



Webcast

2T25

Liderança e Inovação, com foco em geração de valor



SMLL B3

IDIVERSA B3

IGPTWB3

IDIV B3

ISEB3



Aviso importante



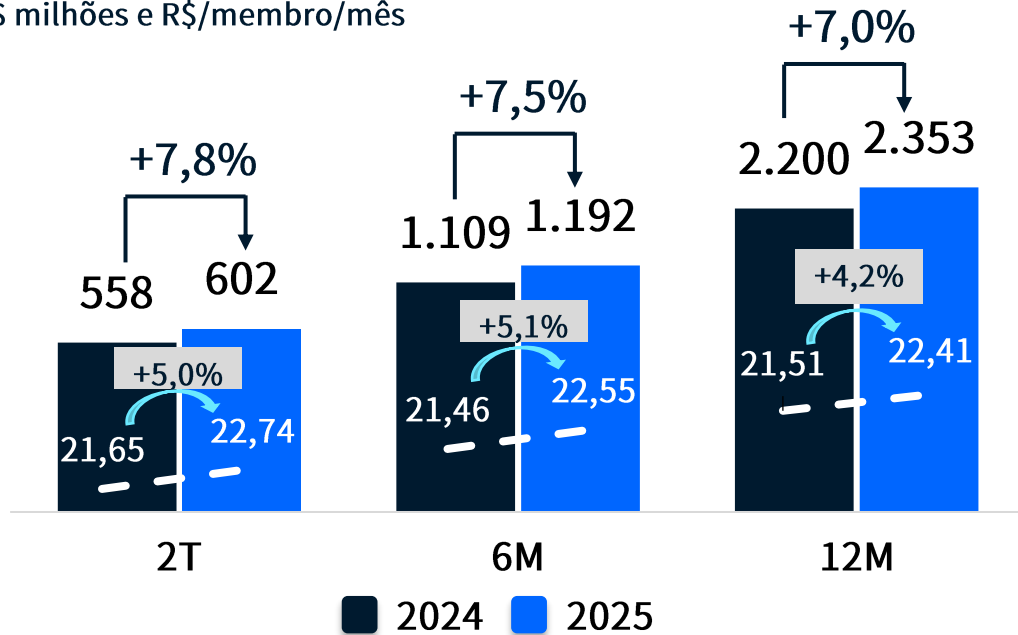
Este material foi preparado pela Odontoprev S.A. (“Odontoprev” ou “Companhia”) e pode incluir declarações que representem expectativas sobre eventos ou resultados futuros. Essas declarações estão baseadas em certas suposições e análises feitas pela Companhia de acordo com a sua experiência e o ambiente econômico e nas condições de mercado e nos eventos futuros esperados, muitos dos quais estão fora do controle da Companhia. Fatores importantes que podem levar a diferenças significativas entre os resultados reais e as declarações de expectativas sobre eventos ou resultados futuros incluem a estratégia de negócios da Companhia, as condições econômicas brasileira e internacional, tecnologia, estratégia financeira, desenvolvimentos do setor, condições do mercado financeiro, incerteza a respeito dos resultados de suas operações futuras, planos, objetivos, expectativas, intenções e outros fatores.

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

As informações e opiniões aqui contidas não devem ser entendidas como recomendação a potenciais investidores e nenhuma decisão de investimento deve se basear na veracidade, atualidade ou completude dessas informações ou opiniões.

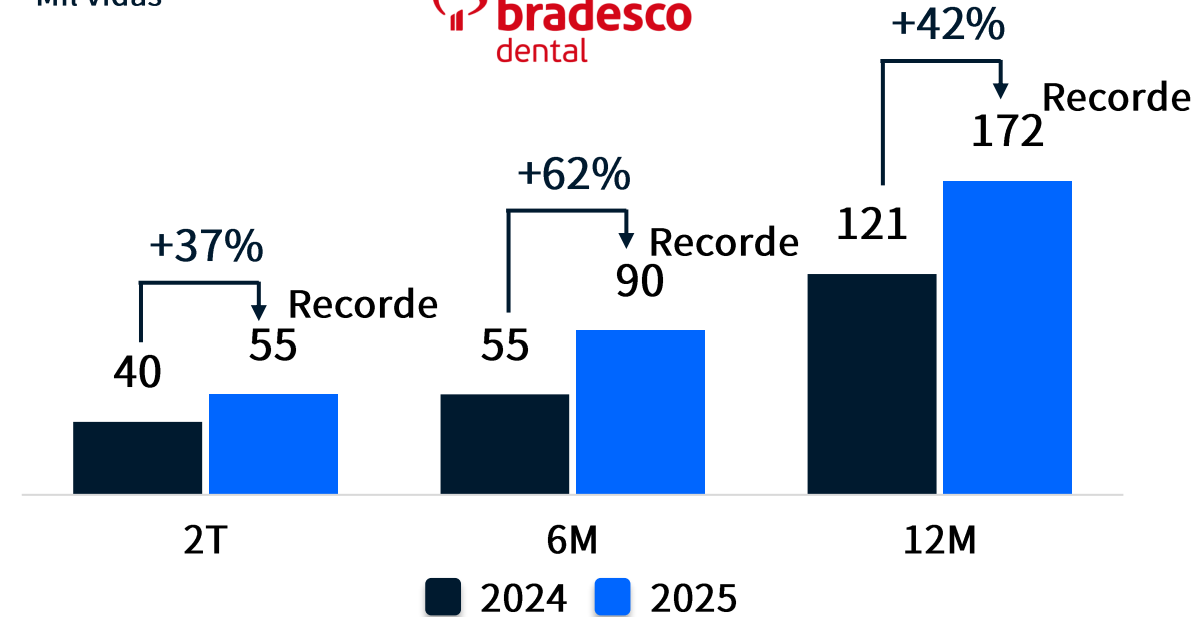
Receita líquida e Tíquete médio

R\$ milhões e R\$/membro/mês



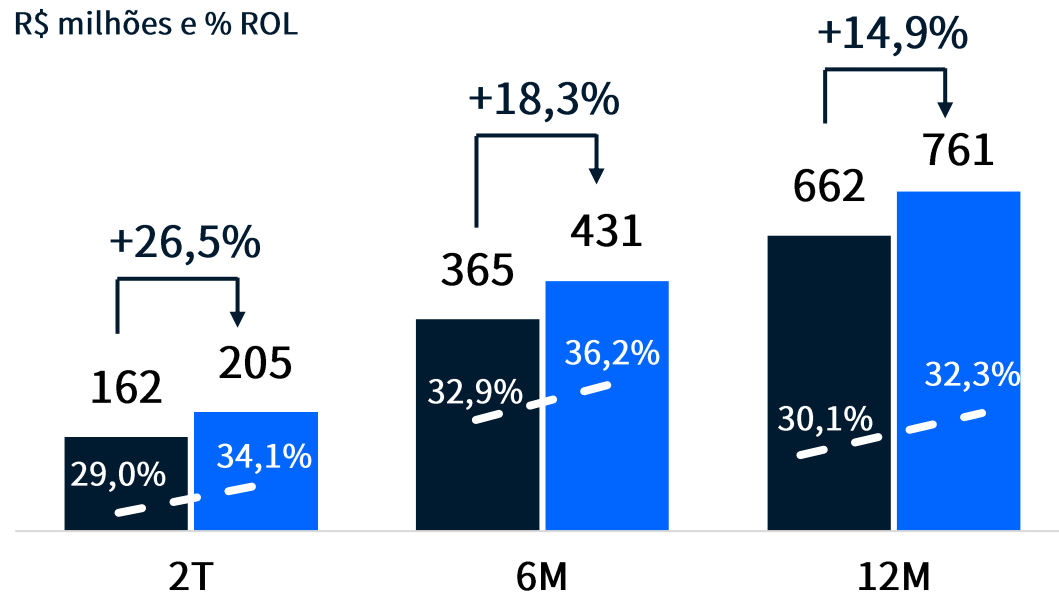
Bradesco Dental PME: adições líquidas recordes

