Treasury	-	(12,888)	-	(12,888)
Payment of lease	(1,045)	(1,397)	(13,536)	(4,252)
Decrease in cash used in financing activities	**(1,045)**	**(263,224)**	**(13,536)**	**(266,079)**
Increase (Decrease) in cash and cash equivalents	**(17,226)**	**6,105**	**41,288**	**14,999**
Cash and cash equivalents				
Opening balance	17,988	15,783	19,948	16,531
Closing balance	762	21,888	61,236	31,530
Increase (Decrease) in cash and cash equivalents	**(17,226)**	**6,105**	**41,288**	**14,999**

See the accompanying notes to the interim financial statements.

Bradsaúde S.A.

(former Odontoprev S.A.)

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

(Amounts expressed in thousands of Reais, unless otherwise indicated)

Statement of added-value

(In thousands of reais)

	Company		Consolidated	
	Period ended		Period ended	
	06/30/2026	06/30/2025	06/30/2026	06/30/2025
Revenues	**790,251**	**1,156,575**	**8,730,899**	**1,221,575**
Insurance revenue	790,371	1,156,838	8,575,865	1,171,774
Sales of goods and services	-	-	167,512	47,884
Provision (reversal) for credit losses	(120)	(263)	(12,478)	1,917
Inputs acquired from third parties	**(401,341)**	**(560,200)**	**(7,585,838)**	**(565,049)**
Costs	(325,847)	(467,657)	(6,981,748)	(461,807)
Materials, energy, outsourced services and other	(6,864)	(9,166)	(30,277)	(8,504)
Other	**(68,630)**	**(83,377)**	**(573,813)**	**(94,738)**
Other operating revenues (expenses)	10,384	10,547	(226,912)	(8,703)
Sales expenses	(20)	-	(534)	(706)
Administrative expenses	(78,994)	(93,924)	(346,367)	(85,329)
Gross added value	**388,910**	**596,375**	**1,145,061**	**656,526**
Retention	**(20,135)**	**(26,687)**	**(71,314)**	**(30,815)**
Depreciation and amortization	(20,135)	(26,687)	(71,314)	(30,815)
Net added value produced	**368,775**	**569,688**	**1,073,747**	**625,711**
Added value received as transfer	**672,990**	**61,326**	**786,708**	**61,870**
Equity in net income of subsidiaries	628,484	5,044	94,056	3,421
Financial revenues	44,506	56,282	692,652	58,449
Total added value payable	**1,041,765**	**631,014**	**1,860,455**	**687,581**
Distribution of added value	**1,041,765**	**631,014**	**1,860,455**	**687,581**
Personnel	**70,670**	**74,588**	**214,187**	**111,976**
Direct remuneration	56,733	58,103	152,977	86,518
Benefits	10,918	12,797	36,922	19,883
Severance pay fund (FGTS)	3,019	3,688	24,288	5,575
Taxes, duties and contributions	**157,639**	**206,634**	**470,572**	**222,817**
Federal	145,460	188,662	443,299	202,300
State	31	3	275	210
Municipal	12,148	17,969	26,998	20,307
Third-party capital remuneration	**24,478**	**32,240**	**387,109**	**35,422**
Rentals	482	776	2,272	1,695
Other	23,996	31,464	384,837	33,727
Remuneration of own capital	**788,978**	**317,552**	**788,587**	**317,366**
Interest on own capital	230,000	50,766	230,000	50,766
Retained earnings for the period	558,978	148,786	558,978	148,786
Minority interest in retained earnings	-	-	(391)	(186)

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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/or 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).

As part of the transition process from a dental assistance plan operator to an ownership interest company, the portfolio of dental plans, along with other operational assets and liabilities, was transferred to Mediservice Operadora de Planos de Saúde S.A. ("Contribution of Assets and Liabilities" and "Mediservice"), which became a subsidiary of the Company. Thus, Mediservice began to directly perform dental activities (Note 1.3). Concurrently, Bradsaúde S.A. has ceased to operate directly as an operational entity, and the cancellation of its registration as an operator with the National Supplementary Health Agency (ANS) is underway.

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. Partial spin-off of Bradseg Participações S.A.

As part of the new corporate structure, the partial spin-off of the direct parent company of the Company at the time, Bradseg Participações S.A. (“Bradseg”), was carried out. The spun-off assets were composed solely of the issue of shares of Odontoprev (now called Bradsaúde S.A.) and Bradesco Gestão de Saúde S.A. (“BGS”) which were directly held by Bradseg, and were transferred to Banco Bradesco S.A. (“Bradesco”).

In the partial spin-off of Bradseg, there was no exchange or substitution of any kind, and the merger of the spun-off portion did not result in any change in Bradesco's capital, since the book value of these equity interests was already fully reflected in its shareholders’ equity, not involving the issue of new shares by Bradesco. As a result of the transaction, Bradseg ceases to be the Parent Company of the Company, and Bradesco assumes the role of direct controlling shareholder of Bradsaúde S.A.

1.2. Merger of shares

As disclosed in the material fact published on February 27, 2026, a corporate reorganization was carried out to consolidate the healthcare businesses under the Company's ownership. This operation changed the Company's business purpose, which began to operate exclusively as a holding company, through the merger of 100% of BGS's shares, an operation completed on April 30, 2026, after approval by the National Supplementary Health Agency (ANS), making it its wholly owned subsidiary.

Accordingly, the Company unified under its structure the operations of healthcare plans, hospital networks, medical clinics, diagnostic medicine, and health technology of the Bradesco Organization.

Share Merger Exchange Ratio

For the purpose of assessing and determining the fair market value of the shares issued by BGS to be contributed to the Company's equity in connection with the capital increase resulting from the Share Incorporation, pursuant to Articles 8 and 252 of the Brazilian Corporation Law, a Valuation Report – Capital Increase was prepared. The report determined that the fair market value of the shares issued by BGS is R$ 48,879,184, resulting in an increase in the Company's capital of R$ 14,053,473, with the remaining amount of R$ 34,825,711 allocated to the capital reserve.
Thus, as consideration for the acquisition of all outstanding shares of BGS, the Company issued 2,378,374,445 new common shares to Bradesco in exchange for all BGS common shares held by Bradesco immediately prior to the implementation of the share incorporation. As a result, the share exchange ratio was 0.17998067486 Company share for

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each BGS share transferred pursuant to the share incorporation. This operation resulted in a capital increase of R$ 14,053,473 and the formation of a profit reserve in the amount of R$ 2,521,941, totaling R$ 16,575,414, as shown in Note 1.2.1.

The assets transferred to the Company's capital through BGS's shares were valued in accordance with Article 8 of the Brazilian Corporation Law, by an independent appraiser engaged to carry out said valuation of the economic value of these shares. There was no cash contribution from Company's controlling shareholders.

The accounting standards CPC 15 (R1) and IFRS 3 - Business Combination address business combinations between Independent Parties. Transaction between Companies under common control is not regulated as it should be treated. For this reason, based on the prevalence of economic substance over legal form, the recognition of the transaction was made at its book value, measuring the assets and liabilities of the subsidiary that became controlled by the Company at their historical book values on the transaction date. Therefore, for accounting purposes, the transaction did not result in the recognition of goodwill or any increase in shareholders' equity other than at cost. Therefore, after the acquisition, to reconcile the effects of the transaction considering both the Brazilian accounting practices adopted in Brazil, including the provisions of the CVM, and the IFRS Accounting Standards, the reversal of the amount of R$ 34,825,711 was recorded, thus resulting in the recognition at book value at cost in Shareholders' equity, as presented in the Statements of changes in shareholders' equity.

As a result, Bradesco's direct equity interest in the Company's total and voting capital increased to 91.35% (previously 53.54%), while the non-controlling interest (comprising free-float minority shareholders and members of management) came to represent 8.65% (previously 46.46%), with no change in the control position.

1.2.1. Balance sheet of BGS

The balance sheet below presents the values used in the valuation report and were used for the registration of the corporate restructuring and capital increase.

Balance sheet

(In thousands of reais)

	Assets				Liabilities		
	Balance at: 04/30/2026				Balance at: 04/30/2026		
	ANSGAAP	Effects (IFRS)	Full IFRS		ANSGAAP	Effects (IFRS)	Full IFRS
Current	**1,310,426**	**-**	**1,310,426**	**Current**	**3,744**	**-**	**3,744**
Cash and cash equivalents	50	-	50	Social charges and labor legislation obligations	1,275	-	1,275
Interest earning bank deposits	97,544	-	97,544	Taxes and contributions payable	1,672	-	1,672
Other accounts receivable	1,206,681	-	1,206,681	Other accounts payable	797	-	797
Tax and social security credits	6,151	-	6,151				
Non-current	**15,268,732**	**361,121**	**15,629,853**	**Shareholders' equity**	**16,575,414**	**361,121**	**16,936,535**
Long-term assets				Capital	12,574,101	-	12,574,101
Tax and social security credits	271	-	271	Capital reserves	13,165	-	13,165
Investments[1]	15,267,180	361,121	15,628,301	Profit reserves	3,237,720	(517,188)	2,720,532
Intangible assets	1,281	-	1,281	(-) Treasury shares	(7,044)	-	(7,044)
				Equity valuation adjustment	(741,867)	817,672	75,805
				Retained earnings	1,499,339	60,637	1,559,976
Total assets	**16,579,158**	**361,121**	**16,940,279**	**Total liabilities and shareholders' equity**	**16,579,158**	**361,121**	**16,940,279**

[1]Refers to the equity interests held in Companies that consolidate the integrated health ecosystem, comprising: (i) medical-hospital services and health real estate assets; (ii) operation of corporate healthcare plans; (iii) diagnostic medicine; (iv) technology and management services in healthcare; and (v) insurance and health operators.

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1.3. Transfer of the portfolio to Mediservice (Contribution of assets)

For the legal and operational feasibility of transferring the dental plan portfolio from the Company to Mediservice, a technical evaluation report was prepared to comply with the requirements of the National Supplementary Health Agency (ANS).

This report aimed to determine the book value of the assets and liabilities to be transferred, in accordance with the accounting practices adopted by ANS, which is Mediservice's statutory accounting practice. The net assets determined as of December 31, 2025, resulted in the capital increase of Mediservice, formalizing the new corporate structure and ensuring the going concern in serving the beneficiaries.

As a result of this transaction, the Company obtained a majority equity interest of 85.11% in Mediservice, which ceased to be fully controlled by Bradesco Saúde S.A. ("Bradesco Saúde"), which retained a 14.89% equity interest as an associated company.

According to the material fact published by Odontoprev on April 6, 2026, on April 2, 2026, the ANS authorized the realization of the Contribution of Assets, which was carried out on the first day of the month following the authorization, with a base date of April 30, 2026. Therefore, on the reference date of April 30, 2026, the portfolio transfer to Mediservice was completed, resulting in an increase in shareholders' equity as follows: (i) R$ 1,286,136 in capital (corresponding to the net assets of the dental plan portfolio as of 12/31/25) and (ii) R$ 124,322 in capital reserve (corresponding to the variation from January to April 2026 of the dental plan portfolio)

For regulatory compliance purposes, the balance sheet as of December 31, 2025, is presented, reflecting the transfer accounted for from the regulatory perspective of the ANS accounting practices on April 30, 2026, also including data in IFRS. The balance sheet below was evaluated for the purposes of the report and authorization by the ANS:

(a) Balance sheet under ANSGAAP as of December 31, 2025:

Assets	Odontoprev (ANSGAAP)	Transferred portfolio	Bradsaúde (ANSGAAP)
	12/31/2025		
Current assets	**442,894**	**(335,554)**	**107,340**
Cash and cash equivalents	17,988	(16,252)	1,736
Non-current	**424,906**	**(319,302)**	**105,604**
Interest earning bank deposits	239,186	(182,301)	56,885
Receivables from operations with health care plans	71,825	(71,825)	-
Receivables from healthcare operations not related to the Operator's healthcare plans	34	(34)	-
Deferred expenses	43,411	(43,411)	-
Tax and social security credits	31,157	-	31,157
Goods and securities receivable	30,110	(12,548)	17,562
Prepaid expenses	9,183	(9,183)	-
Non-current assets	**1,536,295**	**(1,382,000)**	**154,295**
Long-term assets	**505,941**	**(432,656)**	**73,285**
Interest earning bank deposits	420,134	(420,134)	
Tax and social security credits	36,683	-	36,683
Judicial and tax deposits	36,602	-	36,602
Other receivables and long-term rights	12,522	(12,522)	-
Investments	79,420	-	79,420
Property, plant and equipment	16,314	(14,724)	1,590
Right-of-use from leases	9,119	(9,119)	-
Intangible assets	925,501	(925,501)	-
Total assets	**1,979,189**	**(1,717,554)**	**261,635**
(+) Transferred Asset	1,717,554		
(-) Transferred Liability	(431,418)		
(=) Net assets[1]	**1,286,136**		

Liabilities	Odontoprev (ANSGAAP)	Transferred portfolio	Bradsaúde (ANSGAAP)
	12/31/2025		
Current liabilities	**556,507**	**(344,576)**	**211,931**
Technical reserves for health care operations	**275,443**	**(275,443)**	**-**
PPCNG	150,637	(150,637)	-
PESL	56,227	(56,227)	-
PEONA	68,579	(68,579)	-
Debits from health care operations	32,192	(32,192)	-
Provisions	4,016	-	4,016
Taxes and social security charges payable	26,900	-	26,900
Sundry debits	217,956	(36,941)	181,015
Non-current liabilities	**123,801**	**(86,842)**	**36,959**
Technical reserves for health care operations	61	(61)	-
Deferred tax liabilities	31,136	(60,752)	(29,616)
Provision for lawsuits	28,161	(9,473)	18,688
Taxes and social security charges payable	31,660	-	31,660
Sundry debits	32,783	(16,556)	16,227
Shareholders' equity	1,298,881	-	1,298,881
Capital	851,017	-	851,017
Capital reserves	(35,611)	-	(35,611)
Profit reserves	489,468	-	489,468
Equity valuation adjustments	1,839	-	1,839
(-) Treasury shares	(7,832)	-	(7,832)
Retained earnings	-	-	-
Total liabilities and shareholders' equity	**1,979,189**	**(431,418)**	**1,547,771**

[1] The book value transferred by the Company increased Mediservice's Capital by R$ 1,286,136, with the issue of 1,725,314,269 new common shares. The equity changes that occurred between the valuation date and the approval of the corporate event were recorded directly in the investee's shareholders' equity.

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(b) Balance sheet under ANSGAAP as of April 30, 2026:

Balance sheet

(In thousands of reais)

Assets	Odontoprev (ANSGAAP)	Third-party transferred	Bradsaúde (ANSGAAP)
	04/30/2026		
Current assets	**666,910**	**(550,866)**	**116,044**
Cash and cash equivalents	26,175	(26,175)	-
Non-current	**640,735**	**(524,691)**	**116,044**
Interest earning bank deposits	497,812	(396,725)	101,087
Receivables from operations with health care plans	80,582	(80,582)	-
Receivables from healthcare operations not related to the Operator's healthcare plans	25	(25)	-
Deferred expenses	35,226	(35,226)	-
Tax and social security credits	14,322	-	14,322
Goods and securities receivable	6,378	(5,743)	635
Prepaid expenses	6,390	(6,390)	
Non-current assets	**18,110,674**	**(1,344,459)**	**16,766,215**
Long-term assets	**492,314**	**(393,675)**	**98,639**
Long-term financial investments	366,876	(366,876)	-
Tax and social security credits - LT	43,050	-	43,050
Deferred tax assets	31,446	(14,178)	17,268
Judicial and tax deposits	38,321	-	38,321
Other receivables and long-term rights	12,621	(12,621)	-
Investments[1]	16,667,478	-	16,667,478
Property, plant and equipment	15,296	(15,198)	98
Right-of-use from leases	9,142	(9,142)	-
Intangible assets	926,444	(926,444)	-
Total assets	**18,777,584**	**(1,895,325)**	**16,882,259**
(+) Transferred Asset	1,895,325		
(-) Transferred Liability	(484,857)		
(=) Net assets	**1,410,468**		
Capital increase	1,286,136		
Increase in capital reserves	124,332		
(=) Effect in shareholders' equity	**1,410,468**		

Liabilities	Odontoprev (ANSGAAP)	Transferred portfolio	Bradsaúde (ANSGAAP)
	04/30/2026		
Current liabilities	**553,170**	**(374,454)**	**178,716**
Technical reserves for health care operations	**262,509**	**(262,509)**	**-**
PPCNG	126,892	(126,892)	-
PESL	63,145	(63,145)	-
PEONA	72,472	(72,472)	-
Debits from health care operations	39,191	(39,191)	-
Provisions	4,343	-	4,343
Taxes and social security charges payable	39,555	-	39,555
Sundry debits	207,572	(72,754)	134,818
Non-current liabilities	**166,486**	**(110,403)**	**56,083**
Technical reserves for healthcare operations - LT	5,646	(5,646)	-
Deferred tax liabilities	59,078	(59,078)	-
Provision for lawsuits - LT	29,661	(10,111)	19,550
Taxes and social security charges payable - LT	33,127	-	33,127
Sundry debits - LT	38,974	(35,568)	3,406
Shareholders' equity	**18,057,928**	**-**	**18,057,928**
Capital	14,904,490	-	14,904,490
Capital reserves	(35,611)	-	(35,611)
Profit reserves	3,011,410	-	3,011,410
Equity valuation adjustments	1,237	-	1,237
(-) Treasury shares	(7,832)	-	(7,832)
Retained earnings	184,234	-	184,234
Total liabilities and shareholders' equity	**18,777,584**	**(484,857)**	**18,292,727**

[1]The increase refers to the merger of BGS Group's shares (Note 1.2).