Mil vidas



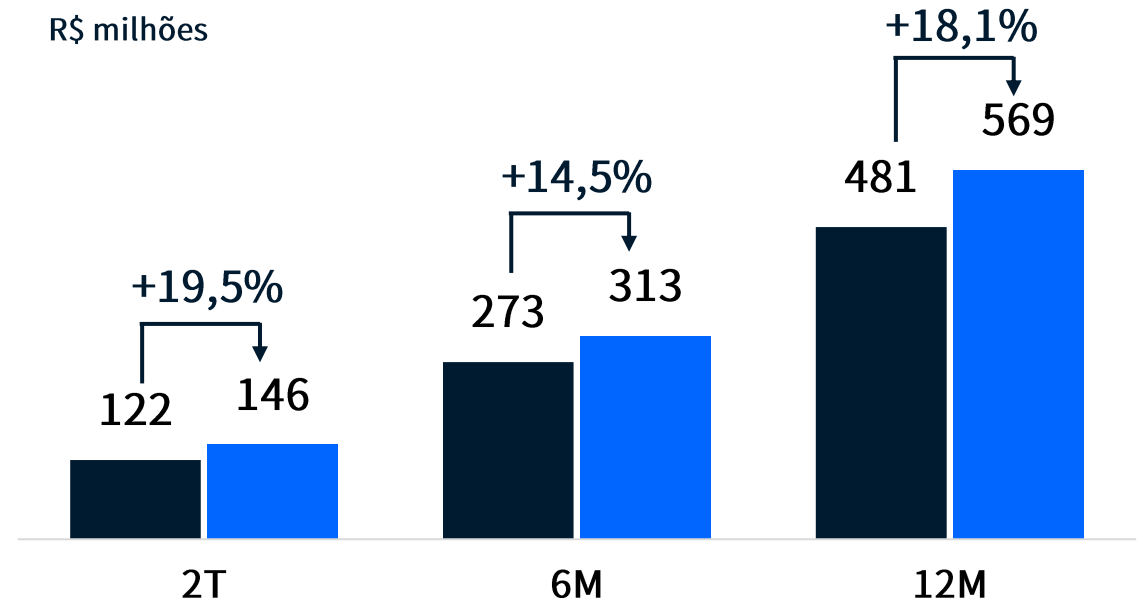
EBITDA Ajustado e Margem EBITDA

R\$ milhões e % ROL



Lucro líquido recorrente

R\$ milhões

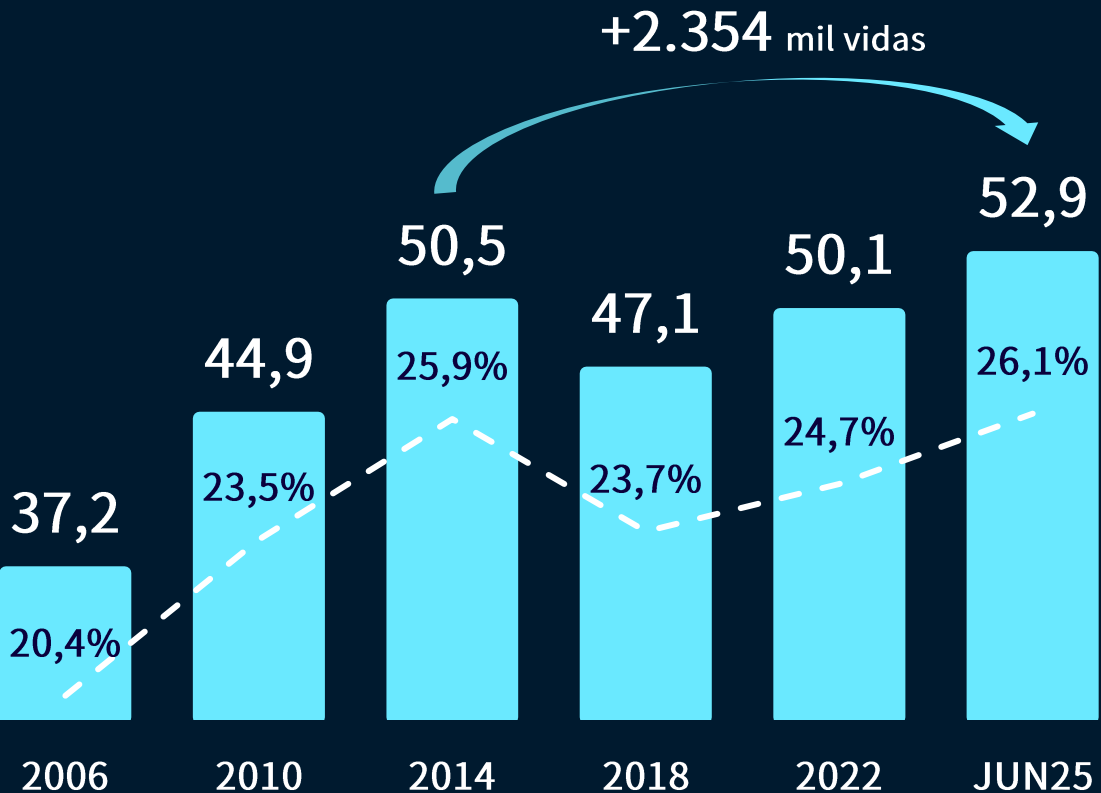


Planos de saúde e planos odontológicos: diferentes perfis de penetração

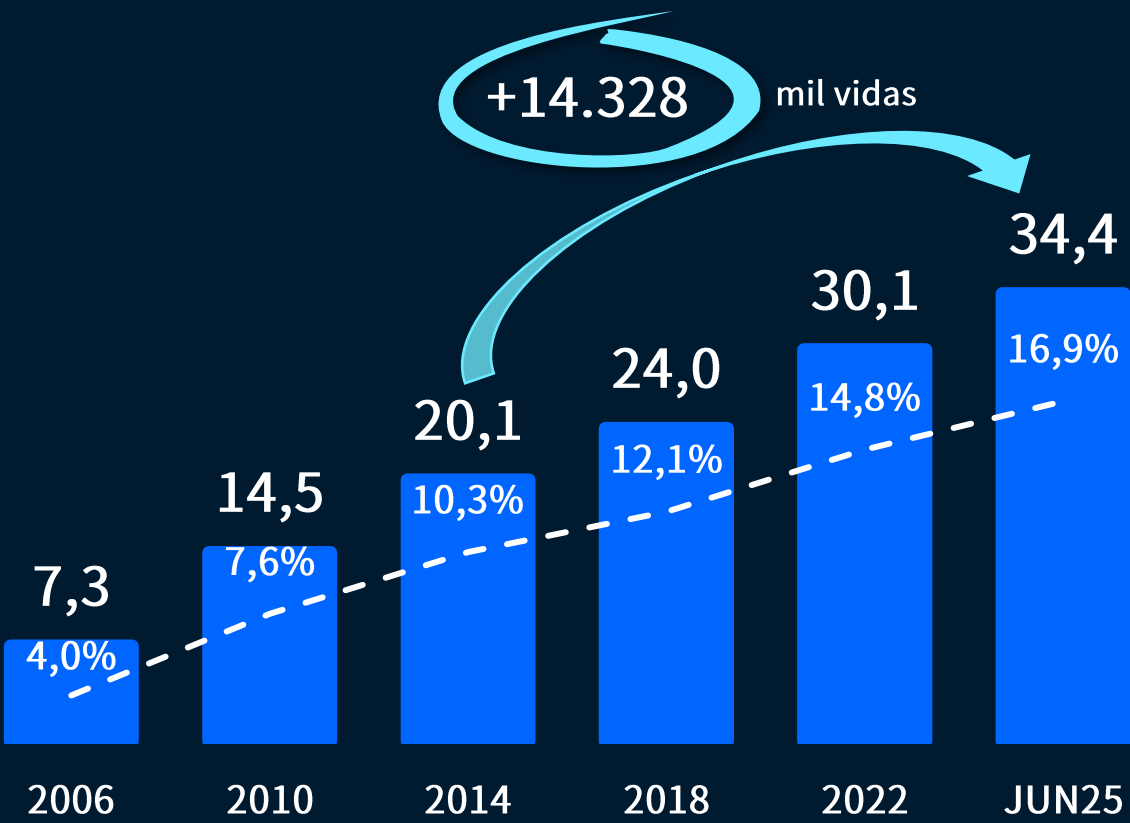


Milhões de vidas

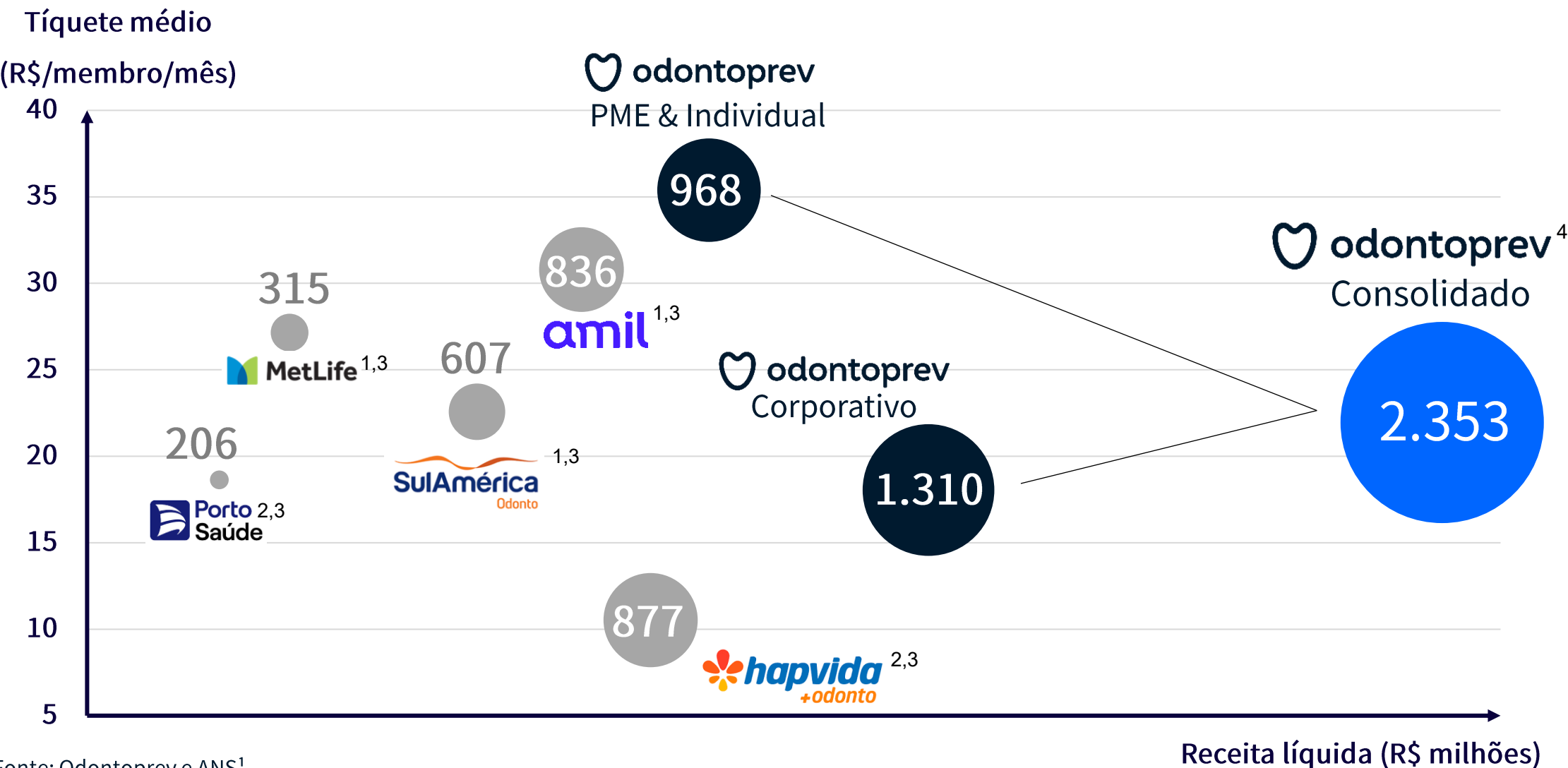
Planos de saúde



Odontológicos: +14 milhões de vidas desde 2014



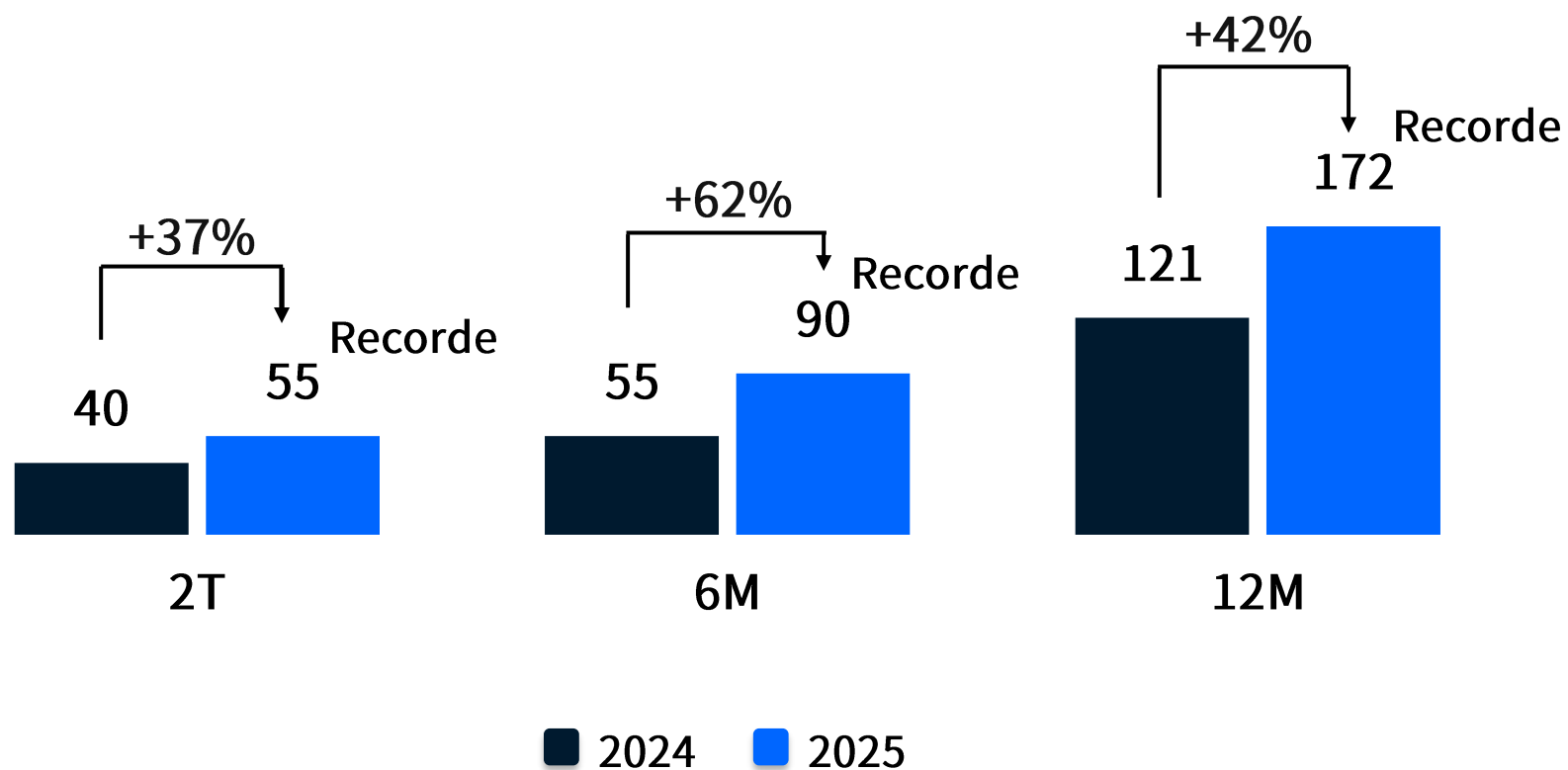
Planos odontológicos selecionados: Receita Líquida e Tíquete Médio JUL24-JUN25



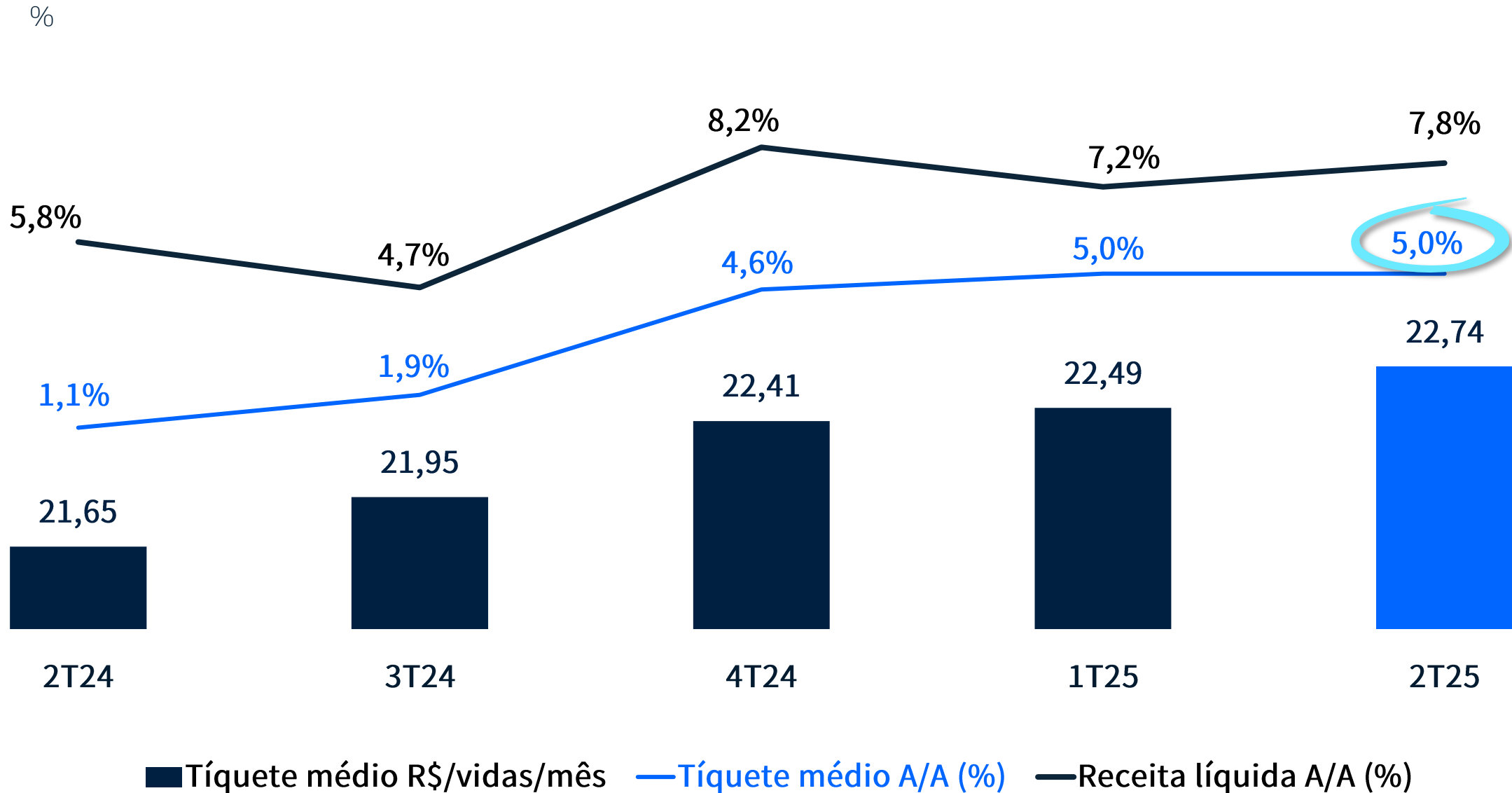
Fonte: Odontoprev e ANS¹
² Receita de Contraprestações; ³ ABR24-MAR25; ⁴ Inclui R\$75 milhões em outras receitas

PME: adições líquidas na marca

Mil vidas



Odontoprev: evolução anual da receita líquida e tíquete médio



Inovação de valor: receita planos PME e Individuais cresce 12% a.a. desde 2014



R\$ milhões – JUL24-JUN25

● 2014

● JUL24-JUN25

Tíquete médio
(R\$/membro/mês)

35

22

18

15

PME e Individual:

R\$968M

R\$284M

Corporativo:

R\$1.310M

R\$874M

+4% a.a.

+12% a.a.

+5% a.a.

+2% a.a.

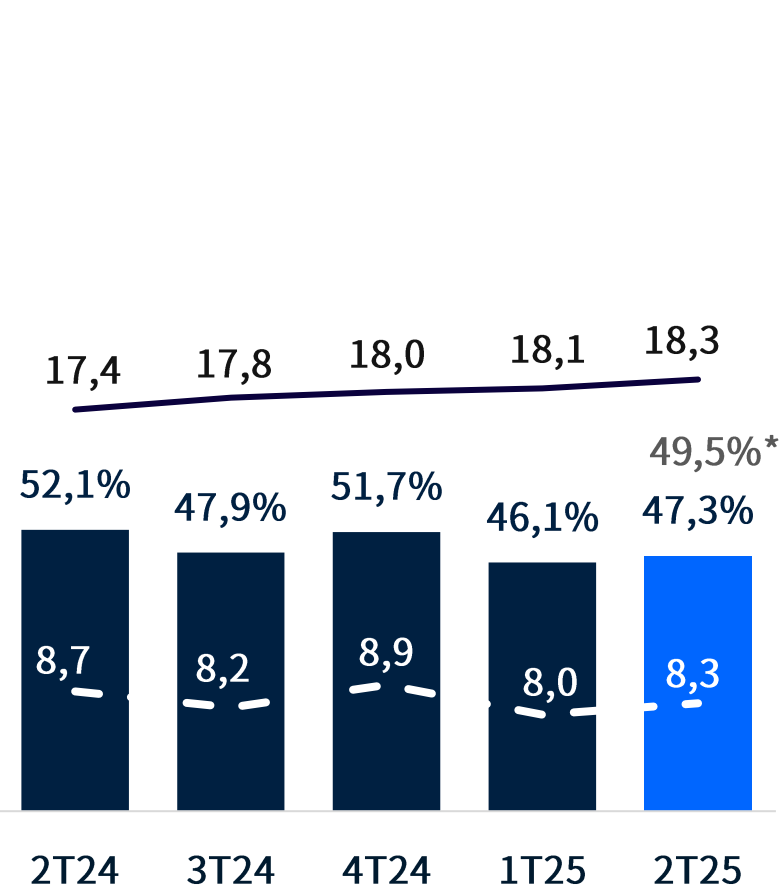
Baixa

Alta

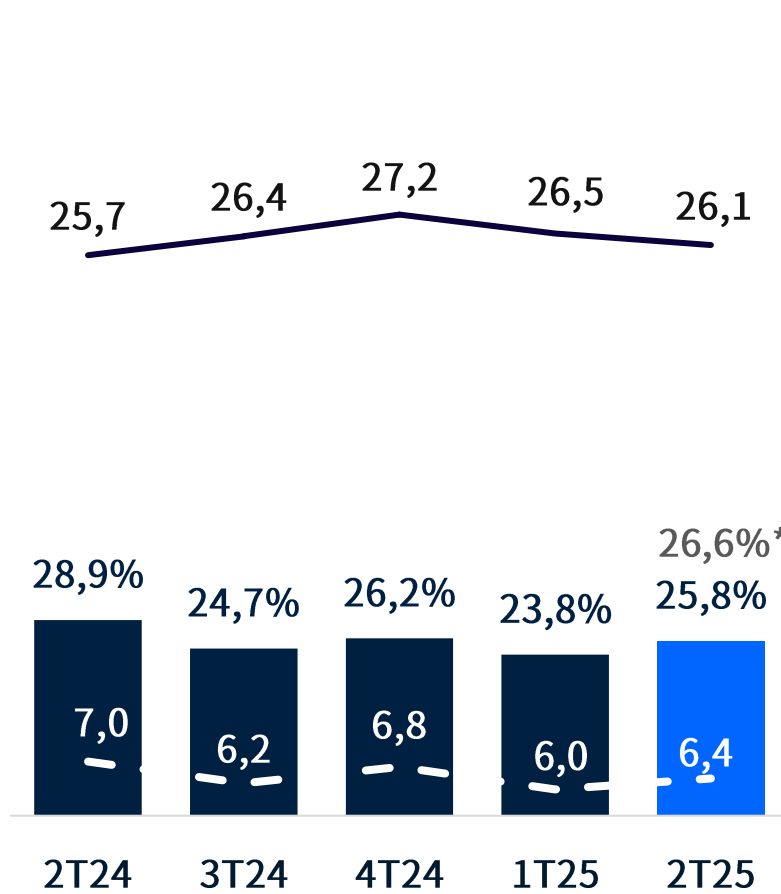
BARREIRA À
ENTRADA

Tíquete médio, Custo de serviço médio e Sinistralidade trimestral por segmento

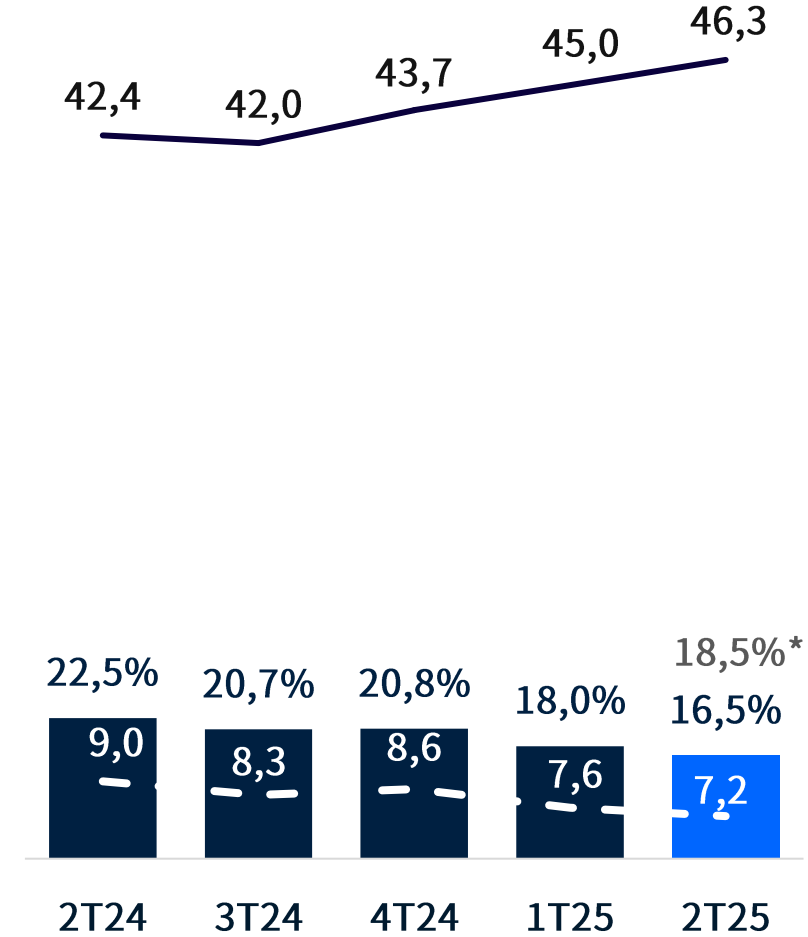
Corporativo



PME



Planos Individuais



— Tíquete médio (R\$/membro/mês) ■ Sinistralidade (%) - - Custo médio (R\$/membro/mês)