(c) Full balance sheet under IFRS as of April 30, 2026:

Assets	Odontoprev (*Full* IFRS)	Transferred portfolio	Bradsaúde (*Full* IFRS)
	04/30/2026		
Current assets	**617,169**	**(490,983)**	**126,186**
Cash and cash equivalents	26,175	(26,175)	-
Non-current	**590,994**	**(464,808)**	**126,186**
Interest earning bank deposits	497,812	(396,725)	101,087
Assets of insurance and reinsurance contracts	55,925	(55,925)	-
Tax and social security credits	14,322	-	14,322
Other accounts receivable	16,545	(5,768)	10,777
Prepaid expenses	6,390	(6,390)	-
Non-current assets	**18,082,381**	**(1,330,281)**	**16,752,100**
Long-term assets	**460,868**	**(379,497)**	**81,371**
Long-term financial investments	366,876	(366,876)	-
Tax and social security credits - LT	43,050	-	43,050
Judicial and tax deposits	38,321	(12,621)	25,700
Other receivables and long-term rights	12,621	-	12,621
Investments[1]	16,670,631	-	16,670,631
Property, plant and equipment	15,296	(15,198)	98
Right-of-use from leases	9,142	(9,142)	-
Intangible assets	926,444	(926,444)	-
Total assets	**18,699,550**	**(1,821,264)**	**16,878,286**
(+) Transferred Asset	1,821,264		
(-) Transferred Liability	(428,396)		
(=) Net assets	**1,392,868**		
Capital increase	1,286,136		
Increase in capital reserves	106,732		
(=) Effect in Shareholders' Equity full IFRS	**1,392,868**		

Liabilities	Odontoprev (*Full* IFRS)	Transferred portfolio	Bradsaúde (*Full* IFRS)
	04/30/2026		
Current liabilities	**535,742**	**(327,517)**	**208,225**
Liabilities from insurance and reinsurance contracts	215,572	(215,572)	-
Debits from health care operations	39,191	(39,191)	-
Provisions	4,343	-	4,343
Taxes and social security charges payable	39,555	-	39,555
Sundry debits	237,081	(72,754)	164,327
Non-current liabilities	**120,327**	**(100,879)**	**19,448**
Deferred tax liabilities	18,565	(55,200)	(36,635)
Provision for lawsuits - LT	66,947	(14,127)	52,820
Sundry debits - LT	34,815	(31,552)	3,263
Shareholders' equity	**18,043,481**	**-**	**18,043,481**
Capital	14,904,490	-	14,904,490
Capital reserves	(35,611)	-	(35,611)
Profit reserves	2,995,650	-	2,995,650
Equity valuation adjustments	(479)	-	(479)
(-) Treasury shares	(7,832)	-	(7,832)
Retained earnings	187,263	-	187,263
Total liabilities and shareholders' equity	**18,699,550**	**(428,396)**	**18,271,154**

[1]The increase refers to the merger of BGS Group's shares (Note 1.2).

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1.4. Group Structure and Equity Interests

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

	Interest in capital (%)								
	06/30/2026					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, it is engaged in operating in all types of insurance in the healthcare assistance line, 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.

Bradsaúde S.A.

(former Odontoprev S.A.)

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

(Amounts expressed in thousands of Reais, unless otherwise indicated)

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 sector:

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 06, 2013 and, on July 15, 2013, the National Commission of Insurance and Collaterals (CNSF) permitted operation of insurance against accidents and diseases in lines health and medical expenditures.

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 August 3, 2026.

2. Description of material accounting policies

2.1. Preparation basis

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, since CPC 02 (R2) / IAS 21 distinguishes the concepts of functional currency and presentation currency, 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 denominated in foreign currency arising from the settlement of said transactions and the translation of balances as of the date of preparation of the financial statements are recognized in other comprehensive income (OCI) and accumulated in shareholders' equity.

2.3. Estimates and accounting judgments

The preparation of financial statements according to the CPC/IFRS 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 in a continuous manner. Reviews in relation to accounting estimates are recognized in the period in which the estimates are reviewed and in any future periods affected.

Estimates and assumptions are reviewed on a continuous basis and their impacts are recognized on a prospective basis in accordance with CPC 23/IAS 8 – Accounting Policies, Changes in Accounting Estimates and Errors.

(a) Judgments

Information about judgment referring to the adoption of accounting policies which impact significantly the amounts recognized in the interim financial statements includes: (i) evaluation of insurance liabilities (notes 2.5 and 13) and (ii) evaluation of provision for lawsuits (notes 2.13 and 17.1).

(b) Uncertainties on assumptions and estimates

Information on uncertainties as to assumptions and estimates that pose a high risk of resulting in a material adjustment including: (i) calculation of financial assets' impairment (Notes 2.7.4 and 6), (ii) evaluation of deferred tax assets (Notes 2.8.1 (a) and 9.1), (iii) calculation of non-financial assets' impairment (Notes 2.9 and 12.1), (iv) calculation of right-of-use, lease liabilities and respective adjustment to present value (Notes 2.8.1 (e), (ii) and 16.1), (v) assumptions used in the measurement of insurance contracts based on CPC 50/IFRS 17 (Notes 2.5 and 13), (vi) classification and definition of

/intention to use investment properties (Note 2.8.1 (d)) and (vii) actuarial assumptions used in the measurement of Obligations for employee benefits (Note 2.16).

2.4. Basis of consolidation

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 valued 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 using 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 loss due to impairment.

(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 equity interest is a contract under which the holder receives an additional payment, the amount or term of which is contractually at the issuer's discretion.

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-established products, they are outside the scope of CPC 50/IFRS 17 as there is no insurance risk and, therefore, they are measured in accordance with the rules provided for by CPC 47/IFRS 15 as a service agreement.

(b) Level of contract aggregation

For measurement purposes, CPC 50 / IFRS 17 requires insurance contracts to be aggregated based on similar risks that are jointly managed, which must be segregated by period (i.e. by year of issue) and then broken down 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 events 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 addition to the General Measurement Model, CPC 50/IFRS 17 provides for, as a way of simplifying the measurement process, the Premium Allocation Approach (PPA). This simplified model is applicable, to contracts with a coverage period of up to one year or those with recognition of income (loss) similar to the General Measurement Model. The subsidiaries apply the simplified PAA model for groups of contracts of Legal entity plans, respecting the Eligibility criteria.

The subsidiaries did not measure contracts using the Floating-Rate Model (VFA).

(f) Estimate of future cash flows

The items considered as future cash flows, both received and within the limit, are as follows: (i) premiums/considerations, reflecting cancellations in the long-term contracts of the brand/product; (ii) payments, including claims/events advised, occurred and not paid, and all future payments related to events (PDR - Provision for related expenses); (iii) allocation of

cash flows from insurance purchases attributable to the portfolio to which the contract belongs, which should be understood as a commercial expense; (iv) 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 (v) allocation of fixed and variable overhead expenses (such as accounting costs, human resources, information technology and support, rental and maintenance), called administrative expenses, directly attributable to the fulfillment of contracts and transaction-based taxes.

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

The subsidiaries recognize and measure the liability for unpaid amounts arising from all groups on an aggregated basis and do not allocate such fulfillment cash flows to specific groups.

For the Healthcare line, the calculation of the mortality rate to be used for measuring the insurance contracts of the said contracts 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) Cash flow from acquisition

The Company's subsidiaries include cash flows from insurance acquisition in the measurement of a group of insurance contracts if they are directly attributable to individual contracts in a group, to the group itself, or to the insurance contract portfolio to which the group belongs.

Thus, 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.

(h) Discount rate

The Company adopts 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) published by SUSEP, plus a liquidity premium.

The liquidity premium reflects the characteristics of the Company's contract cash flows and includes the risks associated with illiquidity, including the impact of potential difficulties in trading assets and the costs related to the settlement of contracts, in order to adequately represent the characteristics of insurance liabilities.

As an accounting policy, the Company has established that the effects of changes in discount rates related to the initial recognition and subsequent measurements of insurance liabilities are recognized directly in the caption 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 Cost of Capital calculation approach, the RA is the cost of providing an amount of eligible funds equal to the capital required to support insurance commitments over the life of the contract. This methodology stands out for its simplicity in the calculation to obtain regulatory capital and for the fact that such methodology is used in different countries, which have risk-based regulations. Thus, the percentile that represents the confidence level equivalent to the cost of capital used.

The percentile equivalent to the non-financial risk adjustment in dental is 56%.

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 the contractual service margin (CSM)

A portion of the contractual service margin 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).

For groups of contracts measured using the General Measurement Model (GMM/BBA), the subsidiaries must recognize the contractual insurance margin over the life of the group of contracts on a straight-line basis that reflects the transfer of insurance benefits under the contract.

The Company's subsidiaries have applied judgment and considered all relevant facts and circumstances to determine a systematic and rational method for estimating the insurance contract coverages provided for each group of contracts and, therefore, the coverage units.

In the Health sector, the recognition of the portion of the Contractual Service Margin (CSM) in the income (loss) is carried out based on the flow of people exposed to health risk projected for future periods.

In the Dental segment, the bases for determining the amount of coverage provided for each product for the CSM appropriation are determined based on the inflows and number of policyholders, depending on the contract group. Interest on CSM will be recognized using the discount curve upon initial recognition.

(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 issue, requiring the Company 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. Any assets or liabilities recognized for cash flows prior to recognition of the group of insurance contracts are included in the book value of the related contract portfolios. 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 sum of the premium/considerations expected for the rendering of services in the period, including experience adjustments in the premiums for each coverage period.

(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/Events Incurred (PSI) related to claims and expenses incurred for the period;
- Changes in the Provision for Claims/Events 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

The information is disclosed in a consistent manner with the internal report provided to the main operating and strategic decision maker of the Company, the Statutory Executive Board, which is responsible for resource allocation and performance evaluation of the operating segments (Note 19).

2.7. Current 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.

2.7.1 Rating

(a) Cash and cash equivalents

Cash corresponds to cash and cash equivalents that represents funds without restriction for investment in the Company's operations 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).

(b) 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 (Solely Payments of Principal and Interest) 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.

(c) 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 holds equity instruments classified in this accounting category.

(d) 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 captions "Securities and receivables" and "Other receivables" which are accounted for at amortized cost less any impairment losses.

2.7.2 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.

2.7.3 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: prices quoted (not adjusted) in operating markets for identical assets and liabilities.
- 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).

(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).

2.7.4 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 delinquency 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. 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 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.

2.8. Non-current assets and liabilities

2.8.1 Long-term assets

(a) Deferred income tax and social contribution – assets and liabilities

Deferred income tax and social contribution tax assets are reviewed at each interim reporting date and are reduced to the extent that it is no longer probable that they will be realized (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 purpose and the related amounts 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 resulting from the way the Company expects to recover or settle its assets and 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.

(b) 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 9.3).

(c) 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 10).

(d) Investment properties

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.

(e) 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 11).

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)

For lease operations, the existence of contracts that transfer to the client the right to control the use of the identified assets for a period, in exchange for consideration, is assessed. Accordingly, the Company and its Subsidiaries, as lessees under real estate and equipment contracts, have the right to obtain substantially all the economic benefits from the use of these assets, and the right to direct their use.

At the beginning of a lease, a lease liability and a right-of-use asset are recognized (Notes 11 and 16.1). 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. Depreciation is calculated on a straight-line basis over the term of the leases.

Lease liabilities are recognized by estimating the present value of payments, considering the risk-free funding rate adjusted by the credit spread when applying the incremental rate.

(f) 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 acquisition of investments (Notes 12 and 12.1). 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, which are not reversed. 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 12).

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 12).

2.9. 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 to verify the existence of impairment losses (Note 12.1).

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 recoverable value test of goodwill, which is subject to the operating segment level limitation, the CGUs to which goodwill has been allocated are aggregated so that the level at which the test is applied represents the lowest level at which goodwill is monitored 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 profit 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.

2.10. 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 (Notes 14 and 25). 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 (Notes 14 and 25).

(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 14).

(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 14).

(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 14).

2.11. Commissions payable

Commitments related to providers of intermediation services for plans, commissions, and brokerage payable are recognized upon confirmation of payment made by the client, with most of them settled monthly (Note 15).

2.12. 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 16).

2.13. 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 17.1).

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").

2.14. Capital

Common shares are classified in shareholders’ equity (Note 18.1).

2.15. Recognition of revenues and expenses

(a) Sales of goods and services

Revenues from sales of goods and services are allocated to the statement of income under the accrual basis as they meet their performance obligations (Notes 19 and 20). In the description of post-established plans, its subsidiaries manage medical-hospital (health) and dental expenses on behalf of their clients and are fully reimbursed by the clients, recording only their management fee as revenue from the operation.

Revenues related to the management fee of healthcare plans not related to insurance contracts are recognized monthly, considering the contractual provisions.

(b) Financial

They include revenues arising from interest earning bank deposits and inflation adjustments (Note 24). 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 impairment losses recognized in financial assets.

(c) Other

Revenues related to the management fee of healthcare plans not related to insurance contracts are recognized monthly, 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.

2.16. 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.

2.17. 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 18.5).

2.18. Earnings per share

The Company calculates basic and diluted earnings per share in accordance with CPC 41/IAS 33 – Earnings per Share (Note 26).

2.19. 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, the Complementary Law 214 was enacted, establishing Tax on Goods and Services (IBS) was introduced at the state/municipal level, as well as the Social Contribution on Goods and Services (CBS) and the Selective Tax (IS) at the federal level, unifying five taxes — ICMS, ISS, IPI, PIS and COFINS — into a single levy as of 2033. There will be a transition period from 2026 to 2032, in which the two tax systems – old and new – will coexist.

On January 13, 2026, Complementary Law 227 was enacted, which provides for the creation of the IBS Management Committee (CGIBS) and establishes general rules for its management, oversight, funds raised, and distribution of tax revenue.

Bradsaúde monitors the evolution of regulation and the publication of the complementary standards necessary for the implementation of the new tax model. The potential financial and operational impacts resulting from these changes are still under evaluation.

3. Risk management

The main risks arising from the business of the Company and its Subsidiaries mentioned below are managed by the Risk Managers and assessed and monitored by the Risk Management and Internal Controls, Compliance and Information Security and Data Privacy areas and include risk management policies and strategies deemed appropriate by 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 structure

Risk management is essential in all activities of the Company and its subsidiaries, aiming to add value to the business by supporting the business areas in planning their activities, maximizing the use of own and third-party resources, for the benefit of the shareholders and the operations of the Company and its subsidiaries. Several investments related to the risk management process are constantly made, especially in the training of staff at all hierarchical levels. These initiatives aim to improve operational efficiency and promote employee cultural integration, and are consequently translated into enhanced quality of risk management and ensuring the necessary focus on these activities, which generate strong added value to the Company and its subsidiaries.

In a broad sense, the Corporate Governance process represents the set of practices aimed at optimizing the performance of the Company and its subsidiaries and protecting the shareholders, investors, clients, employees, suppliers, etc., as well as adding value and contributing to its sustainability, mainly involving aspects related to transparency and accountability. In this context, the risk management process is permanently exercised and features the equity interest of all layers covered by the scope of Corporate Governance, ranging from Top Management to the sundry business areas and products. This structure is aligned with the best market practices, featuring policies, committees with specific functions, and a management structure, establishing rules and standards, providing human and technological resources dedicated to these activities.

The management of risks inherent to the operations of the Company and its subsidiaries is approached in an integrated manner and supported by a solid and independent framework (regarding regulations, standards, and internal policies). This approach provides the continuous improvement of risk management models and minimizes the existence of gaps that could compromise their correct identification and measurement. The risk management framework enables underwriting, credit, liquidity, market, and operational risks to be identified, assessed, monitored, controlled, and mitigated in an integrated manner. To ensure consistency in the risk management process, the Company maintains a Risk Management Committee that regularly assesses the adequacy of actuarial liabilities, the appropriateness of the assumptions adopted, and the potential impacts of changes in assumptions on the measurement of actuarial liabilities. The Committee also addresses matters related to Capital Management that may affect the Company's solvency or risk appetite.

Reflecting the commitment to risk management, a high-level forum called Risk Management Executive Committee studies such risks, proposes tolerance limits, and develops mitigation plans, among other responsibilities, with the aim of achieving synergy among these activities.

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 its subsidiaries at the time of developing their subscription 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 its subsidiaries. Historical experience shows that the larger the group of contracts of similar risks, the lower the variability in the cash flows that its subsidiaries incur to cover claim events.

Uncertainties in the estimation of future claims payments

Claims become payable as they occur. The Company’s subsidiaries are required to indemnify 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 analysis; 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 risks of managed contracts (post-payment) are more associated with credit risk, due to the risk that the policyholder does not transfer the amounts owed to the subsidiaries; however, the insurance/loss risk of these contracts remains with the policyholder.