9 *Exclui reversão de provisões técnicas

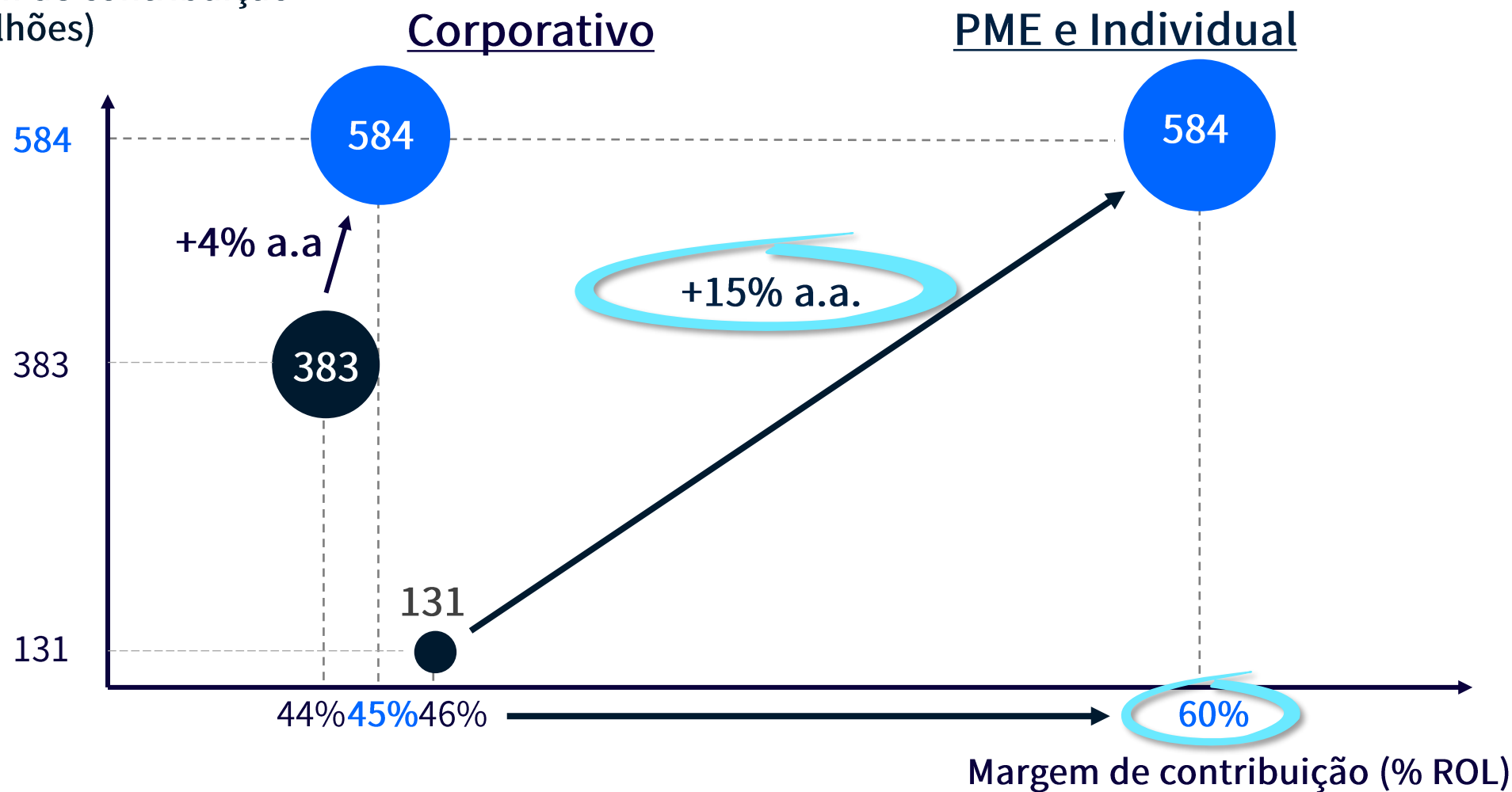
Margem de contribuição: melhor perfil, e maior retorno, em 10 anos



● 2014

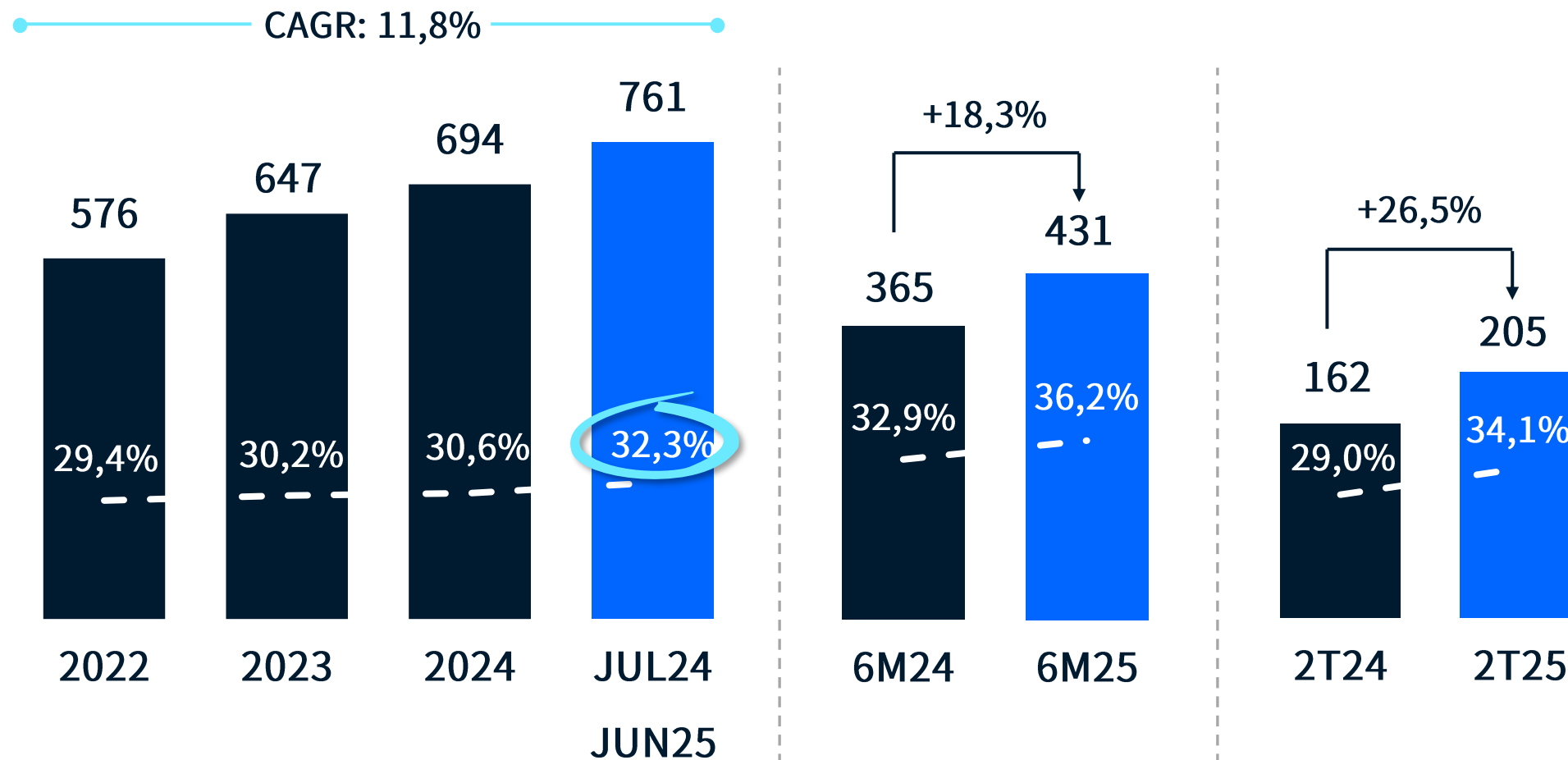
● JUL24-JUN25

Margem de contribuição
(R\$ milhões)



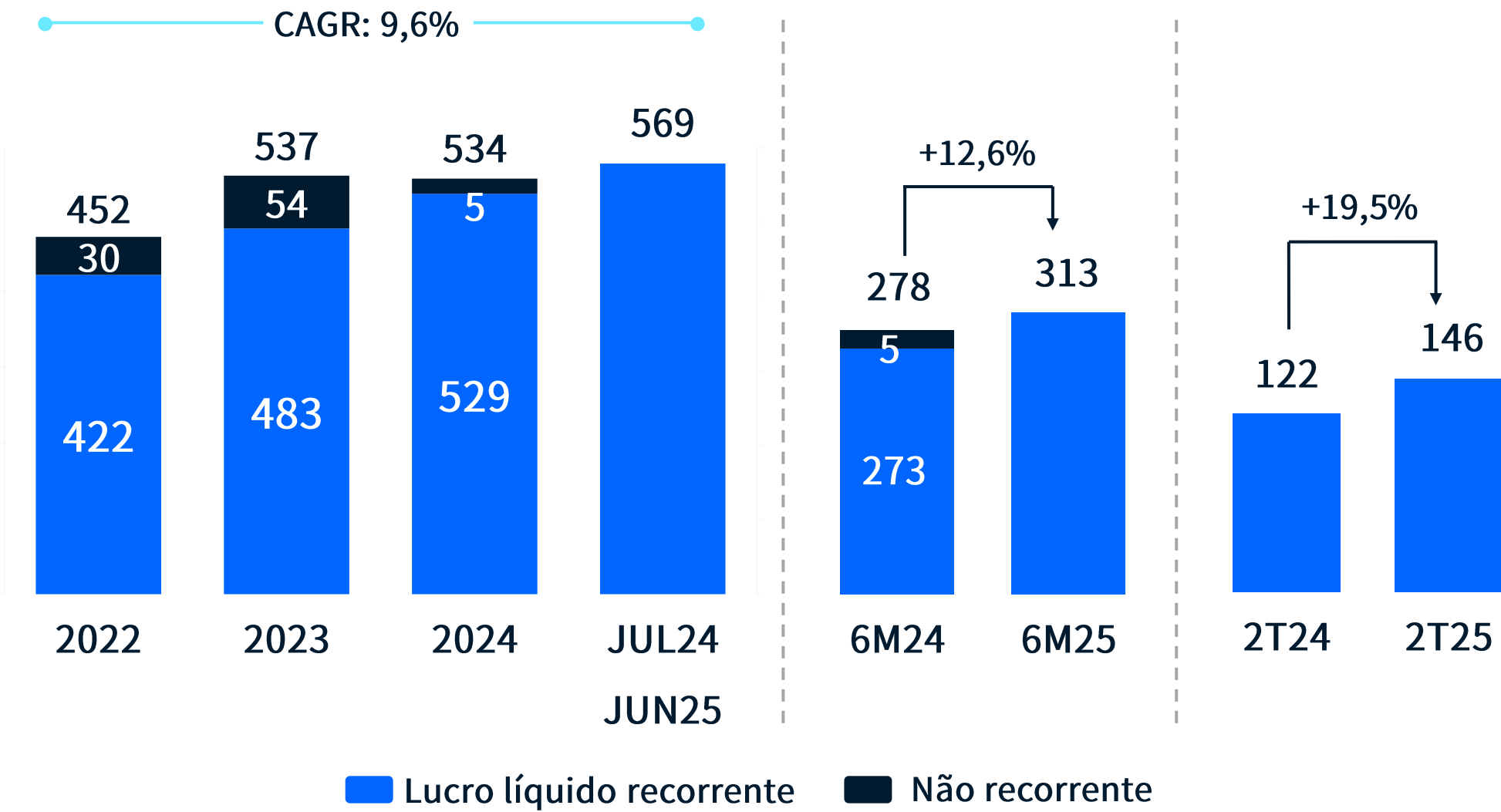
EBITDA Ajustado

R\$ milhões e % ROL



Lucro líquido

R\$ milhões e % ROL

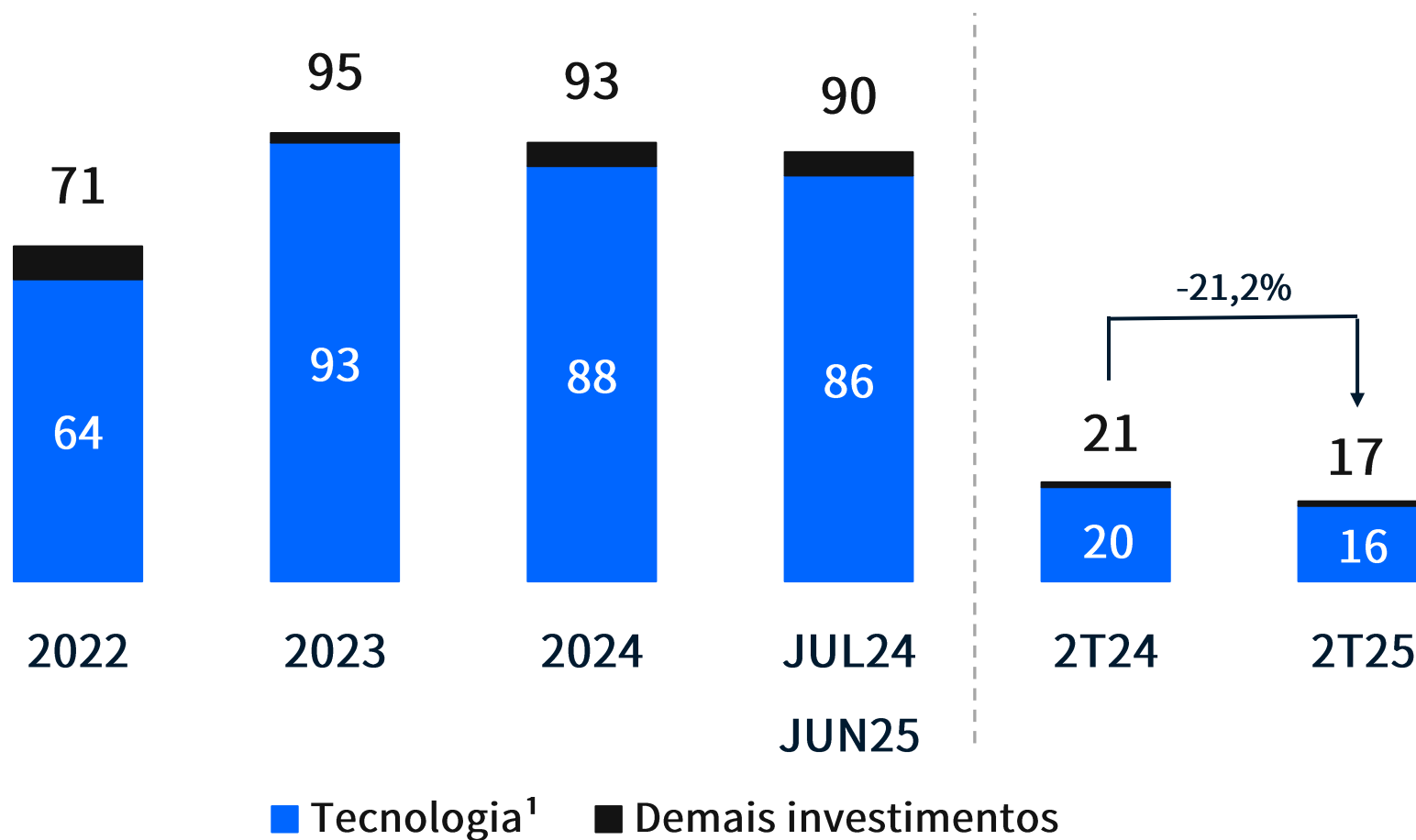


CAPEX: Tecnologia representa maior prioridade dos investimentos

R\$ milhões



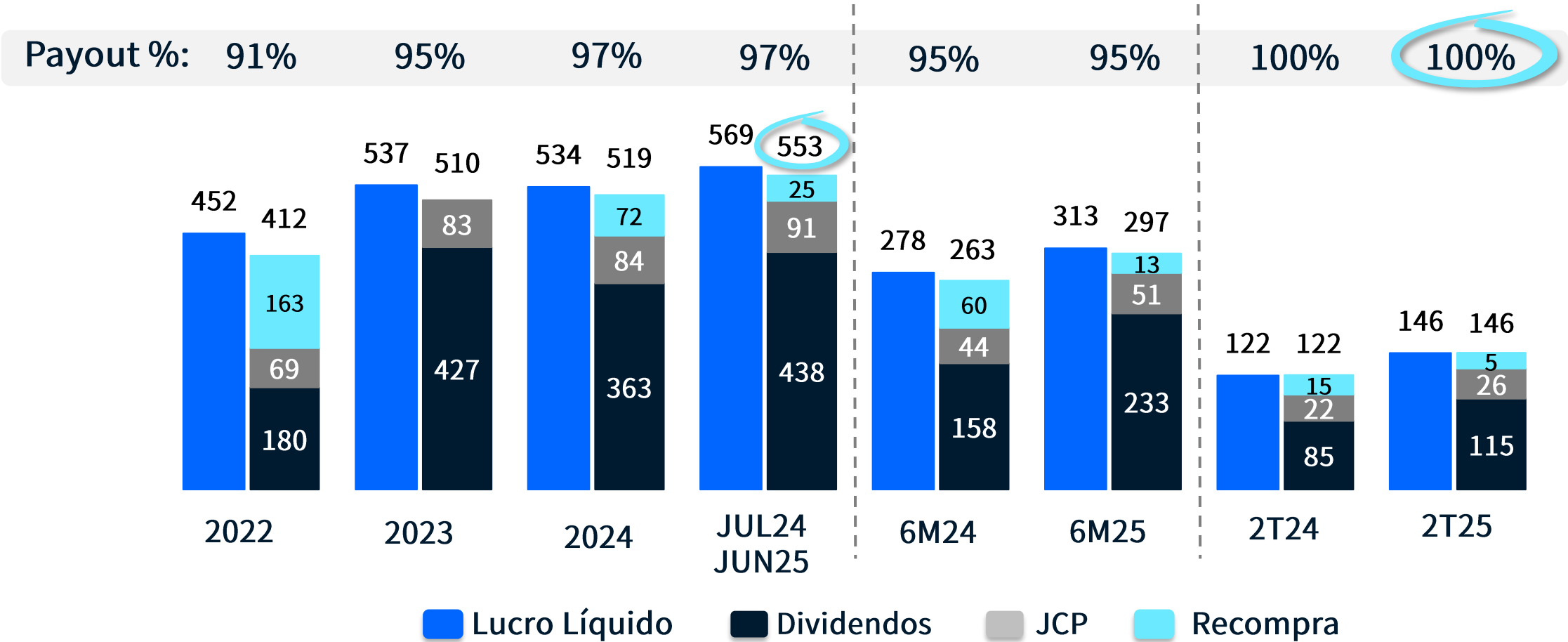
- O patamar atual de CAPEX reflete investimentos em iniciativas digitais da Companhia.



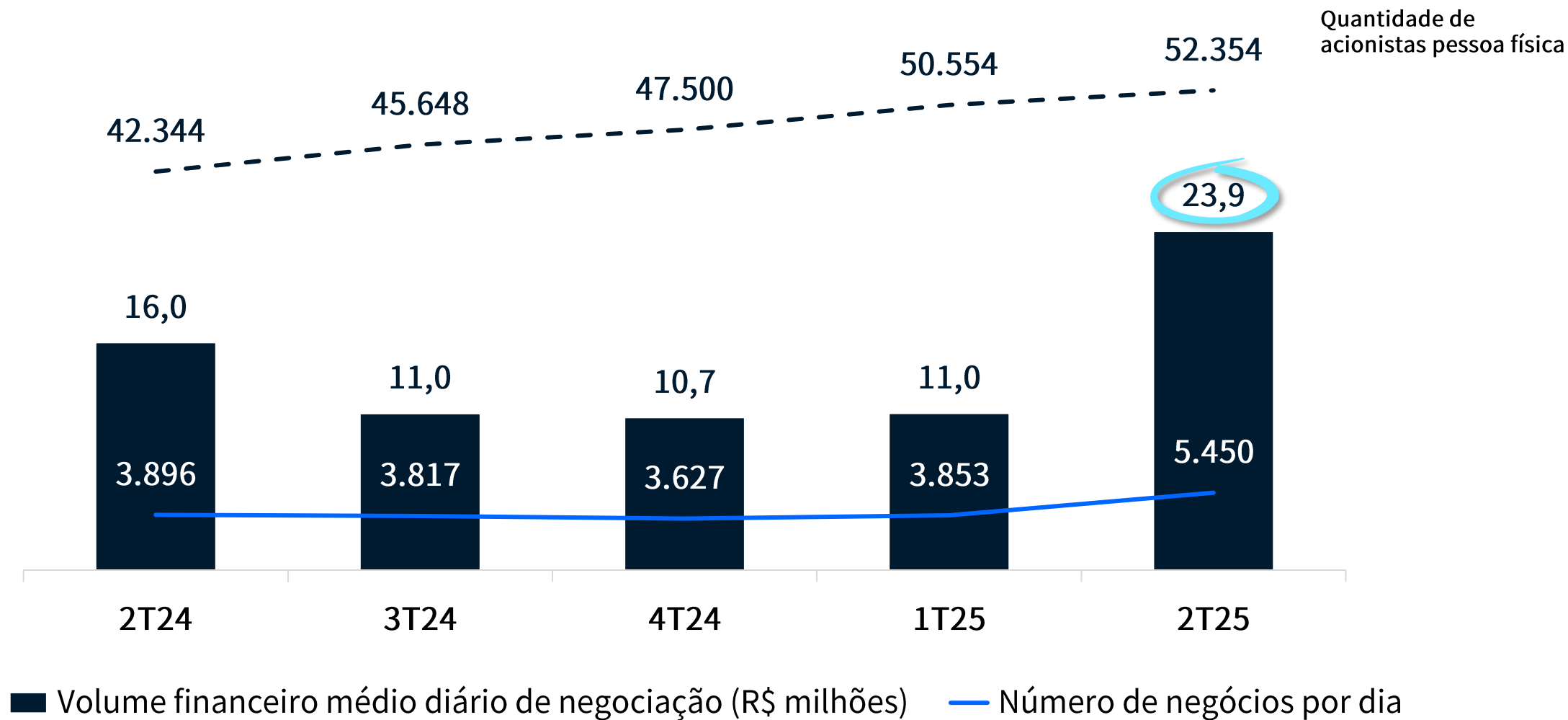
¹ Desenvolvimento de sistemas, aquisição e licença de uso de software e equipamentos de computação