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 technical 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.

The longevity risk arises from the possibility that policyholders live longer than estimated in the actuarial assumptions used by the Company, especially in long-term contracts. The increase in life expectancy may result in the need to maintain obligations for a period longer than originally projected, impacting the measurement of technical provision and the obligations associated with these contracts. To monitor this exposure, the Company periodically monitors the adequacy of these assumptions based on observed experience and actuarial studies.

The persistence risk is managed through frequent monitoring of the historical experience of its subsidiaries. Management also established guidelines on persistence management to monitor and implement specific initiatives to improve, when applicable, the retention of policies that may lapse.

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	Consolidated	
	06/30/2026	12/31/2025
Health	17,846,240	-
Dental	183,865	198,623

Sensitivity test

The objective of the sensitivity test is to measure the impact on the results and shareholders' equity of 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 Consolidated if there were an increase of 1 percentage point in the loss ratio in the last six months of the calculation base date:

Sensitivity – 1% Change	06/30/2026	06/30/2025
Health	(129,031)	(117,804)
Dental	(5,606)	(3,246)

The effect of the said sensitivity is linear. Considering the claims experience recorded from April 2025 to March 2026, variations of -3 and 0 percentage points were observed in Health, respectively, and variations of 0 and 4 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 has 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 in the value of financial assets as a consequence of the counterparty's failure to fulfill their respective financial obligations under the agreed-upon terms with the Company and its subsidiaries, as well as the depreciation of contracts resulting from the deterioration in the counterparty's risk classification.

The expected loss calculation model is structured considering three stages of credit deterioration ("Three Bucket Approach") according to IFRS 9 regulations.

The assets are Allocated in each bucket according to the issuer's current risk level, measured by internal rating, and their history of payment issues: non-performing assets

Credit risk management

Credit risk management of the Company and its subsidiaries is a continuous and evolutive process of mapping, development, calculation, and diagnosis through prevailing models, instruments, and procedures, requiring a high level of discipline and control in the analysis of conducted transactions, preserving the integrity and independence of

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processes. It is a process carried out corporately, through structured, independent internal procedures, supported by documentation and specific reports, evaluated by the risk management structures of the Company and its subsidiaries, and based on internal models, in a phase of gradual implementation, aimed at the determination, measurement, and calculation of capital. To mitigate credit risk, linked to the risk of accounts receivable, the subsidiaries adopt the practice of canceling delinquent beneficiaries according to the contractual term.

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							
	06/30/2026							06/30/2026							
	AAA	AA	A	BBB	BB	Without Rating	Total	AAA	AA	A	BBB	BB	Exclusive market risk[2]	Without Rating	Total
Fair value through profit or loss	**761,250**	**40,672**	**203**	**8,448**	**59,050**	**28,346**	**897,969**	**10,128,142**	**57,920**	**277**	**11,504**	**90,437**	**28**	**197,374**	**10,485,682**
Private fixed income securities	692,394	40,672	203	8,448	59,050	28,346	829,113	2,116,861	57,920	277	11,504	90,437	-	197,374	2,474,373
Public fixed income securities[1]	68,856	-	-	-	-	-	68,856	8,011,281	-	-	-	-	-	-	8,011,281
Variable income	-	-	-	-	-	-	-	-	-	-	-	-	28	-	28
Fair value through other comprehensive income	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**7,461,131**	**53,782**	**-**	**-**	**-**	**163,957**	**-**	**7,678,870**
Private fixed income securities	-	-	-	-	-	-	-	242,034	53,782	-	-	-	-	-	295,816
Public fixed income securities[1]	-	-	-	-	-	-	-	7,219,097	-	-	-	-	-	-	7,219,097
Variable income security	-	-	-	-	-	-	-	-	-	-	-	-	163,957	-	163,957
Amortized cost	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**11,071,442**	**-**	**-**	**-**	**-**	**-**	**-**	**11,071,442**
Private fixed income securities	-	-	-	-	-	-	-	3,494	-	-	-	-	-	-	3,494
Public fixed income securities[1]	-	-	-	-	-	-	-	11,067,948	-	-	-	-	-	-	11,067,948
Total	**761,250**	**40,672**	**203**	**8,448**	**59,050**	**28,346**	**897,969**	**28,660,715**	**111,702**	**277**	**11,504**	**90,437**	**163,985**	**197,374**	**29,235,994**

[1]Brazilian treasury government bonds are classified as sovereign risk.
[2]Refers to shares exposed to market 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
Variable income security	-	-	9,099	9,099
Amortized cost	**552,435**	**552,435**	**-**	**552,435**
Public 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 (Asset Liability Management) Committee, Liquidity and Investments Committee, and Internal Asset Allocation Meeting by the Investment Management Area 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.

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Credit exposure

The maximum exposure to credit risk originating from premiums/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 lines of unexpired risks and expired risks, where in the lines of expired risks the exposure is greater, since the coverage is granted prior to the payment of the premium/consideration.

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	Flow of assets[1]	Flow of liabilities[2]
At sight or without maturity	762	-	1,541,051	57,932
Flow of 1–3 months	898,995	14,213	7,249,712	5,870,576
Flow of 4–12 months	209,091	319,430	2,510,808	8,611,759
Flow of 12–60 months	-	51,634	13,308,532	4,351,659
Flow over 60 months	-	-	52,499,878	30,862,214
	1,108,848	**385,277**	**77,109,981**	**49,754,140**

[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/considerations), 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 and the financial instruments used, especially those related to the Collateral Assets of the technical provision (liabilities of Insurance Contracts).

3.4. Market risk

Market risk is represented by the possibility of financial loss due to fluctuations in prices and interest rates of the financial instruments of the Company and its subsidiaries, since their asset and liability portfolios may present mismatches in terms, currencies, and indexes.

This risk is identified through the recurring monitoring of assets and liabilities exposure to market factors, measured by models and risk metrics compatible with the nature of the operations and managed through the establishment of risk exposure limits. The limits and their utilization are proposed and periodically reported by an independent area to the risk-taking entities through Management forums with defined composition and authority levels established in the internal regulations.

Market risk control is performed for all the companies in the group. Exposures to market risk are mapped, measured and classified as regards likelihood and magnitude, with respective mitigation plans duly approved by the governance structure.

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 limits

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 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.

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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 Companies that are part of the Consolidated.

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. In these scenarios, positive and negative movements that may occur in the interest rate curves are determined, with impacts on assets and liabilities throughout the life of the operations, not necessarily representing an accounting adjustment.

Market risk sensitivity analysis

Risk Factors		Closing on 06/30/2026
Brasil Bolsa Balcão (B3) index on:		172,024
Foreign exchange rate (R$/US$)	R$	5.18
1-year fixed rate		13.75%
1-year IPCA coupon		8.67%
1-year IGP-M coupon		8.09%

The impacts, net of tax effects, of shocks of (+)1 basis point in the interest rate curves and (-)1% variation in the closing prices of the company's current positions would be:

Amounts in R$ /Thousand in: 06/30/2026	Consolidated				
	Interest rate[1]	Price Index[2]	Variable income[3]	Total (no correlation)	Total with correlation
Impact in shareholders' equity	232	(11,432)	(1,098)	(12,298)	(8,265)
Impact on income (loss)	-	(108)	-	(108)	(71)

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

3.5. Operating risk

Operating risk is the measure of uncertainty that includes the risks related to internal procedures (loss resulting from inadequacies or failures in internal processes, people, and systems), as well as external events, including legal risk and excluding the risks arising from strategic decisions and the reputation of the Company and its subsidiaries.

Operating risk management

The Company maintains processes and controls aimed at identifying, assessing, monitoring, and mitigating the operational risks inherent to its activities. Management includes periodic assessments of risks and controls, monitoring of indicators, tracking of operational losses, implementation of corrective actions, and periodic review of the risk map, considering changes in the business environment, processes, and regulatory requirements. The identified exposures are continuously monitored, with periodic reporting to Management, allowing for the timely adoption of mitigation measures and the strengthening of the internal controls environment.

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 Consolidated. 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 Adjusted Shareholders' Equity (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. The ASE is evaluated from an economic perspective and must be calculated based on the accounting shareholders' equity or the accounting net assets, considering accounting adjustments and adjustments associated with the variation of economic values. The table below presents in a consolidated manner the relationship between the ASE and the Capital of the companies regulated by ANS:

Amounts in R$ /Thousand in: 06/30/2026	Adjusted shareholders' equity (ASE)	Risk-based capital (RBC)	Sufficiency (PLA - CBR)
Bradesco Saúde	6,695,629	6,102,720	592,909
Mediservice	748,101	385,385	362,716
Bradesco Saúde Operadora de Planos	485,743	183,375	302,368

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5. Cash and cash equivalents

	Company		Consolidated	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Cash	-	6	335	101
Cash in transit[1]	-	16,052	19,498	16,052
Banks checking account	69	194	3,674	1,678
Interest earning bank deposits (remunerated checking account)	693	1,736	37,729	2,117
	762	**17,988**	**61,236**	**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	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Fair value through profit or loss	**897,969**	**106,884**	**10,485,682**	**140,784**
Shares		-	28	-
CDB	-	-	4,724	-
Investment funds	897,969	106,884	10,480,930	140,784
Fair value through other comprehensive income	**-**	**-**	**7,678,870**	**-**
Shares	-	-	163,957	-
Debentures	-	-	231,245	-
National treasury bills	-	-	204,413	-
Financial bills	-	-	64,571	-
National Treasury Notes	-	-	7,014,684	-
Amortized cost[1]	**-**	**552,435**	**11,071,442**	**552,435**
Investment funds	-	-	3,798,861	-
National Treasury Notes	-	552,435	7,272,581	552,435
Total interest earning bank deposits	**897,969**	**659,319**	**29,235,994**	**693,219**

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

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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 06/30/2026						Consolidated 06/30/2026						
		1-30 days or with no defined maturity	31 to 180 days	181–360 days	>360 days	Book value	Fair value[2]	1-30 days or with no defined maturity	31 to 180 days	181–360 days	>360 days	Book value	Fair value[2]	Adjustment to fair value
Fair value through profit or loss[3]		**321,302**	**50,264**	**53,181**	**473,222**	**897,969**	**897,969**	**1,590,303**	**87,383**	**248,267**	**8,559,729**	**10,485,682**	**10,485,682**	**-**
Shares	-	-	-	-	-	-	-	28	-	-	-	28	28	-
CRI	5.06%	-	-	-	-	-	-	-	-	-	1,970	1,970	1,970	-
CDB	0.39%	-	354	-	-	354	354	4,723	483	-	-	5,206	5,206	-
Investment fund shares	-	16,861	-	-	-	16,861	16,861	181,450	-	-	-	181,450	181,450	-
Debentures	1.96%	65	4,520	5,099	58,601	68,285	68,285	88	6,155	6,943	109,240	122,426	122,426	-
DPGE	0.50%	-	203	-	2,105	2,308	2,308	-	277	-	2,865	3,142	3,142	-
Financial Treasury Bill - repurchase and resale agreement	14.12%	66,998	-	-	-	66,998	66,998	188,798	-	-	-	188,798	188,798	-
National Treasury Bills — repurchase and resale agreement	14.12%	175,241	-	-	-	175,241	175,241	1,124,958	-	-	-	1,124,958	1,124,958	-
Financial bills	0.61%	2,062	22,175	20,411	300,217	344,865	344,865	7,692	66,514	204,303	479,785	758,294	758,294	-
Bradesco Financial Bills	1.08%	3,586	18,998	18,932	52,112	93,628	93,628	-	-	-	-	-	-	-
Financial Treasury Bills	0.02%	-	3,492	7,708	57,656	68,856	68,856	-	4,755	27,365	7,954,370	7,986,490	7,986,490	-
Commercial notes	0.58%	445	522	1,031	2,531	4,529	4,529	606	710	1,403	3,448	6,167	6,167	-
National Treasury Notes	6.23%	-	-	-	-	-	-	-	8,489	8,253	8,051	24,793	24,793	-
National Treasury Notes - repurchase and resale agreement[1]	14.12%	56,044	-	-	-	56,044	56,044	81,960	-	-	-	81,960	81,960	-
Fair value through other comprehensive income[4]		**-**	**-**	**-**	**-**	**-**	**-**	**163,957**	**-**	**1,365,239**	**6,149,674**	**7,678,870**	**7,678,870**	**-**
Shares	-	-	-	-	-	-	-	163,957	-	-	-	163,957	163,957	-
Debentures	4.80%	-	-	-	-	-	-	-	-	-	231,245	231,245	231,245	-
National treasury bills	14.71%	-	-	-	-	-	-	-	-	-	204,413	204,413	204,413	-
Financial bills - private issuers	0.35%	-	-	-	-	-	-	-	-	64,571	-	64,571	64,571	-
National Treasury Notes	6.98%	-	-	-	-	-	-	-	-	1,300,668	5,714,016	7,014,684	7,014,684	-
Amortized cost		**-**	**-**	**-**	**-**	**-**	**-**	**3,495**	**135,647**	**58,109**	**10,874,191**	**11,071,442**	**8,725,613**	**2,345,829**
Financial Treasury Bills - repurchase and resale agreement[1]	14.12%	-	-	-	-	-	-	3,495	-	-	-	3,495	3,495	-
National Treasury Notes	5.24%	-	-	-	-	-	-	-	135,647	58,109	10,874,191	11,067,947	8,722,118	2,345,829
Total interest earning bank deposits		**321,302**	**50,264**	**53,181**	**473,222**	**897,969**	**897,969**	**1,757,755**	**223,030**	**1,671,615**	**25,583,594**	**29,235,994**	**26,890,165**	**2,345,829**

[1]Others include accounts payable/treasury.
[2]For securities classified in the "Amortized cost" category, it is equivalent to the curve value. The market value is presented in Note 6.3.
[3]Assets classified in the fair value through profit or loss category are recorded in current assets according to the expected realization.
[4]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 12/31/2025						Consolidated 12/31/2025					
		1-30 days or with no defined maturity	31 to 180 days	>360 days	Book value	Fair value[2]	Adjustment to fair value	1-30 days or with no defined maturity	31 to 180 days	>360 days	Book value	Fair value[2]	Adjustment to fair value
Fair value through profit or loss		**106,884**	**-**	**-**	**106,884**	**106,884**	**-**	**140,784**	**-**	**-**	**140,784**	**140,784**	**-**
Quotas of investment funds	12.25%	106,884	-	-	106,884	106,884	-	140,784	-	-	140,784	140,784	-
Amortized cost		**-**	**132,301**	**420,134**	**552,435**	**514,445**	**(37,990)**	**-**	**132,301**	**420,134**	**552,435**	**514,445**	**(37,990)**
National Treasury Notes	9.22%	-	132,301	420,134	552,435	514,445	(37,990)	-	132,301	420,134	552,435	514,445	(37,990)
Total interest earning bank deposits		**106,884**	**132,301**	**420,134**	**659,319**	**621,329**	**(37,990)**	**140,784**	**132,301**	**420,134**	**693,219**	**655,229**	**(37,990)**

[1]For securities classified in the "Amortized cost" category, it is equivalent to the curve value. The market value is presented in Note 6.

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).

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	Company				Consolidated			
	06/30/2026		12/31/2025		06/30/2026		12/31/2025	
	Fair value	Hierarchy	Fair value	Hierarchy	Fair value	Hierarchy	Fair value	Hierarchy
Fair value through profit or loss	**897,969**	**Level[3]**	**106,884**	**Level**	**10,485,682**	**Level[3]**	**140,784**	**Level**
Shares	-	-	-	-	28	1	-	-
CRI	-	-	-	-	1,970	2	-	-
CDB	354	2	-	-	5,206	2	-	-
Investment fund quotas	16,861	1	106,884	1	181,450	1	140,784	1
Debentures	68,285	2	-	-	122,426	2	-	-
DPGE	2,308	2	-	-	3,142	2	-	-
Financial Treasury Bill - repurchase and resale agreement[1]	66,998	2	-	-	188,798	2	-	-
National treasury bills — LTN - repurchase and resale agreement	175,241	2	-	-	1,124,958	2	-	-
Financial bills	344,865	2	-	-	469,622	2	-	-
Bradesco Financial bills	93,628	3	-	-	288,672	3	-	-
Financial Treasury Bills	68,856	1	-	-	7,986,490	1	-	-
Commercial notes	4,529	2	-	-	6,167	2	-	-
National Treasury Notes	-	-	-	-	24,793	1	-	-
National Treasury Notes - repurchase and resale agreement	56,044	2	-	-	81,960	2	-	-
Fair value through other comprehensive income	**-**		**-**		**7,678,870**		**-**	
Shares	-	-	-	-	163,957	1	-	-
Debentures	-	-	-	-	231,245	2	-	-
National treasury bills	-	-	-	-	204,413	1	-	-
Bradesco Financial Bills	-	-	-	-	64,571	3	-	-
National Treasury Notes	-	-	-	-	7,014,684	1	-	-
Amortized cost[2]	**-**		**514,445**		**8,725,613**		**514,445**	
Financial Treasury Bill - repurchase and resale agreement	-	-	-	-	3,495	2	-	-
National Treasury Notes	-	-	514,445	1	8,722,118	1	514,445	1
Total interest earning bank deposits	**897,969**		**621,329**		**26,890,165**		**655,229**	

6.4. Changes in interest earning bank deposits

Company			
Financial investments evaluated through:	**Fair value through profit or loss**	**Amortized cost**	**Total**
Balance at 01/01/2025	**192,982**	**673,736**	**866,718**
Investments	1,398,051	-	1,398,051
(-) Redemptions[1]	(1,527,209)	(176,738)	(1,703,947)
Earnings	43,060	55,437	98,497
Balance at 12/31/2025	**106,884**	**552,435**	**659,319**
Investments	1,319,826	-	1,319,826
(-) Redemptions[1]	(337,578)	(16,184)	(353,762)
Earnings	14,498	21,689	36,187
Contribution of assets[2]	(205,661)	(557,940)	(763,601)
Balance at 06/30/2026	**897,969**	**-**	**897,969**

[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 1.3).