Remuneração total aos acionistas: Dividendos + JCP + Recompra de Ações

R\$ milhões | Critério competência

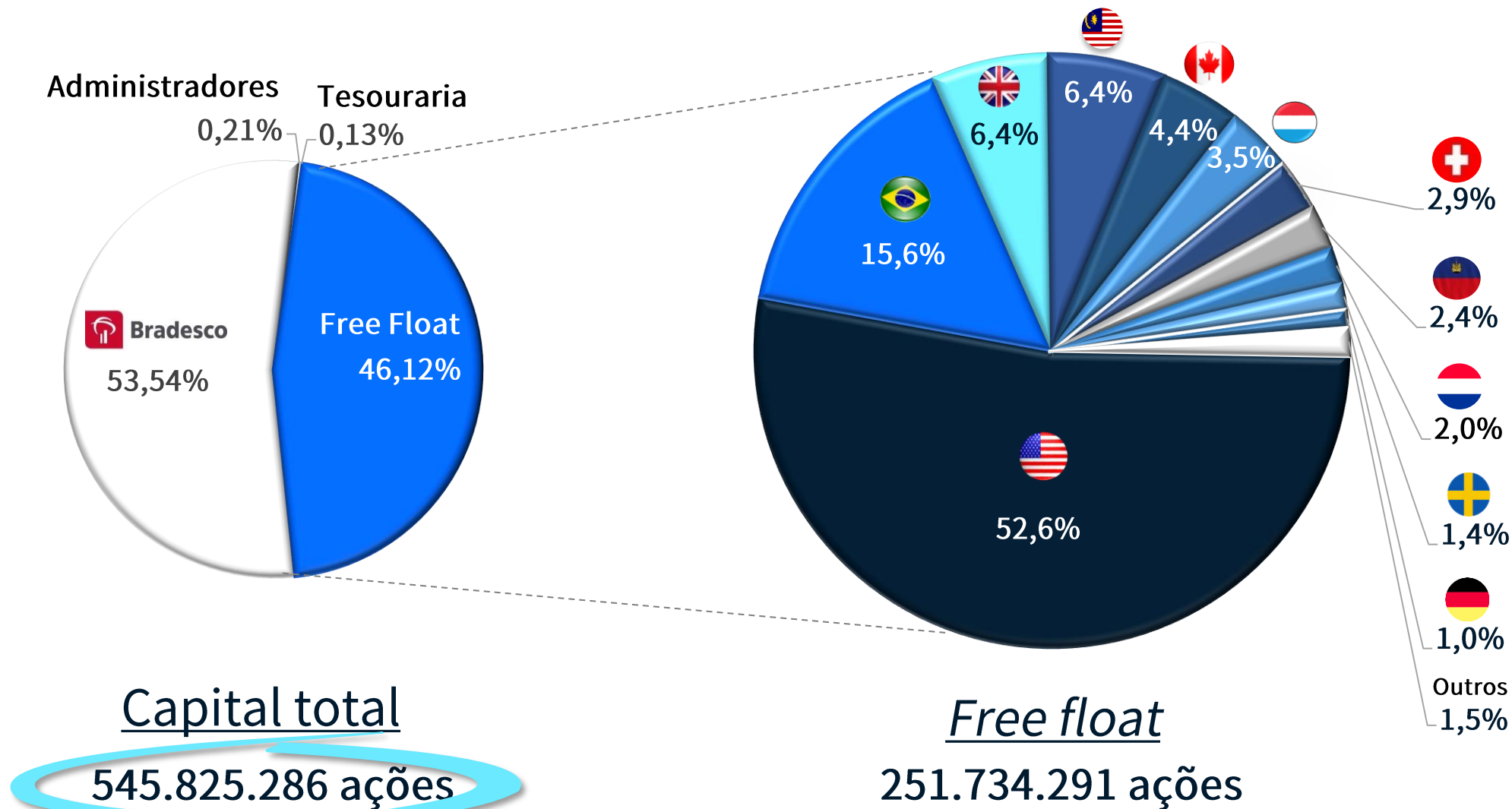


Liquidez diária e quantidade de acionistas pessoa física



Estrutura acionária: investidores em mais de 30 países

Junho / 2025







Webcast

2Q25

New growth cycle and value innovation



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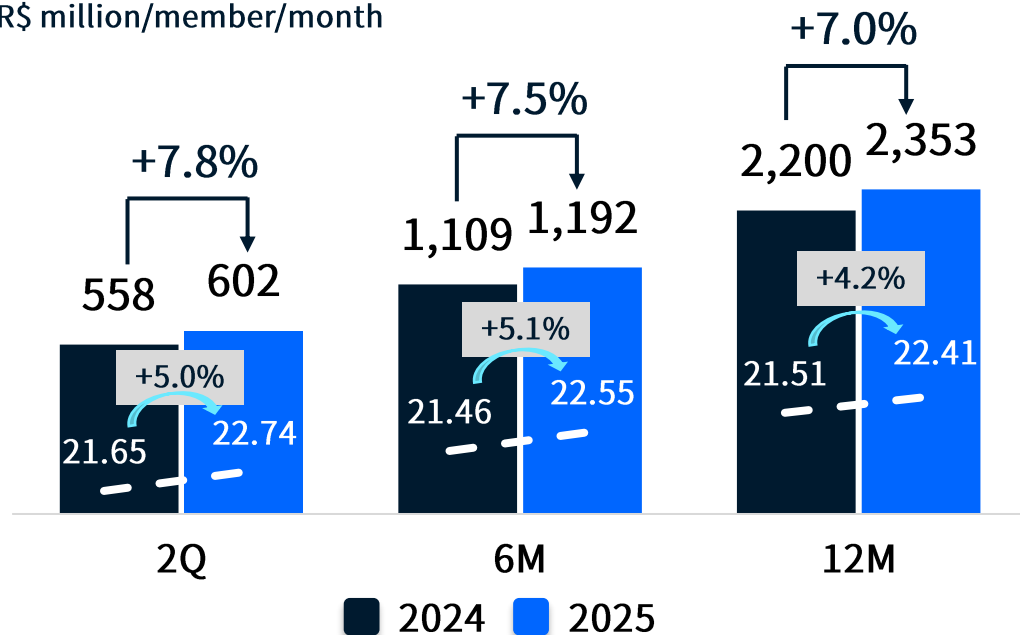
This material is intended solely for the use of persons who are market counterparties of intermediate customers (as detailed in the FSA Rules) and is only available to such persons. The information contained herein does not apply to and should not be relied upon by private customers.

You should consult your own legal regulatory tax business, investment, financial and accounting advisers to the extent that you deem necessary, and you must make your own investment hedging or trading decision based upon your own judgment and advice from such advisers as you deem necessary and not upon any view expressed in this material.

The information contained in this presentation concerning market estimates, the Brazilian dental and healthcare industry and our participation in it as well as our position in relation to our competitors was obtained from established public sources including the ANS, the Ministry of Health (Ministério da Saúde) and other market sources. We consider these sources to be reliable, but we have not independently verified the competitive position market share production and market size market growth data and other market estimates and therefore cannot provide any assurances regarding the accuracy and completeness of the information contained therein.

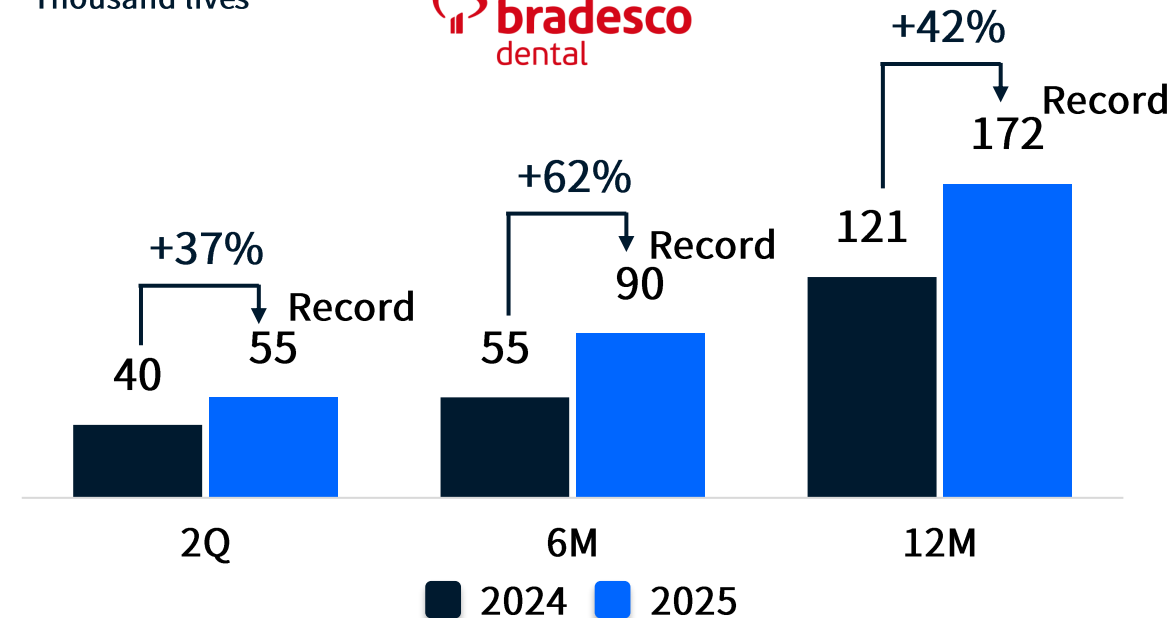
Net revenue and average ticket

R\$ million/member/month



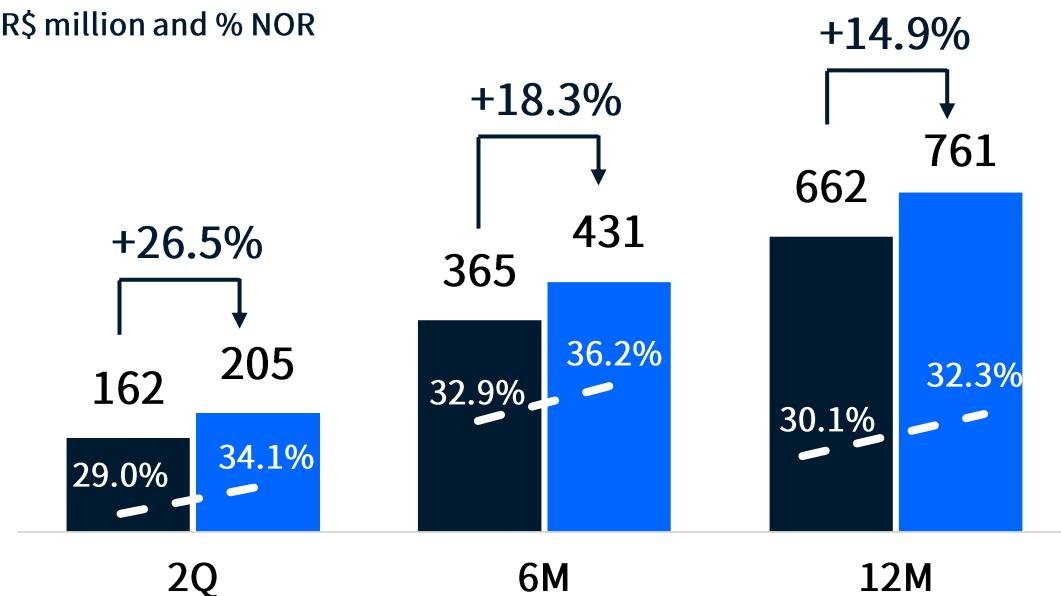
Bradesco Dental: SME net additions

Thousand lives



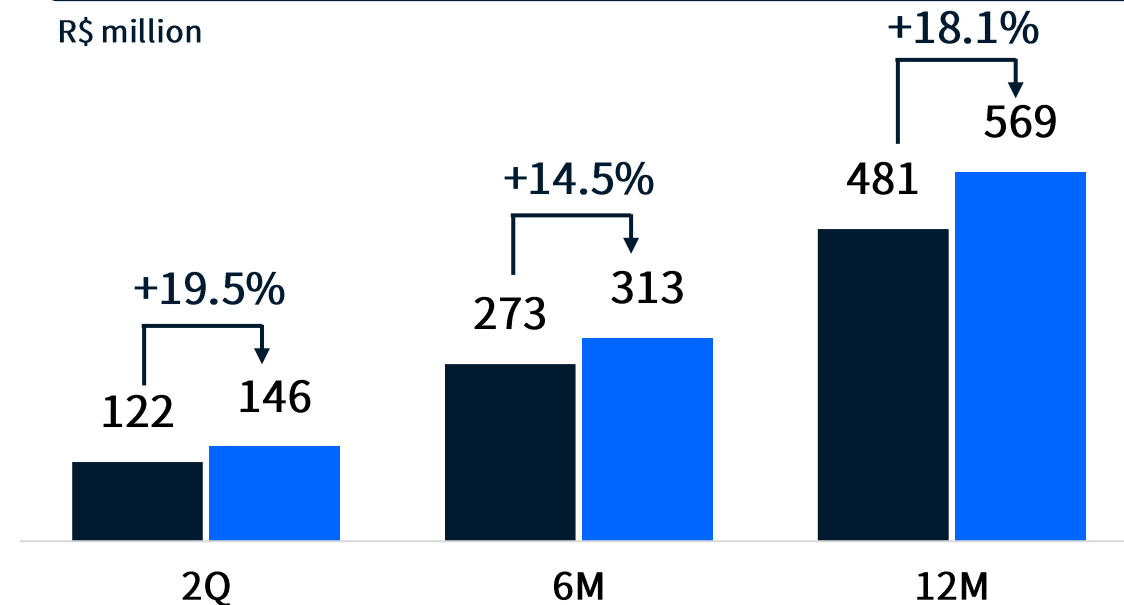
Adjusted EBITDA and EBITDA margin

R\$ million and % NOR



Recurring Net income

R\$ million



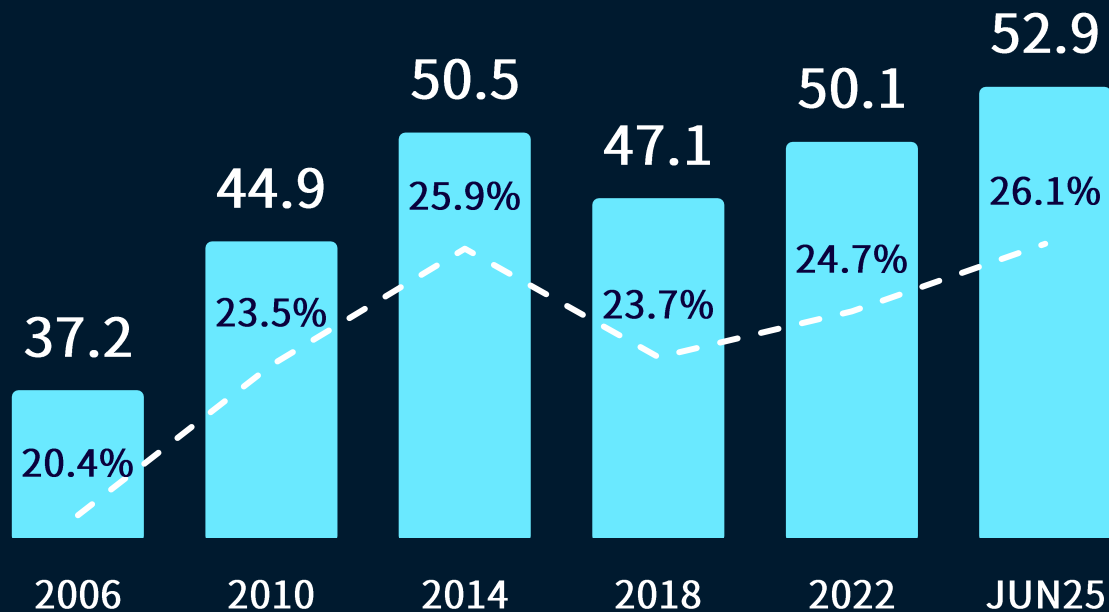


Medical and dental plans: different penetration profiles

Million members

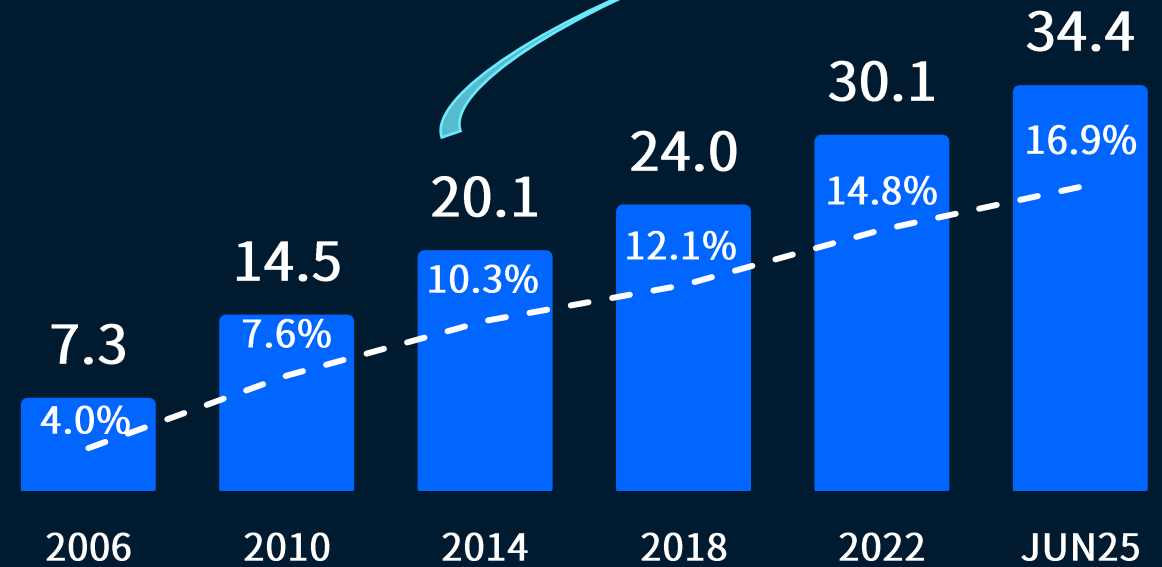
Medical plans

+2,354 thousand members



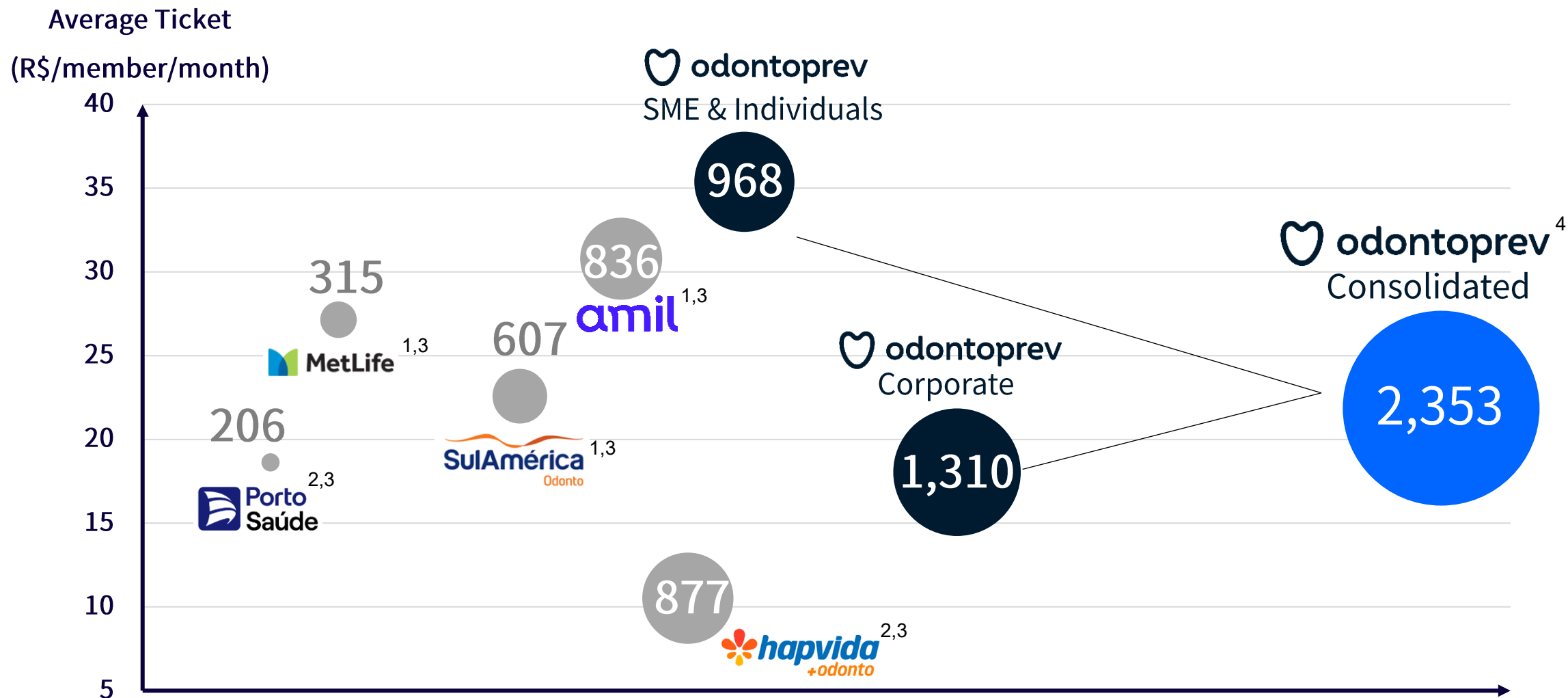
Dental plans: + 14 million members since 2014