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Consolidated				
Financial investments evaluated through:	**Fair value through profit or loss**	**Amortized cost**	**Fair value through other comprehensive income**	**Total**
Balance at 01/01/2025	**223,135**	**673,737**	**-**	**896,872**
Investments	1,864,984	-	-	1,864,984
(-) Redemptions[1]	(1,993,897)	(176,740)	-	(2,170,637)
Earnings	46,562	55,438	-	102,000
Balance at 12/31/2025	**140,784**	**552,435**	**-**	**693,219**
Investments	6,168,327	-	612,916	6,781,243
(-) Redemptions[1]	(6,148,019)	(80,084)	(321,529)	(6,549,632)
(-) Fair value adjustment	-	-	(257,976)	(257,976)
Earnings	249,674	227,263	157,772	634,709
Merger of BGS's Shares[2]	10,074,916	10,371,828	7,487,687	27,934,431
Balance at 06/30/2026	**10,485,682**	**11,071,442**	**7,678,870**	**29,235,994**

[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 1.2).

7. Tax and social security credits

	Company		Consolidated	
	06/30/2026	**12/31/2025**	**06/30/2026**	**12/31/2025**
IRPJ	43,048	45,722	212,600	51,442
CSLL	12,737	13,845	107,524	17,288
INSS	6,350	6,405	11,367	6,967
ISS	1,613	1,601	4,000	1,617
PIS and COFINS	140	140	15,416	469
IRRF[1]	55,409	127	152,254	1,547
Other	-	-	1,792	707
	119,297	**67,840**	**504,953**	**80,037**
Current assets	75,183	31,157	459,301	42,924
Non-current assets	44,114	36,683	45,652	37,113
	119,297	**67,840**	**504,953**	**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	
	06/30/2026	**12/31/2025**	**06/30/2026**	**12/31/2025**
Advances to employees	42	8,746	11,624	10,506
Dividends and interest on own capital receivable[1]	209,091	8,300	51,637	-
Postpaid contracts	-	10,111	1,590,873	10,111
Amounts receivable from rendering of services	-	-	112,132	18,643
Equity interest of beneficiaries in indemnifiable events	-	-	104,476	-
Other credits receivable	984	25,607	199,062	31,702
	210,117	**52,764**	**2,069,804**	**70,962**
Current assets	210,117	40,254	2,052,207	57,980
Non-current assets	-	12,510	17,597	12,982
	210,117	**52,764**	**2,069,804**	**70,962**

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

9. Long-term assets

9.1. Income tax e Social contribution Deferred assets

Temporary differences	Company					Consolidated				
	12/31/2025	Formation	Realized	Contribution of assets[1]	06/30/2026	12/31/2025	Mergers of BGS's shares[2]	Formation	Realized	06/30/2026
Provision for credit losses	7,163	-	(7,163)	-	-	7,165	203,279	26,340	(57)	236,727
Provision for tax contingencies	148	-	(114)	-	34	181	9,235	27	(123)	9,320
Provision for civil contingencies	3,686	193	(490)	-	3,389	3,689	498,075	14,333	-	516,097
Provision for labor contingencies	321	2	(64)	-	259	886	1,202	150	(22)	2,216
Provision for administrative contingencies	3,563	367	(857)	-	3,073	3,563	-	1,149	(581)	4,131
Provision for devaluation of securities and investments	-	-	-	-	-	-	69,713	1,496	-	71,209
Sundry provisions	2,074	-	(612)	(1,461)	1	2,246	-	640	(2,033)	853
ILP Incentive Program	9,648	1,757	(1,084)	(9,719)	602	10,694	-	1,687	(10,340)	2,041
Provision for commissions	7,569	-	(7,569)	-	-	7,569	-	-	(7,569)	-
Profit sharing	7,404	-	(4,925)	(2,209)	270	8,976	-	639	(7,463)	2,152
Tax loss	-	-	-	-	-	-	132,570	-	(4,280)	128,290
Other	797	-	(8)	(789)	-	5,211	84,230	4,582	(310)	93,713
Tax credits on temporary differences and tax loss	**42,373**	**2,319**	**(22,886)**	**(14,178)**	**7,628**	**50,180**	**998,304**	**51,043**	**(32,778)**	**1,066,749**
Unrealized gains and losses with financial assets	-	-	-	-	-	-	596,069	103,213	-	699,282
Deferred IRPJ/CSLL (Assets)	**42,373**	**2,319**	**(22,886)**	**(14,178)**	**7,628**	**50,180**	**1,594,373**	**154,256**	**(32,778)**	**1,766,031**
Amortization of goodwill	(58,748)	(330)	-	59,078	-	(58,748)	-	(495)	-	(59,243)
CPC 50/IFRS 17 effect	(4,544)	-	4,544	-	-	(5,503)	(342,233)	-	46,869	(300,867)
Restatement of judicial deposit	-	-	-	-	-	-	(15,463)	(614)	15,678	(399)
Other	-	-	-	-	-	-	(1,134)	-	211	(923)
Deferred IRPJ/CSLL (Liabilities)	**(63,292)**	**(330)**	**4,544**	**59,078**	**-**	**(64,251)**	**(358,830)**	**(1,109)**	**62,758**	**(361,432)**
Deferred IRPJ/CSLL	**(20,919)**	**1,989**	**(18,342)**	**44,900**	**7,628**	**(14,071)**	**1,235,543**	**153,147**	**29,980**	**1,404,599**
Deferred income tax (IRPJ)	(15,380)				5,609	(10,602)				901,368
Deferred social contribution (CSLL)	(5,539)				2,019	(3,469)				503,231
Deferred IRPJ/CSLL	**(20,919)**				**7,628**	**(14,071)**				**1,404,599**

[1]Merger of BGS Group's shares (Note 1.2).

9.2. 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	466	168	634	97,833	57,890	-	-	155,723
2027	785	381	1,166	43,962	25,585	-	-	69,547
2028	421	168	589	23,709	14,109	14,623	6,362	58,803
2029	386	156	542	38,243	18,191	17,672	6,362	80,468
2030	361	146	507	87,592	41,202	17,672	6,362	152,828
2031	281	101	382	46,791	26,399	17,672	6,362	97,224
2032	263	95	358	24,572	14,650	17,329	6,239	62,790
2033	247	89	336	23,528	14,032	3,055	1,023	41,638
2034	233	84	317	164,754	98,140	2,837	-	265,731
2035	2,057	740	2,797	60,397	21,600	-	-	81,997
	5,500	**2,128**	**7,628**	**611,381**	**331,798**	**90,860**	**32,710**	**1,066,749**

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9.3. Judicial and tax deposits

	Company		Consolidated	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Tax	**35,601**	**33,499**	**53,545**	**34,734**
ISS[1]	33,679	31,660	33,679	31,660
Other	1,922	1,839	19,866	3,074
Claims	-	-	201,513	-
Civil and labor	**3,246**	**3,103**	**457,893**	**3,145**
	38,847	**36,602**	**712,951**	**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."

10. Investments

10.1. Equity interests

Company														
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	Capital reserve	Reflex treasury shares	Reflex stock sale	Comprehensive income			Other	Balance at 06/30/2026
		Capital increase	Other profit reserves							Capital gain (loss)	Unrealized gains and losses with financial assets	Other comprehensive income		
Direct subsidiaries														
BGS	-	14,053,473	2,883,062	(1,092,243)	553,317	-	-	1,955	1,252	14,971	(154,816)	80,637	-	16,341,608
Mediservice	-	-	-	-	70,131	1,286,136	106,732	-	-	(14,971)	-	(1,422)	-	1,446,606
Odontored	13,438	-	-	-	1,044	-	-	-	-	-	-	(268)	-	14,214
Clidec	51,828	-	-	-	(51)	5,600	-	-	-	-	-	-	-	57,377
Odontoprev Serviços	12,547	-	-	-	1,119	5,000	-	-	-	-	-	(4)	-	18,662
Jointly-controlled subsidiary														
Brasildental	4,369	-	-	(2,700)	2,924	-	-	-	-	-	-	(25)	-	4,568
Other investments														
Other	--	-	-	-	-	-	-	-	-	-	-	-	(1)	-
Total	**82,183**	**14,053,473**	**2,883,062**	**(1,094,943)**	**628,484**	**1,296,736**	**106,732**	**1,955**	**1,252**	**-**	**(154,816)**	**78,918**	**(1)**	**17,883,035**

[1]Merger of BGS Group's shares (Note 1.2).

Company						
Changes in investments:	01/01/2025	Dividends and interest on own capital	Equity in net income of subsidiaries	Capital increase	Other comprehensive income	12/31/2025
Direct subsidiaries						
Odontored	14,563	-	(1,380)	-	255	13,438
Clidec	46,517	(2,000)	2,312	5,000	(1)	51,828
Odontoprev Serviços	21,229	(11,800)	3,115	-	3	12,547
Jointly-controlled subsidiary						
Brasildental	4,346	(6,050)	5,941	-	132	4,369
Other investments						
Other	1	-	-	-	-	1
Total	**86,656**	**(19,850)**	**9,988**	**5,000**	**389**	**82,183**

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Consolidated										
Changes in investments:	**Balance at 12/31/2025**	**Merger of shares (BGS)[1]**	**Dividends**	**Equity in net income of subsidiaries**	**Reflex treasury shares**	**Restatement of investment**	**Amortization of surplus**	**Other comprehensive income**	**Other**	**Balance at 06/30/2026**
Jointly-controlled subsidiary										
Brasildental	4,369	-	(2,700)	2,924	-	-	-	(25)	-	4,568
Croma	-	19,003	-	(2,653)	-	-	-	-	-	16,350
Affiliates										
Fleury	-	2,474,453	-	39,587	1,955	-	(8,800)	-	-	2,507,195
Atlântica D'Or	-	727,058	-	35,762	-	-	-	-	-	762,820
Santa Lucia	-	757,778	-	6,836	-	851	(1,638)	-	(8,590)	755,237
Pacifico Imobiliária	-	1,429,658	-	11,600	-	-	-	-	-	1,441,258
Other investments										
Other	56	-	-	-	-	-	-	-	716	772
Total	**4,425**	**5,407,950**	**(2,700)**	**94,056**	**1,955**	**851**	**(10,438)**	**(25)**	**(7,874)**	**5,488,200**

[1]Merger of BGS Group's shares (Note 1.2).

Consolidated						
Changes in investments:	**01/01/2025**	**Dividends**	**Equity in net income of subsidiaries**	**Write-off**	**Other comprehensive income**	**12/31/2025**
Jointly-controlled subsidiary						
Brasildental	4,346	(6,050)	5,941	-	132	4,369
Affiliates						
MaChiron[1]	44	-	(8)	(36)	-	-
SF 210[2]	1,675	-	(12)	(1,663)	-	-
Other investments						
Other	56	-	-	-	-	56
Total	**6,121**	**(6,050)**	**5,921**	**(1,699)**	**132**	**4,425**

[1]Ended on September 09, 2025 (Note 1).
[2]Ended on November 13, 2025 (Note 1).

Company and Consolidated											
Position as of 06/30/2026	**Subsidiaries:**					**Joint Venture:**		**Associated companies**			
	BGS[1]	**Mediservice**	**Odontoprev Serviços**	**Clidec**	**Odontored**	**Brasildental**	**Croma**	**Fleury**	**Atlântica D'Or**	**Santa Lucia**	**Pacifico Imobiliária**
Capital	12,574,101	1,499,461	14,700	42,116	6,030	9,500	128,000	2,736,029	234,039	1,041,118	1,030,560
Interest (%)	100	85.11	100	100	100	25	33.33	24.85	49.99	20.00	49.99
Assets	16,625,176	2,602,914	31,735	62,914	17,965	30,959	79,439	11,725,001	3,034,237	2,782,574	2,159,456
Liabilities	283,568	903,224	13,073	5,537	3,751	12,686	30,385	6,375,197	2,037,990	1,313,025	584
Shareholders' equity	16,341,608	1,699,690	18,662	57,377	14,214	18,273	49,054	5,349,804	996,247	1,469,549	2,158,872
Revenues	580,291	482,544	26,968	18,692	22,158	54,637	1,754	1,360,241	938,515	412,574	54,457
Income (loss) for the period	2,113,340	104,012	1,119	(51)	1,044	11,694	(22,513)	352,521	102,829	57,870	51,472

[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 result generated from the acquisition date (Note 1.2) is considered, equivalent to 2 months of accrual.

10.2. Investment properties

	Consolidated			
	01/01/2026	**Mergers of BGS's shares[1]**	**Acquisition costs**	**06/30/2026**
BSP 104	-	17,020	1,208	18,228
BSP 148	-	29,353	32,082	61,435
Total	**-**	**46,373**	**33,290**	**79,663**

[1]Merger of BGS Group's shares (Note 1.2).

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11. Property, plant and equipment

	Company									
	12/31/2025	Acquisitions	Write-offs	Depreciation / Amortization	Contribution of assets[2]	06/30/2026	Cost	Accumulated depreciation	Book balance, net	Depreciation rate (% p.a.)
IT equipment	10,009	811	-	(1,081)	(9,739)	-	-	-	-	20
Vehicles	1,590	-	(97)	(108)	(1,293)	92	190	(98)	92	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)**	**(1,287)**	**(12,777)**	**92**	**190**	**(98)**	**92**	
Other property, plant, and equipment (improvements)	2,929	-	-	(509)	(2,420)	-	-	-	-	20
Total other property, plant and equipment	**16,314**	**868**	**(97)**	**(1,796)**	**(15,197)**	**92**	**190**	**(98)**	**92**	
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)**	**(2,550)**	**(24,340)**	**92**	**190**	**(98)**	**92**	

[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 1.3).

	Company								
	01/01/2025	Acquisitions	Write-offs	Depreciation / Amortization	12/31/2025	Cost	Accumulated depreciation	Book balance, net	Depreciation rate (% p.a.)
IT equipment	10,917	2,830	(5)	(3,733)	10,009	24,515	(14,506)	10,009	20
Vehicles	1,247	812	(73)	(396)	1,590	2,478	(888)	1,590	20
Facilities	605	202	-	(82)	725	947	(222)	725	10
Machinery and equipment	504	27	-	(75)	456	860	(404)	456	10
Furniture and fixtures	643	23	-	(140)	526	1,811	(1,285)	526	10
Communication equipment	16	14	-	(2)	28	61	(33)	28	10
Dental equipment	64	-	-	(13)	51	168	(117)	51	10
Total for own use	**13,996**	**3,908**	**(78)**	**(4,441)**	**13,385**	**30,840**	**(17,455)**	**13,385**	
Other property, plant, and equipment (improvements)	4,317	207		(1,595)	2,929	10,341	(7,412)	2,929	20
Total other property, plant and equipment	**18,313**	**4,115**	**(78)**	**(6,036)**	**16,314**	**41,181**	**(24,867)**	**16,314**	
Right-of-use (CPC 06 (R2)/IFRS 16)[1]	11,032	2	-	(1,915)	9,119	17,364	(8,245)	9,119	
Total property, plant and equipment	**29,345**	**4,117**	**(78)**	**(7,951)**	**25,433**	**58,545**	**(33,112)**	**25,433**	

[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	Depreciations / Amortizations	06/30/2026	Cost	Accumulated depreciation	Book balance, net	Depreciation rate (% p.a.)
IT equipment	11,037	14,402	1,183	-	34	(2,775)	23,881	98,116	(74,235)	23,881	20
Vehicles	1,730	372	-	(512)	-	(212)	1,378	2,147	(769)	1,378	20
Facilities	882	-	23	-	-	(59)	846	1,193	(347)	846	10
Machinery and equipment	5,055	-	1,850	(1)	(3,547)	(167)	3,190	4,543	(1,353)	3,190	10
Furniture and fixtures	1,356	3,512	164	(2)	(32)	(218)	4,780	11,086	(6,306)	4,780	10
Communication equipment	38	-	15	-	-	(3)	50	111	(61)	50	10
Hospital equipment	-	4,944	49	-	-	(183)	4,810	11,405	(6,595)	4,810	10
Dental equipment	1,897	-	96	-	3,547	(643)	4,897	14,471	(9,574)	4,897	10
Total for own use	**21,995**	**23,230**	**3,380**	**(515)**	**2**	**(4,260)**	**43,832**	**143,072**	**(99,240)**	**43,832**	
Other property, plant and equipment	5,524	111,754	3,973	-	(2)	(2,940)	118,309	207,879	(89,570)	118,309	20
Total other property, plant and equipment	**27,519**	**134,984**	**7,353**	**(515)**	-	**(7,200)**	**162,141**	**350,951**	**(188,810)**	**162,141**	
Right-of-use (CPC 06 (R2)/IFRS 16)[1]	16,873	168,406	7,732	(317)	-	(9,264)	183,430	321,407	(137,977)	183,430	
Total property, plant and equipment	**44,392**	**303,390**	**15,085**	**(832)**	**-**	**(16,464)**	**345,571**	**672,358**	**(326,787)**	**345,571**	

[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 1.2).

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	Consolidated								
	01/01/2025	Acquisitions	Write-offs	Depreciations / Amortizations	12/31/2025	Cost	Accumulated depreciation	Book balance, net	Depreciation rate (% p.a.)
IT equipment	11,570	3,551	(9)	(4,075)	11,037	27,883	(16,846)	11,037	20
Vehicles	1,444	813	(73)	(454)	1,730	2,761	(1,031)	1,730	20
Facilities	776	210	-	(104)	882	1,170	(288)	882	10
Machinery and equipment	6,050	162	(6)	(1,151)	5,055	13,050	(7,995)	5,055	10
Furniture and fixtures	1,466	176	(1)	(285)	1,356	3,566	(2,210)	1,356	10
Communication equipment	24	17	-	(3)	38	96	(58)	38	10
Dental equipment	2,031	184	-	(318)	1,897	3,891	(1,994)	1,897	10
Total for own use	**23,361**	**5,113**	**(89)**	**(6,390)**	**21,995**	**52,417**	**(30,422)**	**21,995**	
Other property, plant and equipment	7,077	1,135	(16)	(2,672)	5,524	20,750	(15,226)	5,524	20
Total other property, plant and equipment	**30,438**	**6,248**	**(105)**	**(9,062)**	**27,519**	**73,167**	**(45,648)**	**27,519**	
Right-of-use (CPC 06 (R2)/IFRS 16)[1]	21,716	2,073	(754)	(6,162)	16,873	36,632	(19,759)	16,873	
Total property, plant and equipment	**52,154**	**8,321**	**(859)**	**(15,224)**	**44,392**	**109,799**	**(65,407)**	**44,392**	

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

12. Intangible assets

	Company					
Cash generating unit (CGU)	12/31/2025	Additions	Write-offs	Amortizations	Contribution of assets[2]	06/30/2026
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 1.3).

	Company							
Cash generating unit (CGU)	01/01/2025	Additions	Write-offs	Amortizations	12/31/2025	Cost	Accumulated amortization[2]	Book balance, net
Odontoprevi	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**	**78,526**	**(3,289)**	**(46,529)**	**249,642**	**467,263**	**(217,621)**	**249,642**
Client portfolio	3,465	-	-	(532)	2,933	45,390	(42,457)	2,933
Trademarks and patents	17,943	-	-		17,943	22,260	(4,317)	17,943
Non-competition agreement	108	-	-	(73)	35	1,864	(1,829)	35
Allocated intangible assets	**21,516**	**-**	**-**	**(605)**	**20,911**	**69,514**	**(48,603)**	**20,911**
Intangible assets	**897,398**	**78,526**	**(3,289)**	**(47,134)**	**925,501**	**1,206,600**	**(281,099)**	**925,501**

[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.

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	Consolidated									
Cash generating unit (CGU)	**12/31/2025**	**Merger of BGS's Shares[4]**	**Additions**	**Impairment**	**Write-offs**	**Amortizations**	**06/30/2026**	**Cost**	**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**	**58,408**	**173**	**(32)**	**(42,326)**	**970,560**	**1,751,344**	**(780,784)**	**970,560**
Client portfolio	3,062	50,571	-	-	-	(1,357)	52,276	112,382	(60,106)	52,276
Trademarks and patents	22,154	575	-	-	-	(10)	22,719	27,072	(4,353)	22,719
Non-competition agreement	806	4,187	-	-	-	(461)	4,532	10,916	(6,384)	4,532
Software	-	6,818	-	-	-	(258)	6,560	10,541	(3,981)	6,560
Contingency	-	(449)	-	-	-	-	(449)	(449)	-	(449)
Technology	-	1,729	-	-	-	-	1,729	1,729	-	1,729
Allocated intangible assets	**26,022**	**63,431**	**-**	**-**	**-**	**(2,086)**	**87,367**	**162,191**	**(74,824)**	**87,367**
Trademarks and patents	**-**	**342**	**-**	**-**	**-**	**-**	**342**	**342**	**-**	**342**
Other intangible assets	**-**	**42**	**-**	**-**	**-**	**-**	**42**	**59**	**(17)**	**42**
Intangible assets	**947,471**	**799,695**	**63,854**	**173**	**(32)**	**(44,412)**	**1,766,749**	**2,637,513**	**(870,764)**	**1,766,749**

[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]After the merger of shares (Note 1.2), the goodwill was acquired through the indirect subsidiary Orizon, from the Companies AdviceHealth, Guilher, and Murta, totaling R$ 33,523.
[4]Merger of BGS Group's shares (Note 1.2).

	Consolidated							
Cash generating unit (CGU)	**01/01/2025**	**Additions**	**Write-offs**	**Amortizations**	**12/31/2025**	**Cost**	**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	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**	**78,719**	**(3,289)**	**(46,982)**	**251,980**	**475,199**	**(223,219)**	**251,980**
Client portfolio	3,619	-	-	(557)	3,062	45,624	(42,562)	3,062
Trademarks and patents	22,154	-	-	-	22,154	26,472	(4,318)	22,154
Non-competition agreement	1,253	-	-	(447)	806	3,747	(2,941)	806
Allocated intangible assets	**27,026**	**-**	**-**	**(1,004)**	**26,022**	**75,843**	**(49,821)**	**26,022**
Intangible assets	**920,027**	**78,719**	**(3,289)**	**(47,986)**	**947,471**	**1,235,650**	**(288,179)**	**947,471**

[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.

12.1. Goodwill on acquisition of investments

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.

The conclusion was that the value in use obtained by applying such assumptions is higher than the book value; therefore, there no indications of impairment.

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13. Liabilities from insurance and reinsurance contracts

(a) Liabilities from insurance and reinsurance contracts

	Company						Consolidated					
	06/30/2026			12/31/2025			06/30/2026			12/31/2025		
	PAA	BBA	Total	PAA	BBA	Total	PAA	BBA	Total	PAA	BBA	Total
Insurance contract liability	-	-	-	108,342	90,058	198,400	10,577,285	7,438,691	18,015,976	100,466	90,059	190,525
Remaining coverage liability (RCL)	-	-	-	(24,555)	76,554	51,999	(636,638)	6,165,088	5,528,450	(33,120)	76,554	43,434
Present value of future cash flows (BEL)	-	-	-	-	(562,684)	(562,684)	-	5,345,056	5,345,056	-	(562,684)	(562,684)
Non-financial risk adjustment (RA)	-	-	-	-	12,546	12,546	-	100,767	100,767	-	12,546	12,546
Insurance coverage margin (CSM)	-	-	-	-	626,692	626,692	-	719,265	719,265	-	626,692	626,692
Premium Allocation Approach (PAA)[1]	-	-	-	(24,555)	-	(24,555)	(636,638)	-	(636,638)	(33,120)	-	(33,120)
Incurred claims liabilities	-	-	-	132,897	13,504	146,401	11,213,923	1,273,603	12,487,526	133,586	13,505	147,091
Best estimate of liabilities (BEL)	-	-	-	121,959	12,226	134,185	10,995,925	1,248,909	12,244,834	122,639	12,227	134,866
Non-financial risk adjustment (RA)	-	-	-	10,938	1,278	12,216	217,998	24,694	242,692	10,947	1,278	12,225
Total assets and liabilities of insurance contracts	-	-	-	108,342	90,058	198,400	10,577,285	7,438,691	18,015,976	100,466	90,059	190,525
Current liabilities			-			198,400			11,481,351			190,525
Non-current liabilities			-			-			6,534,625			-
			-			198,400			18,015,976			190,525

[1]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	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Estimates of present value of future cash outflow	-	10,558,910	37,701,657	10,558,910
Cash flows from acquisition	-	3,486,040	3,502,064	3,486,040
Claims and other directly attributable expenses	-	7,072,870	34,199,593	7,072,870
Estimates of present value of future cash inflow	-	(11,121,595)	(32,356,601)	(11,121,595)
Non-financial risk adjustment	-	12,547	100,767	12,547
Insurance coverage margin	-	626,692	719,265	626,692
Total remaining coverage of the general model/floating-rate model	-	76,554	6,165,088	76,554

(c) Realization of contractual service margin (CSM)

	Consolidated						
	Up to 1 year	01–02 years	02–03 years	3 to 4 years	4 to 5 years	Above 5 years	06/30/2026
Insurance contracts issued							
Direct Insurance	165,144	118,411	91,299	72,313	57,696	214,403	719,265
General model/floating-rate approach	165,144	118,411	91,299	72,313	57,696	214,403	719,265

	Company and Consolidated						
	Up to 1 year	01–02 years	02–03 years	3 to 4 years	4 to 5 years	Above 5 years	12/31/2025
Insurance contracts issued							
Direct Insurance	173,897	118,915	90,342	70,525	55,385	117,628	626,692
General model/floating-rate approach	173,897	118,915	90,342	70,525	55,385	117,628	626,692

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(d) Changes in reserves - remaining coverage

	Company					
	Liabilities for Remaining Coverage (BBA)				Premium Allocation Approach (PAA)	TOTAL
	Best outflow estimate (BEL)	Risk adjustment (RA)	Insurance coverage margin (CSM)	Subtotal		
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)	**(241,981)**	**(7,609)**	**(275,448)**	**(525,038)**	**(1,821,876)**	**(2,346,914)**
Contracts by the fair value method	(95,826)	(1,314)	(102,801)	(199,941)	-	(199,941)
Issue of contracts after transition (Other contracts)	(146,155)	(6,295)	(172,647)	(325,097)	-	(325,097)
Settlement relating to contracts premium allocation approach	-	-	-	-	(1,821,876)	(1,821,876)
Technical changes related to future periods	**(184,662)**	**5,689**	**166,314**	**(12,659)**	**-**	**(12,659)**
Changes in the CMS adjusting estimates	668,082	(24,438)	(643,644)	-	-	-
Changes in the estimates that do not adjust CSM (OCI)	(13,258)	599	-	(12,659)	-	(12,659)
Contracts initially recognized in the period	(839,486)	29,528	809,958	-	-	-
Insurance costs	**110,791**	**-**	**-**	**110,791**	**165,338**	**276,129**
Acquisition costs	110,791	-	-	110,791	165,338	276,129
Total financial expenses	**(53,684)**	**1,814**	**92,630**	**40,760**	**-**	**40,760**
Insurance contract financial expenses	(53,684)	1,814	92,630	40,760	-	40,760
Cash flows	**336,945**	**-**	**-**	**336,945**	**1,657,484**	**1,994,429**
Premiums received	443,290	-	-	443,290	1,842,612	2,285,902
Cash flows from acquisition of insurance	(106,345)	-	-	(106,345)	(185,128)	(291,473)
Balance at 12/31/2025	**(562,684)**	**12,546**	**626,692**	**76,554**	**(24,555)**	**51,999**
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 costs	**38,509**	**-**	**-**	**38,509**	**61,556**	**100,065**
Acquisition costs	38,509	-	-	38,509	61,556	100,065
Total financial expenses	**(8,716)**	**104**	**24,055**	**15,444**	**-**	**15,444**
Insurance contract financial expenses	(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**	**(55,925)**	**4,560**
Liabilities contribution - Balance on 04/30/2026[1]	**516,208**	**(11,698)**	**(564,996)**	**(60,485)**	**55,925**	**(4,560)**
Balance at 06/30/2026	**-**	**-**	**-**	**-**	**-**	**-**

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

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	Consolidated					
	Liabilities for Remaining Coverage (BBA)				Premium Allocation Approach (PAA)	TOTAL
	Best outflow estimate (BEL)	Risk adjustment (RA)	Insurance coverage margin (CSM)	Subtotal		
Balance at 01/01/2025	**(530,093)**	**12,652**	**643,196**	**125,755**	**(33,316)**	**92,439**
Technical changes related to the current period (insurance revenue)	**(241,981)**	**(7,609)**	**(275,448)**	**(525,038)**	**(1,854,943)**	**(2,379,981)**
Contracts by the fair value method	(95,826)	(1,314)	(102,801)	(199,941)	-	(199,941)
Issue of contracts after transition (Other contracts)	(146,155)	(6,295)	(172,647)	(325,097)	-	(325,097)
Settlement relating to contracts premium allocation approach	-	-	-	-	(1,854,943)	(1,854,943)
Technical changes related to future periods	**(184,662)**	**5,689**	**166,314**	**(12,659)**	**-**	**(12,659)**
Changes in the CMS adjusting estimates	668,082	(24,438)	(643,644)	-	-	-
Changes in the estimates that do not adjust CSM (OCI)	(13,258)	599	-	(12,659)	-	(12,659)
Contracts initially recognized in the period	(839,486)	29,528	809,958	-	-	-
Insurance costs	**110,791**	**-**	**-**	**110,791**	**169,533**	**280,324**
Acquisition costs	110,791	-	-	110,791	169,533	280,324
Total financial expenses	**(53,684)**	**1,814**	**92,630**	**40,760**	**-**	**40,760**
Insurance contract financial expenses	(53,684)	1,814	92,630	40,760	-	40,760
Cash flows	**336,945**	**-**	**-**	**336,945**	**1,685,606**	**2,022,551**
Premiums received	443,290	-	-	443,290	1,874,928	2,318,218
Cash flows from acquisition of insurance	(106,345)	-	-	(106,345)	(189,322)	(295,667)
Balance at 12/31/2025	**(562,684)**	**12,546**	**626,692**	**76,554**	**(33,120)**	**43,434**
Mergers of BGS's shares	**4,843,447**	**88,317**	**142,556**	**6,056,771**	**(526,969)**	**5,529,802**
Technical changes related to the current period (insurance revenue)	**(597,082)**	**(4,840)**	**(103,796)**	**(705,718)**	**(7,870,147)**	**(8,575,865)**
Contracts by the fair value method	(517,386)	(2,120)	(44,005)	(563,511)	-	(563,511)
Issue of contracts after transition (Other contracts)	(79,696)	(2,720)	(59,791)	(142,207)	-	(142,207)
Settlement relating to contracts premium allocation approach	-	-	-	-	(7,870,147)	(7,870,147)
Technical changes related to future periods	**(132,051)**	**2,203**	**16,206**	**(113,642)**	**-**	**(113,642)**
Changes in the CMS adjusting estimates	85,378	(892)	(84,486)	-	-	-
Changes in the estimates that do not adjust CSM (OCI)	(112,091)	(1,551)	-	(113,642)	-	(113,642)
Contracts initially recognized in the period	(105,338)	4,646	100,692	-	-	-
Insurance costs	**57,527**	**-**	**-**	**171,098**	**428,614**	**599,712**
Formation of onerous contracts	-	-	-	113,571	-	113,571
Acquisition costs	57,527	-	-	57,527	428,614	486,141
Total financial expenses	**105,347**	**2,541**	**37,607**	**156,887**	**-**	**156,887**
Insurance contract financial expenses	105,347	2,541	37,607	156,887	-	156,887
Cash flows	**523,138**	**-**	**-**	**523,138**	**7,364,984**	**7,888,122**
Premiums received	557,202	-	-	557,202	7,839,470	8,396,672
Cash flows from acquisition of insurance	(34,064)	-	-	(34,064)	(474,486)	(508,550)
Balance at 06/30/2026	**4,237,642**	**100,767**	**719,265**	**6,165,088**	**(636,638)**	**5,528,450**

(e) Changes in reserves – events incurred

	Company						
	BBA			PAA			TOTAL
	Best outflow estimate (BEL)	Risk adjustment (RA)	Subtotal	Best outflow estimate (BEL)	Risk adjustment (RA)	Subtotal	
Balance at 01/01/2025	**15,189**	**1,481**	**16,670**	**143,944**	**10,918**	**154,862**	**171,532**
Expenses from rendering of services	**68,046**	**(375)**	**67,671**	**719,101**	**20**	**719,121**	**786,792**
Claims incurred and other expenses in rendering of services	174,314	8,468	182,782	1,426,215	69,198	1,495,413	1,678,195
Adjustments to incurred claims liabilities	(106,268)	(8,843)	(115,111)	(707,114)	(69,178)	(776,292)	(891,403)
Insurance contract financial expenses	**1,668**	**171**	**1,839**	**-**	**-**	**-**	**1,839**
Changes recognized in other comprehensive income	**18**	**1**	**19**	**-**	**-**	**-**	**19**
Cash flows	**(72,694)**	**-**	**(72,694)**	**(741,087)**	**-**	**(741,087)**	**(813,781)**
Claims and other expenses with rendering of insurance paid	(72,694)	-	(72,694)	(741,087)	-	(741,087)	(813,781)
Balance at 12/31/2025	**12,227**	**1,278**	**13,505**	**121,958**	**10,938**	**132,896**	**146,401**
Expenses from rendering of services	**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)
Insurance contract financial expenses	**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 with rendering of insurance 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[1]	**(11,864)**	**(1,385)**	**(13,250)**	**(128,761)**	**(13,077)**	**(141,838)**	**(155,087)**
Balance at 06/30/2026	**-**	**-**	**-**	**-**	**-**	**-**	**-**

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

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	Consolidated						
	BBA			PAA			TOTAL
	Best outflow estimate (BEL)	Risk adjustment (RA)	Subtotal	Best outflow estimate (BEL)	Risk adjustment (RA)	Subtotal	
Balance at 01/01/2025	**15,189**	**1,481**	**16,670**	**146,046**	**10,927**	**156,973**	**173,643**
Expenses from rendering of services	**68,046**	**(375)**	**67,671**	**701,440**	**20**	**701,460**	**769,131**
Claims incurred and other expenses in rendering of services	174,314	8,468	182,782	1,408,554	69,198	1,477,752	1,660,534
Adjustments to incurred claims liabilities	(106,268)	(8,843)	(115,111)	(707,114)	(69,178)	(776,292)	(891,403)
Insurance contract financial expenses	**1,668**	**171**	**1,839**	**-**	**-**	**-**	**1,839**
Changes recognized in other comprehensive income	**18**	**1**	**19**	**-**	**-**	**-**	**19**
Cash flows	**(72,694)**	**-**	**(72,694)**	**(724,847)**	**-**	**(724,847)**	**(797,541)**
Claims and other expenses with rendering of insurance paid	(72,694)	-	(72,694)	(724,847)	-	(724,847)	(797,541)
Balance at 12/31/2025	**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 services	**534,940**	**756**	**535,696**	**5,842,565**	**5,230**	**5,847,795**	**6,383,491**
Claims incurred and other expenses in rendering of services	579,160	4,686	583,846	6,212,294	40,299	6,252,593	6,836,439
Adjustments to incurred claims liabilities	(44,220)	(3,930)	(48,150)	(369,729)	(35,069)	(404,798)	(452,948)
Insurance contract financial expenses	**17,058**	**388**	**17,446**	**152,106**	**2,851**	**154,957**	**172,403**
Changes recognized in other comprehensive income	**(2,872)**	**(55)**	**(2,927)**	**(18,173)**	**(343)**	**(18,516)**	**(21,443)**
Cash flows	**(523,809)**	**-**	**(523,809)**	**(5,917,226)**	**-**	**(5,917,226)**	**(6,441,035)**
Claims and other expenses with rendering of insurance paid	(523,809)	-	(523,809)	(5,917,226)	-	(5,917,226)	(6,441,035)
Balance at 06/30/2026	**1,248,909**	**24,694**	**1,273,603**	**10,995,925**	**217,998**	**11,213,923**	**12,487,526**

(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	**(102,801)**	**(172,647)**	**(275,448)**
Insurance coverage margin recognized in the period	(102,801)	(172,647)	(275,448)
Technical changes regarding future periods	**1,069**	**165,245**	**166,314**
Contracts initially recognized	-	809,958	809,958
Changes in the estimates that adjust the insurance coverage margin	1,069	(644,713)	(643,644)
Total technical changes	**(101,732)**	**(7,402)**	**(109,134)**
Insurance contract financial expenses	38,252	54,378	92,630
Balance at 12/31/2025	285,864	340,828	626,692
Technical changes related to the current period	**(28,698)**	**(41,141)**	**(69,839)**
Insurance coverage margin 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 insurance coverage margin	(4,446)	(81,944)	(86,390)
Total technical changes	**(33,144)**	**(52,607)**	**(85,751)**
Insurance contract financial expenses	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 06/30/2026	-	-	-

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

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	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	**(102,801)**	**(172,647)**	**(275,448)**
Insurance coverage margin recognized in the period	(102,801)	(172,647)	(275,448)
Technical changes regarding future periods	**1,069**	**165,245**	**166,314**
Contracts initially recognized	-	809,958	809,958
Changes in the estimates that adjust the insurance coverage margin	1,069	(644,713)	(643,644)
Total technical changes	**(101,732)**	**(7,402)**	**(109,134)**
Insurance contract financial expenses	38,252	54,378	92,630
Balance at 12/31/2025	**285,864**	**340,828**	**626,692**
Mergers of BGS's shares	**142,556**	**-**	**142,556**
Technical changes related to the current period	**(44,005)**	**(59,791)**	**(103,796)**
Insurance coverage margin recognized in the period	(44,005)	(59,791)	(103,796)
Technical changes regarding future periods	**8,047**	**8,159**	**16,206**
Contracts initially recognized	-	100,692	100,692
Changes in the estimates that adjust the insurance coverage margin	8,047	(92,533)	(84,486)
Total technical changes	**(35,958)**	**(51,632)**	**(87,590)**
Insurance contract financial expenses	17,331	20,276	37,607
Balance at 06/30/2026	**409,793**	**309,472**	**719,265**

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

	Company		Consolidated	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Estimates of present value of future cash outflow	**-**	**977,102**	**149,106**	**977,102**
Cash flows from acquisition	-	347,076	56,402	347,076
Claims and other directly attributable expenses	-	630,026	92,704	630,026
Estimates of present value of future cash inflow	**-**	**(1,816,588)**	**(254,444)**	**(1,816,588)**
Non-financial risk adjustment	**-**	**29,528**	**4,646**	**29,528**
Insurance coverage margin	**-**	**809,958**	**100,692**	**809,958**
Total remaining coverage of the general model/floating-rate model	**-**	**-**	**-**	**-**

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14. Taxes and contributions payable

	Company		Consolidated	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Income tax and social contribution payable[1]	**-**	**1,025**	**192,829**	**3,441**
IRPJ	-	115	163,368	1,875
CSLL	-	910	29,461	1,566
Other federal tax liabilities	**65,970**	**23,105**	**285,677**	**31,113**
PIS and COFINS[2]	23,444	4,901	92,155	5,336
PIS, COFINS and CSLL (PCC)	138	1,920	31,441	1,985
IRRF[3]	41,370	11,314	61,915	11,870
IVA[4]	-	-	3,542	3,532
IOF	-	-	68,496	-
Charges payable (social charges)	1,017	4,947	27,613	8,059
Other	1	23	515	331
Municipal tax liabilities	**10**	**2,769**	**75,108**	**3,288**
	65,980	26,899	553,614	37,842
Current liabilities	65,980	26,899	553,403	37,573
Non-current liabilities	-	-	211	269
	65,980	**26,899**	**553,614**	**37,842**

[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.
[2]The increase is mainly due to taxes levied on the interest on own capital receivable by the Company.
[3]The increase is mainly due to taxes levied on the interest on own capital receivable by the Company.
[4]Value Added Tax from the subsidiary Odontored.

15. Debits from healthcare operations

	Company		Consolidated	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Consideration/premiums to be repaid	-	117	115,101	117
Trading on operations	-	22,263	37,708	22,817
Anticipated revenue from considerations	-	9,013	56,778	9,013
Other Debits from Operations with Healthcare Plans	-	799	64,401	799
	-	**32,192**	**273,988**	**32,746**

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16. Suppliers and other accounts payable

	Company		Consolidated	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Provisions of plan operators not related to insurance contracts[1]	-	2,026	1,342,170	2,026
Social charges and labor legislation obligations	3,820	59,049	219,228	71,995
Liabilities with related parties[3]	-	-	64,100	-
Suppliers	-	9,355	120,508	15,528
Lease liabilities (Note 16.1)	-	11,462	204,829	20,822
Investment payable[2]	-	7,225	211,944	7,697
Long-term incentive	1,189	18,101	13,537	19,982
Third-party deposits	-	6,632	32,163	7,966
Other	7,286	19,777	271,888	26,300
	12,295	**133,627**	**2,480,367**	**172,316**
Current liabilities	11,106	91,369	2,148,225	122,576
Non-current liabilities	1,189	42,258	332,142	49,740
	12,295	**133,627**	**2,480,367**	**172,316**

[1]Refers mainly to known or notified events related to post-payment contracts.
[2]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 annually on the closing date. The amount as of the base date in June 2026 is R$ 203,622.
[3]This essentially refers to the apportionment of shared administrative expenses.

16.1. 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 at the present value of future payments and, in return, were recognized as right of use in assets. The total impacts measured are presented below:

	Company									
	01/01/2025	Remeasurement and new contracts	Payments	Allocation of financial charges	12/31/2025	Remeasurement and new contracts	Payments	Allocation of financial charges	Contribution of liabilities	06/30/2026
Real estate	**13,418**	2	(2,794)	836	**11,462**	778	(1,045)	264	(11,459)	-
Total	**13,418**	**2**	**(2,794)**	**836**	**11,462**	**778**	**(1,045)**	**264**	**(11,459)**	**-**
Current liabilities					2,057					-
Non-current liabilities					9,405					-
					11,462					**-**

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

	Consolidated									
	01/01/2025	Remeasurement and new contracts	Payments	Allocation of financial charges	12/31/2025	Merger of BGS's Shares[1]	Remeasurement and new contracts	Payments	Allocation of financial charges	06/30/2026
Real estate	**25,425**	1,262	(8,084)	1,993	**20,596**	182,932	8,145	(13,174)	3,421	201,920
Vehicles	**-**	-	-	-	**-**	2,715	256	(212)	61	2,820
Equipment	**360**	13	(254)	107	**226**	-	-	(150)	13	89
Total	**25,785**	**1,275**	**(8,338)**	**2,100**	**20,822**	**185,647**	**8,401**	**(13,536)**	**3,495**	**204,829**
Current liabilities					6,561					37,104
Non-current liabilities					6,561					37,104
					20,822					**204,829**

[1]Merger of BGS Group's shares (Note 1.2).

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

	Company							
	Up to one year	1–5 years	> 5 years	12/31/2025	Up to one year	1–5 years	> 5 years	06/30/2026
Real estate	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 1.3).

	Consolidated							
	Up to one year	1–5 years	> 5 years	12/31/2025	Up to one year	1–5 years	> 5 years	06/30/2026
Real estate	6,365	12,593	1,639	**20,597**	36,054	66,675	99,191	**201,920**
Vehicles	-	-	-	**-**	971	1,849	-	**2,820**
Equipment	196	29	-	**225**	79	10	-	**89**
Total	**6,561**	**12,622**	**1,639**	**20,822**	**37,104**	**68,534**	**99,191**	**204,829**

[1]Merger of BGS Group's shares (Note 1.2).

17. Non-current liabilities

17.1. Provision for tax, labor and civil lawsuits

The Management of the Company and its subsidiaries 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.

	Company				
	Tax	Civil	Social security and labor	06/30/2026	12/31/2025
Opening balance	**32,094**	**21,326**	**943**	**54,363**	**67,227**
Constitutions/payments/reversals	(1)	(3,903)	(252)	(4,156)	(23,687)
Inflation adjustment	1,687	1,589	70	3,346	10,823
Provision	**33,780**	**19,012**	**761**	**53,553**	**54,363**
Current liabilities				3,108	4,016
Non-current liabilities				50,445	50,347
				53,553	**54,363**

	Consolidated				
	Tax	Civil	Social security and labor	06/30/2026	12/31/2025
Opening balance	**33,427**	**21,331**	**2,606**	**57,364**	**71,285**
Merger of BGS's Shares[1]	1,157	1,262,793	2,885	1,266,835	-
Constitutions/payments/reversals	13	28,308	236	28,557	(25,153)
Inflation adjustment	1,768	5,975	193	7,936	11,232
Provision	**36,365**	**1,318,407**	**5,920**	**1,360,692**	**57,364**
Current liabilities				4,082	4,016
Non-current liabilities				1,356,610	53,348
				1,360,692	**57,364**

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(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 June 30, 2026, the amounts related to possible risks not provided for in the Company and its subsidiaries totaled (i) R$ 7,645 in labor lawsuits (R$ 6,272 in 2025); (ii) R$ 761,706 from civil lawsuits (R$ 93,960 in 2025); and (iii) R$ 988,223 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) 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$ 279,153 updated until 06/30/2026. 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) Infraction 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$ 118,320 and R$ 29,855 (R$ 107,309 and R$ 28,580 in December 2025), respectively;

c) 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$ 21,606, subject to execution injunctions that suspended the tax enforcement until the final decision of these injunctions;

d) 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$ 317,366 (R$ 288,057 in December 2025); and

e) The tax authority failed to approve the amendments to the Federal Tax Debits and Credits Declarations (DCTF) intended 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$ 62,121.

(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 contingencies 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.

Lawsuits filed by third parties seeking compensation. Considering that the base of lawsuits is mainly formed by proceedings with similar characteristics and not judged, in the year ended December 31, 2025, the measurement parameters for recording the provision were improved, which is recorded 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 June 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.

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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 June 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.

18. Shareholders' equity

18.1. Capital

	Company and Consolidated	
	06/30/2026	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$/share)	14.38	11.20
Equity value (R$/share)	6.31	2.38

[1]In 2026, it refers to the merger of BGS Group's shares (Note 1.2).

18.2. Capital reserves

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

18.3. Profit reserves

	Company and Consolidated	
	06/30/2026	12/31/2025
Legal reserve	154,951	154,951
Statutory Reserve of Regulatory Capital	100,000	100,000
Investment and expansion statutory reserve	218,629	218,629
Tax incentive reserve	129	129
Profit retention reserve	2,883,062	-
	3,356,771	**473,709**

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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.

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.

18.4. Treasury shares

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

The balance of treasury shares as of June 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).

18.5. Resolutions

Company and Consolidated						
Resolution				Payment date	Competence	
Approval	Type	Date	Dividend per share (R$)		06/30/2026	12/31/2025
RCA	Interest on own capital	03/19/2025	0.04536	12/10/2025	-	24,749
RCA	Interest on own capital	06/18/2025	0.04773	12/10/2025	-	26,016
RCA	Interest on own capital	09/15/2025	0.04926	12/10/2025	-	26,850
RCA	Interest on own capital	12/15/2025	0.05092	12/17/2026	-	27,754
RCA	Interest on own capital	06/25/2026	0.07867	11/30/2026	230,000	-
				Interest on own capital	**230,000**	**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	**230,000**	**443,524**

RCA = Board of Directors' Meeting.

19. 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.

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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: segments with less representation in the Company's total revenues, 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) acquisition and distribution of dental care materials for 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).

	Consolidated									
	Health care plans		Dental care plans		Health clinics		Other		Total	
	Period ended		Period ended		Period ended		Period ended		Period ended	
	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025
Insurance revenue (Premium Allocation Approach - PAA)	6,893,860	-	954,378	893,686	-	-	21,909	14,937	7,870,147	908,623
Insurance revenue (Building Block Approach - BBA)	475,700	-	230,018	263,151	-	-	-	-	705,718	263,151
Insurance and reinsurance revenue	**7,369,560**	**-**	**1,184,396**	**1,156,837**	**-**	**-**	**21,909**	**14,937**	**8,575,865**	**1,171,774**
Sales of Goods, Services, and Management Fee	50,062	-	12,446	21,631	40,835	-	38,721	19,721	142,064	41,352
Revenue from sales of goods and rendering of services	**50,062**	**-**	**12,446**	**21,631**	**40,835**	**-**	**38,721**	**19,721**	**142,064**	**41,352**
TOTAL REVENUE	**7,419,622**	**-**	**1,196,842**	**1,178,468**	**40,835**	**-**	**60,630**	**34,658**	**8,717,929**	**1,213,126**
Claims incurred	(6,038,885)	-	(340,423)	(325,786)	-	-	(4,182)	(4,571)	(6,383,490)	(330,357)
Acquisition costs	(334,848)	-	(148,236)	(128,622)	-	-	(3,057)	(1,111)	(486,141)	(129,733)
Expenses with onerous contracts	(113,571)	-	-	-	-	-	-	-	(113,571)	-
Attributable administrative expenses	(237,602)	-	(229,115)	(197,228)	-	-	(11,475)	(9,875)	(478,192)	(207,103)
Services rendered expenses	-	-	-	-	(19,146)	-	(37,391)	(26,680)	(56,537)	(26,680)
TOTAL COSTS	**(6,724,906)**	**-**	**(717,774)**	**(651,636)**	**(19,146)**	**-**	**(56,105)**	**(42,237)**	**(7,517,931)**	**(693,873)**
GROSS INCOME (LOSS)	**694,716**	**-**	**479,068**	**526,832**	**21,689**	**-**	**4,525**	**(7,579)**	**1,199,998**	**519,253**
CONTRIBUTION MARGIN	**694,716**	**-**	**479,068**	**526,832**	**21,689**	**-**	**4,525**	**(7,579)**	**1,199,998**	**519,253**
Sales revenue (%)	**85.11%**	**0.00%**	**13.73%**	**13.52%**	**0.47%**	**0.00%**	**0.70%**	**0.40%**	**86.27%**	**86.97%**
Margin x sales revenue (%)	**9.36%**	**0.00%**	**40.03%**	**44.70%**	**53.11%**	**0.00%**	**7.46%**	**-21.87%**	**13.76%**	**42.80%**
Distribution of margin x total/segment (%)	**57.89%**	**0.00%**	**39.92%**	**43.90%**	**1.81%**	**0.00%**	**0.38%**	**-0.63%**	**60.08%**	**60.45%**

	Consolidated									
	Health care plans		Dental care plans		Health clinics		Other		Total	
	Quarter ended		Quarter ended		Quarter ended		Quarter ended		Quarter ended	
	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025
Insurance revenue (Premium Allocation Approach - PAA)	6,893,860	-	478,501	450,219	-	-	13,828	10,425	7,386,189	460,644
Insurance revenue (Building Block Approach - BBA)	475,700	-	110,523	133,818	-	-	-	-	586,223	133,818
Insurance and reinsurance revenue	**7,369,560**	**-**	**589,024**	**584,037**	**-**	**-**	**13,828**	**10,425**	**7,972,412**	**594,462**
Sales of Goods, Services, and Management Fee	50,062	-	6,058	12,933	40,835	-	27,546	9,233	124,501	22,166
Sales revenue from goods and rendering of services	**50,062**	**-**	**6,058**	**12,933**	**40,835**	**-**	**27,546**	**9,233**	**124,501**	**22,166**
TOTAL REVENUE	**7,419,622**	**-**	**595,082**	**596,970**	**40,835**	**-**	**41,374**	**19,658**	**8,096,913**	**616,628**
Claims incurred	(6,038,885)	-	(185,369)	(173,833)	-	-	(2,110)	(2,583)	(6,226,364)	(176,416)
Acquisition costs	(334,848)	-	(76,551)	(71,963)	-	-	(2,000)	(578)	(413,399)	(72,541)
Expenses with onerous contracts	(113,571)	-	-	-	-	-	-	-	(113,571)	-
Attributable administrative expenses	(237,602)	-	(111,166)	(104,307)	-	-	(5,939)	(5,201)	(354,707)	(109,508)
Services rendered expenses					(19,146)	-	(23,903)	(13,739)	(43,049)	(13,739)
TOTAL COSTS	(6,724,906)	-	(373,086)	(350,103)	(19,146)	-	(33,952)	(22,101)	(7,151,090)	(372,204)
GROSS INCOME (LOSS)	**694,716**	**-**	**221,996**	**246,867**	**21,689**	**-**	**7,422**	**(2,443)**	**945,823**	**244,424**
CONTRIBUTION MARGIN	**694,716**	**-**	**221,996**	**246,867**	**21,689**	**-**	**7,422**	**(2,443)**	**945,823**	**244,424**
Sales revenue (%)	**85.11%**	**0.00%**	**6.83%**	**6.85%**	**0.47%**	**0.00%**	**0.47%**	**0.23%**	**86.05%**	**86.53%**
Margin x sales revenue (%)	**9.36%**	**0.00%**	**37.31%**	**41.35%**	**53.11%**	**0.00%**	**17.94%**	**-12.43%**	**11.68%**	**39.64%**
Distribution of margin x total/segment (%)	**57.89%**	**0.00%**	**18.50%**	**20.57%**	**1.81%**	**0.00%**	**0.62%**	**-0.20%**	**60.32%**	**60.94%**

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20. Revenues

	Company				Consolidated			
	Quarter ended		Period ended		Quarter ended		Period ended	
	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025
Values related to changes in responsibilities for remaining coverage (PCR)	**194,946**	**584,037**	**790,371**	**1,156,838**	**7,972,412**	**594,462**	**8,575,865**	**1,171,774**
Outflows related to contracts of the general model/floating-rate approach (BBA)	**37,637**	**133,818**	**157,132**	**263,151**	**586,223**	**133,818**	**705,718**	**263,151**
Outflows related to general model contracts	**20,899**	**60,146**	**85,055**	**117,457**	**532,925**	**60,146**	**597,081**	**117,457**
- Expectation of incurred claims and expenses	11,283	32,834	46,546	64,266	504,291	32,834	539,554	64,266
- Recovery of acquisition cash flow	9,616	27,312	38,509	53,191	28,634	27,312	57,527	53,191
Change in the non-financial risk adjustment	**556**	**1,962**	**2,238**	**3,657**	**3,158**	**1,962**	**4,840**	**3,657**
Insurance coverage margin recognized for the general model	**16,182**	**71,710**	**69,839**	**142,037**	**50,140**	**71,710**	**103,797**	**142,037**
Outflows relating to contracts premium allocation approach	**157,309**	**450,219**	**633,239**	**893,687**	**7,386,189**	**460,644**	**7,870,147**	**908,623**
Sales of goods, services, and management fee	**2,191**	**12,933**	**8,579**	**21,631**	**124,501**	**22,166**	**142,064**	**41,352**
Total	**197,137**	**596,970**	**798,950**	**1,178,469**	**8,096,913**	**616,628**	**8,717,929**	**1,213,126**

21. Costs

	Company				Consolidated			
	Quarter ended		Period ended		Quarter ended		Period ended	
	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025
Claims incurred	(64,239)	(180,301)	(225,802)	(337,086)	(6,226,362)	(176,414)	(6,383,491)	(330,355)
Acquisition costs	(28,380)	(71,963)	(100,065)	(128,622)	(413,399)	(72,541)	(486,141)	(129,733)
Attributable administrative expenses	(42,827)	(119,510)	(172,095)	(229,567)	(354,709)	(109,510)	(478,191)	(207,105)
Expenses with onerous contracts	-	-	-	-	(113,571)	-	(113,571)	-
Expense with insurance contracts	**(135,446)**	**(371,774)**	**(497,962)**	**(695,275)**	**(7,108,041)**	**(358,465)**	**(7,461,394)**	**(667,193)**
Costs of goods and services	**-**	**-**	**-**	**-**	**(43,049)**	**(13,739)**	**(56,537)**	**(26,680)**
Costs	**(135,446)**	**(371,774)**	**(497,962)**	**(695,275)**	**(7,151,090)**	**(372,204)**	**(7,517,931)**	**(693,873)**

22. General and administrative expenses

	Company				Consolidated			
	Quarter ended		Period ended		Quarter ended		Period ended	
	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025
Personnel	(13,775)	(4,263)	(20,737)	(9,473)	(106,245)	(14,570)	(124,625)	(30,068)
Third party services	(1,390)		(1,390)		(10,476)	(2,137)	(12,367)	(3,966)
Localization and operation	(5,012)	(13,799)	(20,135)	(26,687)	(54,850)	(17,059)	(73,383)	(33,342)
Donations and contributions	-	-	-	-	(1,142)	-	(1,142)	-
Institutional advertising and publicity	-	-	-	-	(3,031)	(278)	(3,848)	(1,062)
Rates and taxes[1]	(23,612)	-	(23,612)	-	(89,109)	(54)	(89,299)	(980)
Other	1,187	-	1,187	-	(92)	(215)	(327)	(349)
Total	**(42,602)**	**(18,062)**	**(64,687)**	**(36,160)**	**(264,945)**	**(34,313)**	**(304,991)**	**(69,767)**

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

23. Other operating revenues (expenses)

	Company				Consolidated			
	Quarter ended		Period ended		Quarter ended		Period ended	
	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025
Expenses related to insurance	-	-	-	-	(113,803)	-	(113,803)	-
Formation of provision for civil contingencies	(1,495)	(4,659)	(4,943)	(7,876)	(92,158)	(4,659)	(95,606)	(7,876)
Health promotion and risk and disease prevention programs	(3)	(24)	(11)	(29)	(2,788)	(24)	(2,796)	(29)
Dental materials	(1,373)	(4,264)	(5,572)	(8,200)	(3,383)	(4,195)	(7,740)	(8,044)
Reversal (Formation) of provision for credit losses	(19)	(987)	(120)	(263)	(12,313)	(833)	(12,478)	1,917
Expenses for making membership cards and accreditation books	(303)	(474)	(1,292)	(966)	(3,103)	(474)	(4,092)	(966)
Other operating revenues from healthcare care plans	12	(1,650)	(6,617)	(5,476)	7,540	(2,087)	6,300	(6,283)
Other operating expenses/revenues	1,013	2,021	5,298	2,296	630	2,597	5,241	3,553
Total	**(2168)**	**(10,037)**	**(13,257)**	**(20,514)**	**(219,378)**	**(9,675)**	**(224,974)**	**(17,728)**

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24. Financial income (loss)

	Company				Consolidated			
	Quarter ended		Period ended		Quarter ended		Period ended	
	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025
Yields from financial investments	14,970	20,879	36,187	48,292	626,841	21,708	648,716	50,066
Inflation adjustment on judicial deposits	811	749	1,884	1,419	8,355	752	9,471	1,426
Inflation adjustment on tax credits	1,187	1,227	3,457	2,302	2,754	1,249	6,217	2,344
Dividends and interest on own capital	-	-	-	-	1,115	-	1,115	-
Other	765	2,287	2,978	4,269	24,737	2,489	27,133	4,613
Financial revenues	**17,733**	**25,142**	**44,506**	**56,282**	**663,802**	**26,198**	**692,652**	**58,449**
Expense from interest earning bank deposits	-	-	-	-	(14,007)	-	(14,007)	-
Adjustment to present value - lease liabilities	(64)	(214)	(264)	(435)	(3,048)	(598)	(3,495)	(1,132)
Taxes on financial operations	(4)	-	(4)	-	(19,530)	-	(19,530)	-
Inflation adjustment of provision for judicial contingencies	(1,435)	(2,768)	(3,346)	(5,251)	(5,934)	(2,839)	(7,936)	(5,479)
Fund management fee	-	-	-	-	(171)	-	(171)	-
Net financial expenses of insurance contracts (CPC 50 / IFRS 17)	(6,319)	(10,174)	(16,138)	(20,927)	(319,470)	(10,174)	(329,290)	(20,927)
Other financial expenses	(923)	(2,169)	(4,244)	(4,851)	(6,573)	(3,035)	(10,408)	(6,189)
Financial expenses	**(8,745)**	**(15,325)**	**(23,996)**	**(31,464)**	**(368,733)**	**(16,646)**	**(384,837)**	**(33,727)**
	8,988	**9,817**	**20,510**	**24,818**	**295,069**	**9,552**	**307,815**	**24,722**

25. Calculation of IRPJ/CSLL

	Company				Consolidated			
	Quarter ended		Period ended		Quarter ended		Period ended	
	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025
Effect (CPC 50 / IFRS 17) before IRPJ and CSLL	(130,984)	2,372	(129,029)	7,889	(217,551)	2,502	(215,329)	7,271
IRPJ and CSLL calculation basis	779,284	206,526	1,000,981	446,207	1,055,885	207,602	1,274,702	449,646
	648,300	**208,898**	**871,952**	**454,096**	**838,334**	**210,104**	**1,059,373**	**456,917**
Estimate of IRPJ and CSLL expenses, according to the current rate[1]	**(220,422)**	**(71,025)**	**(296,464)**	**(154,393)**	**(298,480)**	**(71,435)**	**(373,634)**	**(155,352)**
Effect of Corporate Income Tax and Social contribution on permanent/temporary differences:								
Equity in net income of subsidiaries	255,945	975	257,749	2,146	(5,209)	543	(4,666)	1,104
Provision for tax contingencies	122	(12)	114	(23)	122	(12)	114	(23)
Provision for civil contingencies	436	(253)	296	(1,684)	(9,098)	(69)	(9,248)	(1,345)
Provision for labor contingencies	16	327	62	298	(89)	304	(90)	297
Provision for administrative contingencies	754	(550)	491	(1,321)	(305)	(550)	(568)	(1,321)
Sundry provisions	1,675	349	2,074	1,773	(53,338)	338	(52,828)	1,758
Amortization of goodwill	(247)	458	-	915	11	550	351	1,101
Profit sharing	10,834	6,491	8,503	4,740	8,827	7,331	6,109	5,351
Interest on own capital	(7,970)	8,845	(7,971)	17,261	95,034	8,845	95,034	17,261
Adjustments - Law 12973/14	792	3	797	2	828	3	851	(5)
Tax losses	-	-	-	-	(1,129)	(543)	(1,340)	(1,510)
Effect (CPC 50 / IFRS 17)	(44,535)	806	(43,870)	2,682	(73,967)	851	(73,212)	2,472
Insurance Expenses | Acquisition Costs and ILP Program	13,908	(10,277)	12,080	5,542	13,195	(9,964)	11,477	5,710
Other	(10,811)	(3,145)	(11,495)	(2,979)	(3,483)	(3,108)	(4,590)	(3,097)
Current IRPJ and CSLL expense	**497**	**(67,008)**	**(77,634)**	**(125,041)**	**(327,081)**	**(66,916)**	**(406,240)**	**(127,599)**
PAT Credit (Lawsuit)	(2,351)	14,058	992	14,058	(5,652)	14,058	1,411	14,058
Current IRPJ and CSLL expense	**(1,854)**	**(52,950)**	**(76,642)**	**(110,983)**	**(332,733)**	**(52,858)**	**(404,829)**	**(113,541)**
Deferred IRPJ and CSLL revenue (expense)	(9,800)	(7,380)	(6,137)	(22,396)	44,078	(8,579)	47,940	(23,463)
Deferred IRPJ and CSLL revenue (CPC 50 / IFRS 17)	203	(740)	(195)	(3,165)	86,768	(870)	86,103	(2,547)
Deferred IRPJ and CSLL expense	**(9,597)**	**(8,120)**	**(6,332)**	**(25,561)**	**130,846**	**(9,449)**	**134,043**	**(26,010)**
Total IRPJ and CSLL expense	**(11,451)**	**(61,070)**	**(82,974)**	**(136,544)**	**(201,887)**	**(62,307)**	**(270,786)**	**(139,551)**
Effective rate	1.8%	29.2%	9.5%	30.1%	24.1%	29.7%	25.6%	30.5%

[1] See Note 2.10 (a).

26. Earnings per share – basic and diluted

	Company and Consolidated			
	Quarter ended		Period ended	
	06/30/2026	06/30/2025	06/30/2026	06/30/2025
Income attributable to Company's shareholders (in thousands of reais)	**636,849**	**147,828**	**788,978**	**317,552**
Common shares (in thousands)				
Weighted average number of common shares issued (thousands)	2,923,468	545,093	1,224,629	545,567
Weighted average number of shares for the basic and diluted earnings per share	**2,923,468**	**545,782**	**1,224,629**	**545,567**
Basic and diluted earnings per share (R$)	**0.21784**	**0.27120**	**0.64426**	**0.58206**

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27. 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	06/30/2026		12/31/2025		06/30/2026		06/30/2026		06/30/2025		06/30/2025	
		Assets	Liabilities	Assets	Liabilities	Revenue	Expense	Revenue	Expense	Revenue	Expense	Revenue	Expense
Transactions with the controlling shareholders:													
Fundação Bradesco	(v)	3	-	-	-	11	-	11	-	-	-	-	-
Banco Bradesco S.A.	(i), (v) and (vi)	1,981,386	211,872	27,723	937	18,813	(3,512)	19,344	(4,775)	545	(1,198)	1,239	(2,479)
Transactions with joint venture:													
Brasildental Operadora De Planos Odontológicos S.A.	(v)	5,212	-	5,669	-	11,850	-	14,948	-	15,146	(2)	30,652	(3)
ABPF Oncologia S.A.	(iii) and (v)	108	685	-	-	929	(1,506)	929	(1,506)	-	-	-	-
Transactions with subsidiaries:													
Bradesco Saúde S.A.	(vii)	-	-	-	71,167	-	-	-	-	-	-	-	-
Bradesco Gestão de Saúde S.A.	(vii)	-	209,091	-	-	-	-	-	-	-	-	-	-
Papaiz Associados Diagnósticos Por Imagem S.A.	(iii) and (v)	-	171	-	116	84	(298)	125	(523)	59	(223)	59	(223)
Odontoprev Serviços Ltda.	(iii) and (v)	22	1	83	83	3,410	(8,405)	14,728	(8,432)	11,248	(28)	22,420	(102)
Novamed Gestão De Clínicas Ltda.	(vi)	-	1	-	-	-	(18)	-	(18)	-	(45)	-	(102)
Easy Software S.A.	(v)	3	-	12	12	8	(6)	8	(21)	-	(23)	-	(53)
Dental Partner Comércio De Produtos E Equipamentos Odontológicos Ltda.	(iii) and (v)	-	-	1	1	312	(668)	1,110	(668)	1,038	(2)	1,559	(3)
Clidec - Clínica Dentária Especializada Cura D' ars Ltda.	(iii) and (v)	-	1,669	1,126	1,126	3,553	(5,053)	11,850	(5,066)	8,126	(14)	17,480	(27)
Companhia Brasileira De Gestão De Serviços S.A.	(iii)	-	-	-	-	303	(1,969)	303	(1,969)	149	-	291	-
Murta Gestão E Auditoria Em Sistema De Saúde Ltda.	(iii)	-	-	-	-	15	-	15	-	5	-	10	-
Boutique Dental Ltda.	(iii)	171	-	116	-	631	(764)	2,270	(805)	1,465	(59)	2,340	(59)
Mediservice Administradora de Planos de Saúde S.A.	(v) and (vii)	61,696	7,483	-	-	17,176	(35)	17,176	(35)	-	-	-	-
Transactions with associated companies:													
Fleury S.A.	(iii), (v) and (vii)	40,765	163,821	-	-	55,980	(585,557)	56,781	(585,557)	789	-	1,573	-
Hospital Santa Lúcia S.A.	(v) and (vii)	13,988	21,874	-	-	634	(76,182)	634	(76,182)	339	-	669	-
Pacífico Holding Imobiliária Hospitalar S.A.	(iii) and (v)	1,064	129,306	-	-	6,875	(454,056)	6,875	(454,056)	-	-	-	-
Transactions with key management personnel:													
Key management personnel	(iii) and (v)	4,360	377	3,370	511	3,431	(4,733)	3,434	(5,233)	3	(1,070)	7	(1,850)
Related-party transactions													
Ágora Corretora de Títulos e Valores Mobiliários S.A.	(v)	-	-	-	-	22	-	22	-	-	-	-	-
Alelo S.A.	(v)	-	-	-	-	-	(676)	-	(676)	-	(849)	-	(2,118)
Anatomia Patológica Hugo Silviano Branda	(v)	-	7	-	-	1	(26)	1	(26)	-	-	1	-
Ânima - Ânima Centro Hospitalar LTDA	(v)	-	884	-	-	-	(3,263)	-	(3,263)	-	-	-	-
Banco Bradescard S.A.	(v)	64	1,145	61	1,472	1	(2,925)	1	(4,509)	-	(1,526)	-	(3,859)
Banco Bradesco Bbi S.A.	(v)	-	-	-	-	2	-	2	-	-	-	-	-
Banco Bradesco Financiamentos S.A.	(v)	2	-	-	-	35	-	35	-	-	-	-	-
Bradesco Administradora de Consórcios Ltda.	(v)	1	-	-	-	6	-	6	-	-	-	-	-
Bradesco Auto-Re Companhia De Seguros	(v)	48	-	-	-	2,477	-	2,477	-	-	-	-	-
Bradesco Capitalização S.A.	(v)	5	-	-	-	29	-	29	-	-	-	-	-
Bradesco Comercializadora de Energia Ltda.	(v)	1	-	-	-	4	-	4	-	-	-	-	-
Bradesco Holdings de Investimentos S.A.	(v)	-	-	-	-	2	-	2	-	-	-	-	-
Bradesco Seguros S.A.	(ii) and (v)	165	63,242	-	-	1,057	(373,108)	1,057	(373,108)	-	-	-	-
Bradesco Vida e Previdência S.A.	(v)	39	-	-	-	3,031	-	3,031	-	-	(17)	-	(32)
Bradescor Corretora De Seguros S.A.	(v)	30	-	-	-	178	(391)	178	(391)	-	-	-	-
BSP Affinity Ltda.	(v)	5	-	-	-	27	-	27	-	-	-	-	-
BSP Empreendimento Imobiliário LTDA	(v) and (vi)	84,167	72,227	-	-	33	(11,785)	33	(11,785)	-	-	-	-
Cateno Gestão de Contas de Pagamento S.A.	(iii)	13	-	-	-	4,394	-	4,394	-	-	-	-	-
CCG - Clínica de Campo Grande S.A.	(v)	-	1,028	-	-	-	(2,389)	-	(2,389)	-	-	-	-
Centro Avançado de Oftalmologia S.A.	(iii)	5	-	-	-	44	-	44	-	-	-	-	-
Centro de Patologia Clinica Ltda.	(v)	-	74	-	-	2	(269)	2	(269)	3	-	5	-
Clinica de Olhos Dr. Moacir Cunha S.A.	(iii) and (v)	34	649	-	-	334	(2,074)	334	(2,074)	-	-	-	-
Clinica Oftalmológica São Lucas Ltda	(ii)	15		-	-	159	-	159	-	-	-	-	-
CRB - Centro Radiológico de Brasília S.A.	(v)	-	139	-	-	-	(654)	-	(654)	-	-	-	-
CRG - Centro Radiológico do Gama S.A.	(v)	-	45	-	-	-	(306)	-	(306)	-	-	-	-
Diagnóstico por Imagem Sete Lagoas Ltda.	(v)	-	7	-	-	1	(24)	2	(24)	1	-	2	-
E-Agro Soluções em Comercio Eletrônico S.A.	(v)	-	-	-	-	1	-	1	-	-	-	-	-
Europ Assistance Brasil Serviços de Assistência S.A.	(v)	-	-	-	-	-	(670)	-	(670)	-	-	-	-
Fleury Centro de Procedimentos Médicos Avançados S.A.	(iii) and (v)	48	1,486	-	-	645	(5,492)	661	(5,492)	15	-	29	-
Genesis Analises Genomicas S.A.	(iii)	125	-	-	-	1,270	-	1,285	-	16	-	33	-
Gestora de Inteligência de Crédito S.A.	(iii)	511	-	-	-	3,210	-	3,210	-	-	-	-	-
GIP Medicina Diagnóstica S.A.	(v)	-	9,003	-	-	-	(5,461)	-	(5,461)	-	-	-	-
Hemolab Laboratório de Patologia Clínica Ltda.	(v)	-	339	-	-	-	(1,463)	-	(1,463)	-	-	-	-
HMA - Hospital Maria Auxiliadora S.A.	(v)	-	1,632	-	-	-	(8,007)	-	(8,007)	-	-	-	-
HME - Hospital de Medicina Especializada S.A.	(iii) and (v)	981	4,565	-	-	2,032	(22,025)	2,032	(22,025)	-	-	-	-
HO - Hospital Ortopédico LTDA	(iii) and (v)	3	185	-	-	7	(318)	7	(318)	-	-	-	-
HP - Hospital Prontonorte S.A.	(v)	-	2,222	-	-	-	(9,521)	-	(9,521)	-	-	-	-
Instituto de Analises Clinicas de Santos	(v)	-	1,214	-	-	20	(4,892)	39	(4,892)	13	-	25	-
Instituto de Radiologia de Natal Ltda	(v)	-	670	-	-	12	(1,844)	24	(1,844)	11	-	22	-
Instituto Hermes Pardini S.A.	(iii) and (v)	694	5,982	-	-	8,170	(24,051)	8,360	(24,051)	183	-	366	-
Laboratório Bioclínico Ltda.	(v)	-	581	-	-	-	(2,061)	-	(2,061)	-	-	-	-
Laboratório de Análises Clínicas Confiance Ltda	(v)	-	1,818	-	-	-	(7,147)	-	(7,147)	-	-	-	-
Laboratório de Patologia Clinica Dr° Paulo C. De Azevedo	(iii) and (v)	22	486	-	-	249	(2,017)	262	(2,017)	13	-	30	-
Laboratório Padrão S.A.	(v)	-	581	-	-	20	(2,469)	40	(2,469)	18	-	37	-
Laboratório Pretti Ltda	(v)	-	636	-	-	-	(2,263)	-	(2,263)	-	-	-	-
LSL - Laboratório de Análises Clínicas Ltda	(v)	-	165	-	-	3	(673)	6	(673)	-	-	-	-
Methodos Laboratório, Analises Clinicas e Hematologia Ltda.	(v)	-	117	-	-	9	(553)	18	(553)	6	-	12	-
Moscogliato Serviço de Ultrasom Ltda	(iii) and (v)	14	462	-	-	148	(1,634)	148	(1,634)	-	-	-	-
Naip Instituicao de Pagamento S.A.	(v)	-	82	-	-	-	(406)	-	(406)	-	-	-	-
Pardis Pardini Distribuidora LTDA	(iii)	-	-	-	-	4	-	4	-	-	-	-	-
Procárdio - Procárdio Centro Cardio-Respiratório LTDA	(v)	-	-	-	-	-	12	-	12	-	-	-	-
Saha Serviços Medicos e Hospitalares Ltda	(iii) and (v)	45	8,358	-	-	462	(21,820)	462	(21,820)	-	-	-	-
Santecorp Holding Ltda.	(iii) and (v)	47	-	-	-	485	(15,299)	491	(15,342)	4	(107)	7	(179)
Swiss Re Corporate Solutions Brasil Seguros S.A.	(iii)	1,046	-	-	-	6,454	(79)	6,454	(131)	-	(71)	-	(138)
TbForte - Transporte de Valores Brasil Forte LTDA	(iii)	493	-	-	-	6,866	-	6,866	-	-	-	-	-
TbNet - Comércio Locação e Adm. LTDA	(iii)	3	-	-	-	81	-	81	-	-	-	-	-
Tecban Serviços Integrados LTDA	(iii)	642	-	-	-	4,372	-	4,372	-	-	-	-	-

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Toxicologia Pardini Laboratórios S.A.	(iii)	27	-	-	-	287	-	291	-	4	-	8	-
Vita Clinicas Medicina Especializada Ltda	(iii) and (v)	52	595	-	-	564	(1,281)	564	(1,281)	-	-	-	-
Banco Digio S.A.	(v)	1	3	1	6	-	(2)	-	(5)	-	(3)	-	(9)
Bradescard México, Limited Liability Company	(v)	-	148	-	1,000	-	1,716	-	(1,340)	-	(3,092)	-	(3,613)
Bsp Empreendimento Imobiliário D166 Ltda.	(vi)	404	481	421	497	-	(32)	-	(65)	-	(32)	-	(64)
Bsp Empreendimentos Imobiliários R12 Ltda.	(vi)	254	302	261	308	-	(19)	-	(38)	-	(18)	-	(37)
Gestão Opme Ltda.	(v)	-	-	-	-	-	(4)	-	(4)	-	-	-	-
Haitong Banco de Investimentos do Brasil S.A.	(iii)	-	-	-	-	38	-	76		57		79	-
Stelo S.A.	(iv)	-	-	-	-	-	(268)	-	(549)	-	(166)	-	(335)
Cip Centro De Infusões Pacaembu Ltda.	(iii)	-	-	-	-	-	-	-	-	5	-	5	-
Saúde Newco Ltda.	(iii)	-	-	-	-	-	-	-	-	1	-	2	-
		2,198,784	**927,911**	**38,844**	**77,236**	**171,263**	**(1,680,695)**	**198,135**	**(1,687,850)**	**39,262**	**(8,545)**	**78,962**	**(15,285)**

(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) It is related to rent contracts.
(vii) Dividends and Interest on own capital.

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 Company and its subsidiaries grant profit sharing to its employees and officers linked to the achievement of operating goals and specific objectives established and approved at the beginning of each year. On June 30, 2026, the amounts of R$ 13,437 (R$ 9,130 on June 30, 2025) and R$ 21,923 (R$ 10,962 on June 30, 2025) were appropriated as profit sharing in the Company and in the Consolidated.

The Company has a long-term incitement program (ILP Program), which establishes the criteria for the payment of cash bonuses, corresponding to salary multiples, to be made by the Company and its subsidiaries to the eligible beneficiaries after the measurement period, provided that the goals and conditions established in the terms are met.

As of June 30, 2026, the amounts of R$ 7,129 and R$ 15,562 in the Company and Consolidated, respectively (R$ 7,527 and R$ 8,422 as of June 30, 2025), were appropriated to income (loss) for the period.

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	
	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025
Statutory Board	**7,152**	**15,237**	**8,738**	**16,650**	**24,997**	**15,237**	**26,583**	**16,650**
Directors' fee	1,318	1,166	2,637	2,332	4,039	1,166	5,358	2,332
Benefits	80	175	270	352	190	175	380	352
Private pension	34	70	111	140	587	70	664	140
Bonus	4,869	4,810	4,869	4,810	7,881	4,810	7,881	4,810
Long-term fixed fees	851	9,016	851	9,016	12,300	9,016	12,300	9,016
Board of Directors	**3,871**	**1,164**	**5,107**	**2,328**	**3,871**	**1,164**	**5,107**	**2,328**
Directors' fee	3,871	1,164	5,107	2,328	3,871	1,164	5,107	2,328
Audit Committee and Fiscal Council	**193**	**130**	**324**	**261**	**322**	**130**	**453**	**261**
Directors' fee	193	130	324	261	322	130	453	261
	11,216	16,531	14,169	19,239	29,190	16,531	32,143	19,239

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.

Other information the Company deems to be relevant

SHAREHOLDING POSITION OF THE HOLDERS OF OVER 5% OF THE COMPANY'S SHARES

Position as of 06/30/2026

Shareholder	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 07/21/2026, 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.

Shareholder	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.

Shareholder	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.

Shareholder	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.

Shareholder	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

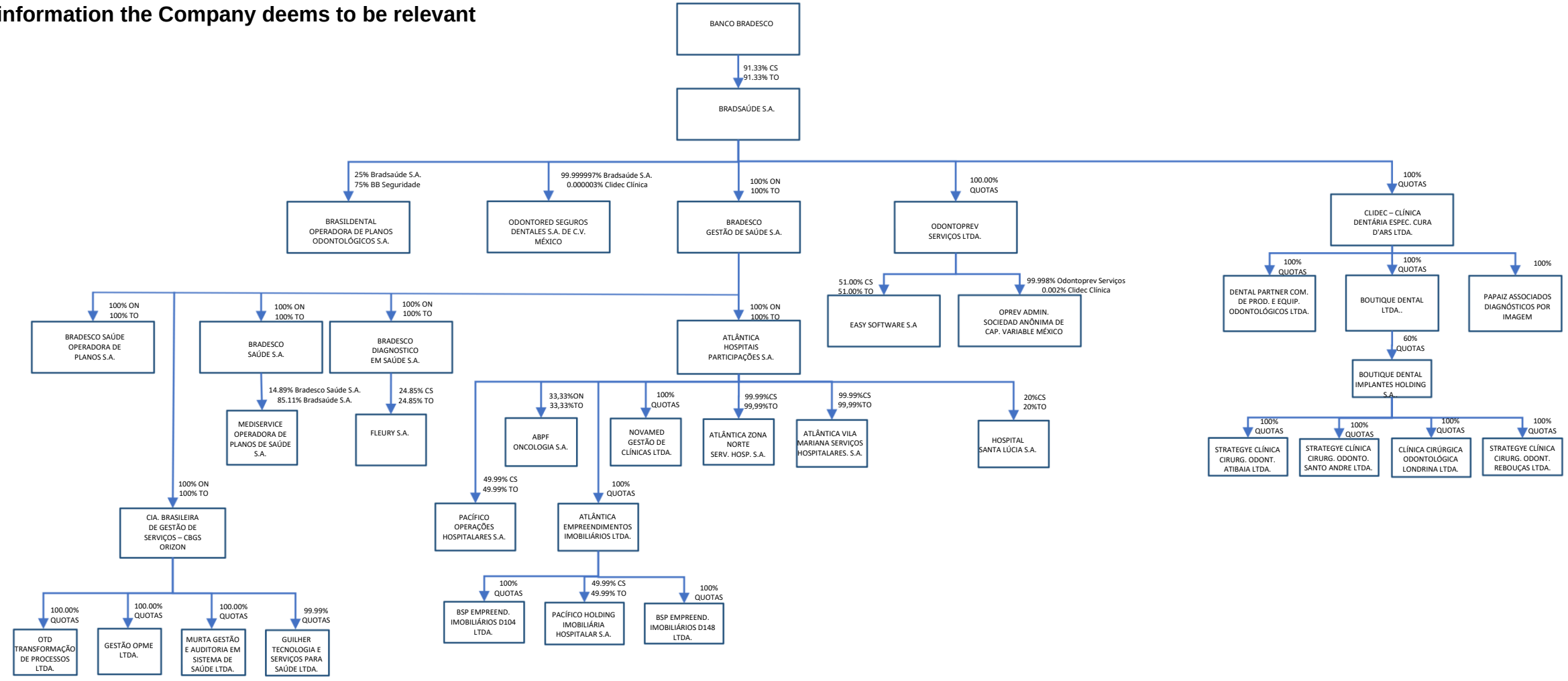
Shareholder	Common shares		Preferred shares		Total	
	Quantity	%	Quantity		Quantity	%
Fundação Bradesco	2,927,503,110	100.00	-	-	2,927,503,110	100.00
Total	**2,927,503,110**	**100.00**	**-**	**-**	**2,927,503,110**	**100.00**

Other information the Company deems to be relevant

CONSOLIDATED SHAREHOLDING POSITION OF THE CONTROLLING SHAREHOLDERS AND DIRECTORS AND OFFICERS AND SHARES IN CIRCULATION Position as of 06/30/2026						
Shareholder	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 SHARES IN CIRCULATION Position as of 06/30/2025						
Shareholder	Number of Common Shares (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

Other information the Company deems to be relevant



(*) THE REMAINING EQUITY INTEREST IS HELD BY MINORITY SHAREHOLDERS.

Opinions and Statements / Special Review Report - Unqualified

Report on the review of individual and consolidated interim financial statements
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 June 30, 2026, which comprises the balance sheet as of June 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 the review
Our review was carried out 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 issues - Statements of added value
The aforementioned financial statements include the individual and consolidated statements of added value (DVA) for the six-month period ended June 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 in conjunction with the review of the quarterly information, in order to determine whether they are reconciled with the interim financial statements and book records, as applicable, and whether their form and content are in accordance with the criteria defined in Technical Pronouncement CPC 9 (R1) – 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, August 3, 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 Executive Officers 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 second quarter of 2026.

Barueri/SP, August 3, 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 2Q26 quarterly earnings.

Barueri/SP, August 3, 2026.