+14,328 thousand members



— — % total brazilian population

Dental plans: net revenue and average ticket profile JUL24-JUN25

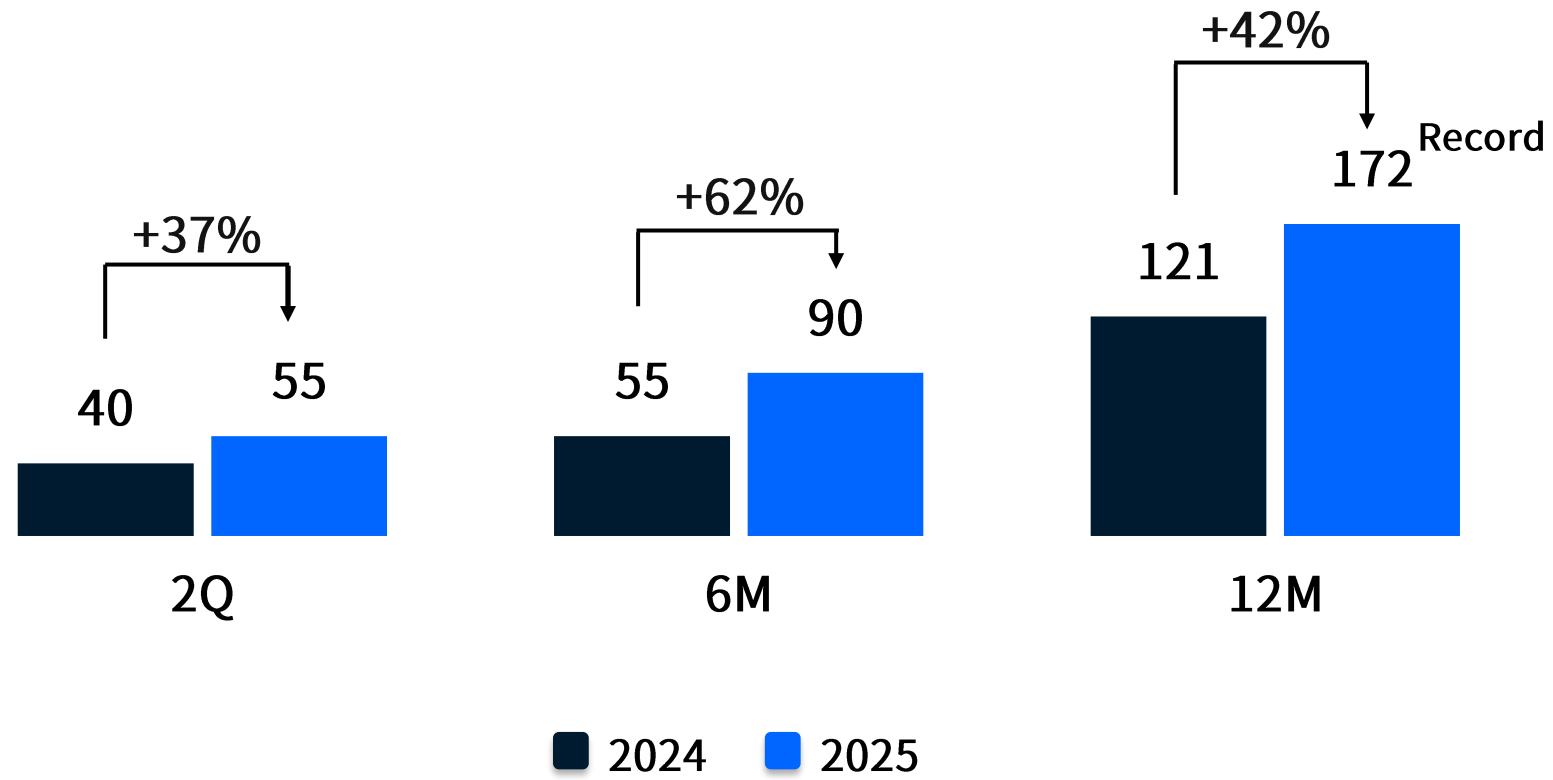


Source: Odontoprev and ANS¹

²Payments; ³APR24-MAR25; ⁴Includes R\$75 million in other revenues

SME record net additions in 2Q, 6M and 12M

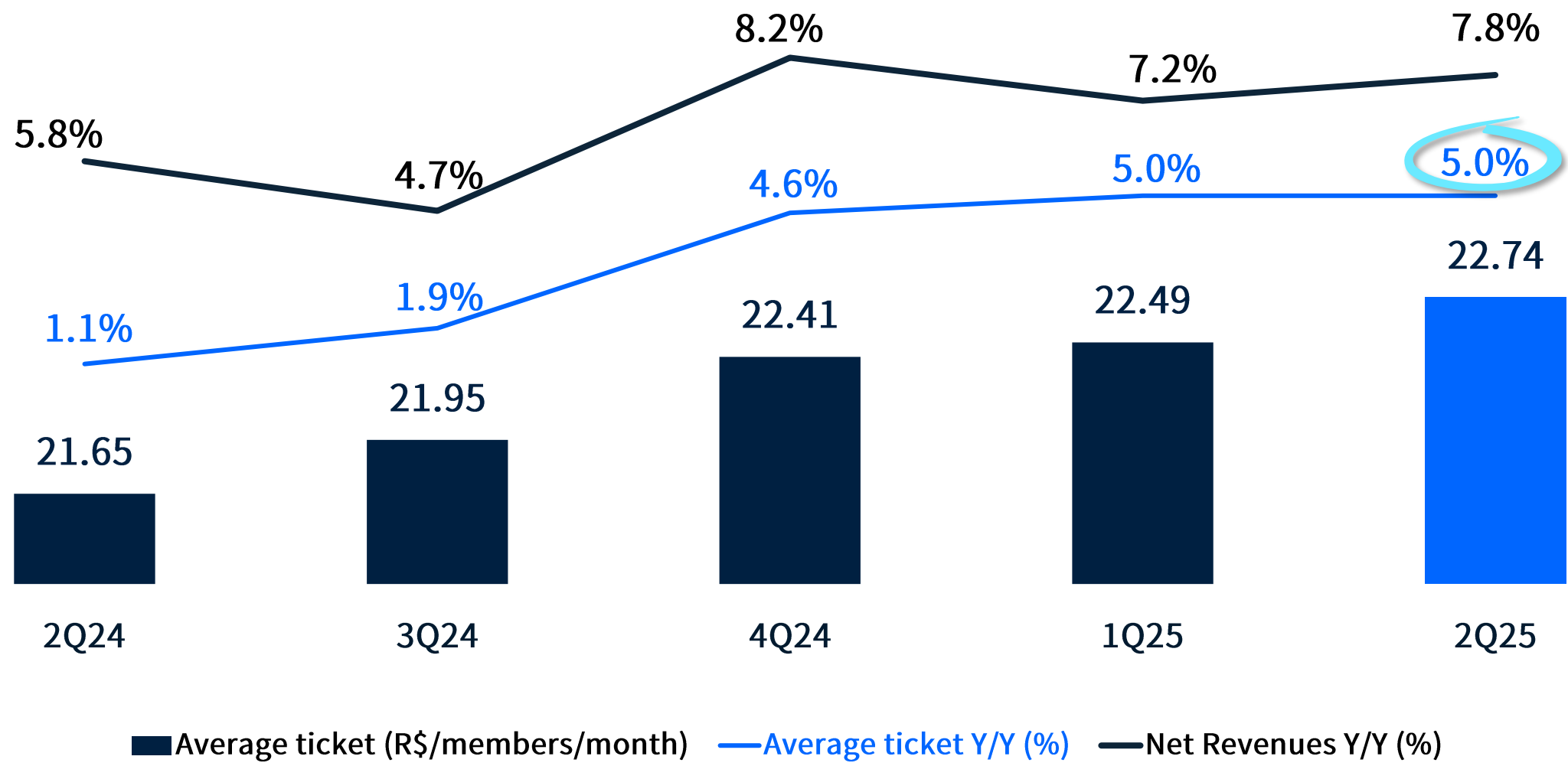
Thousand lives



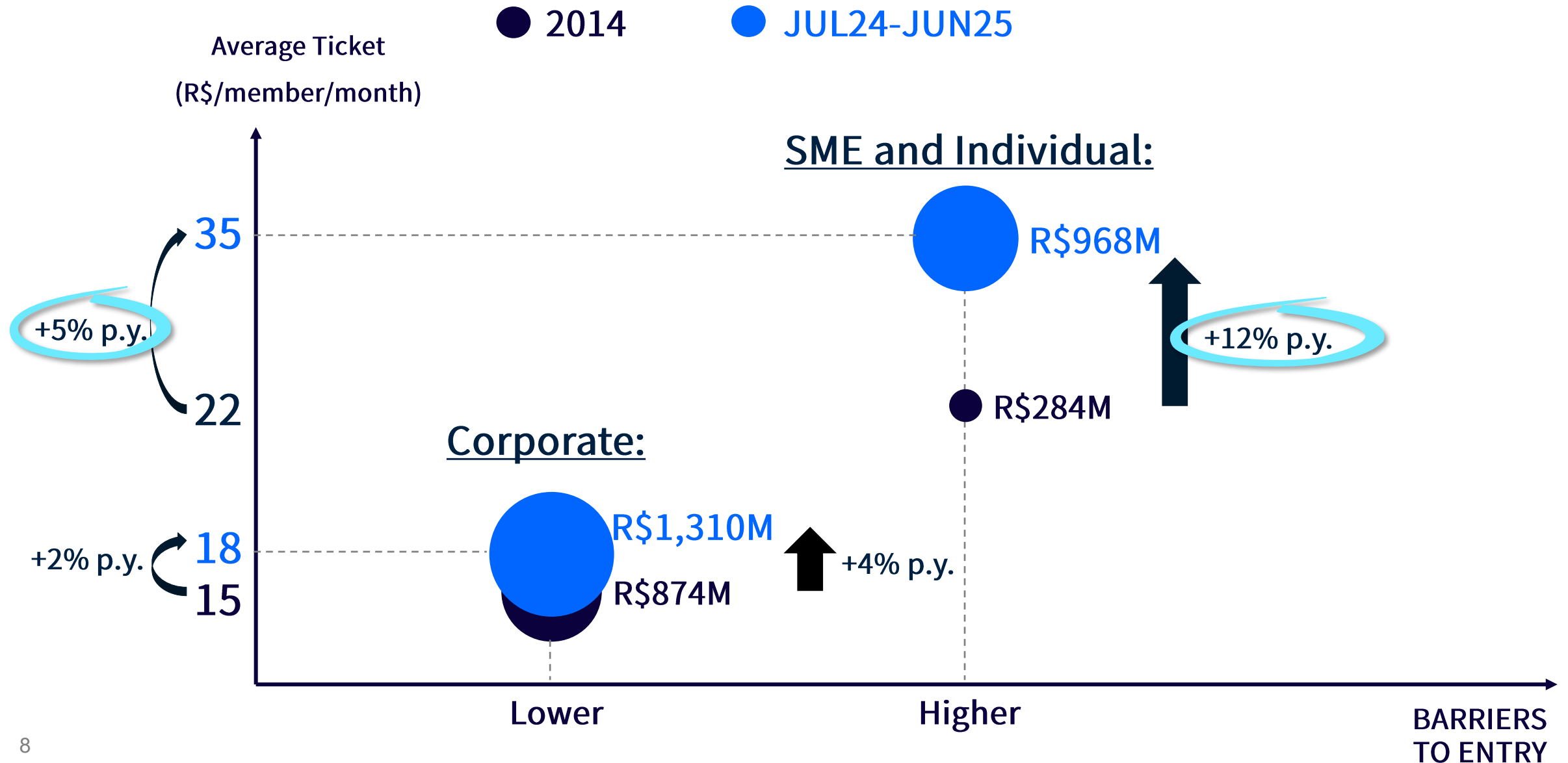
Odontoprev: Net revenue and Average ticket annual performance



%

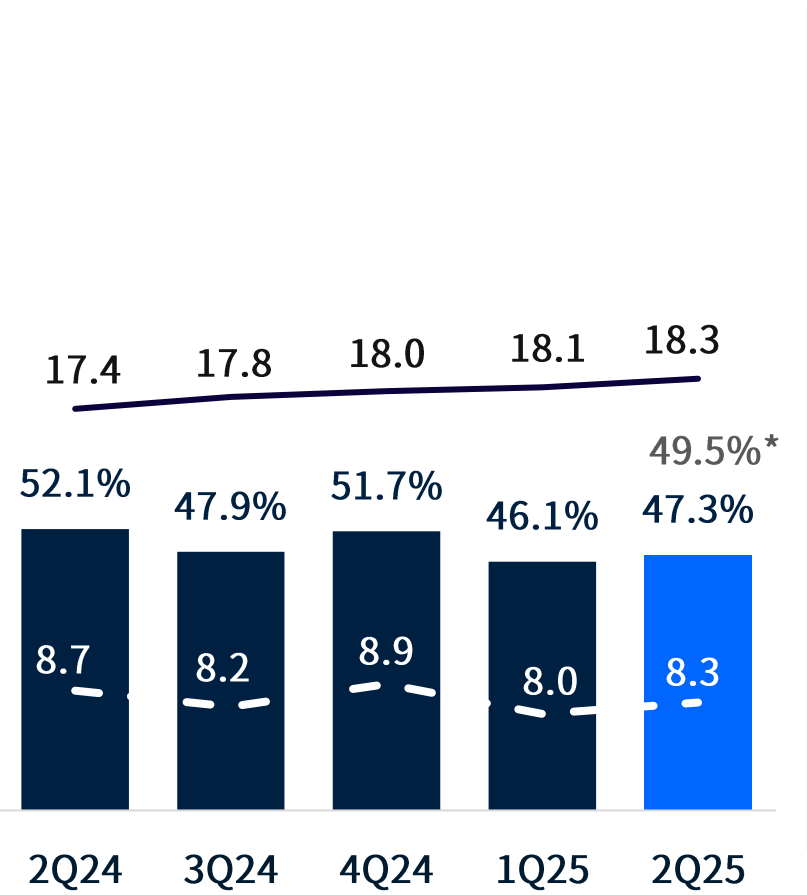


Value innovation: SME and Individual plans revenue CAGR of 12% since 2014

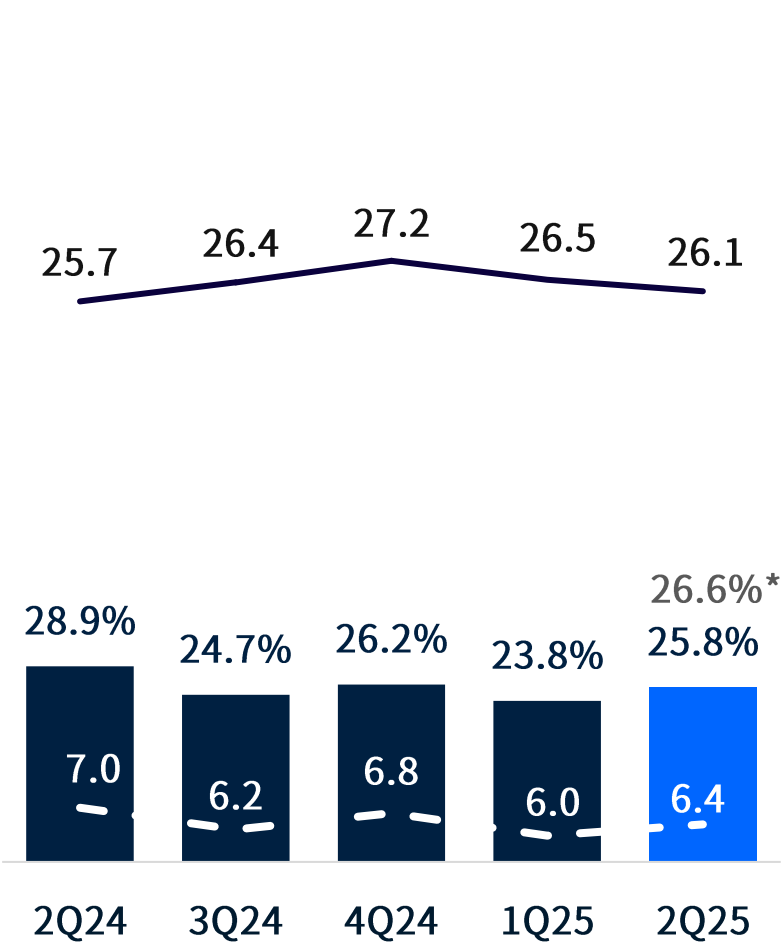


Quarterly Average ticket, Average cost of services and Dental care ratio by segment

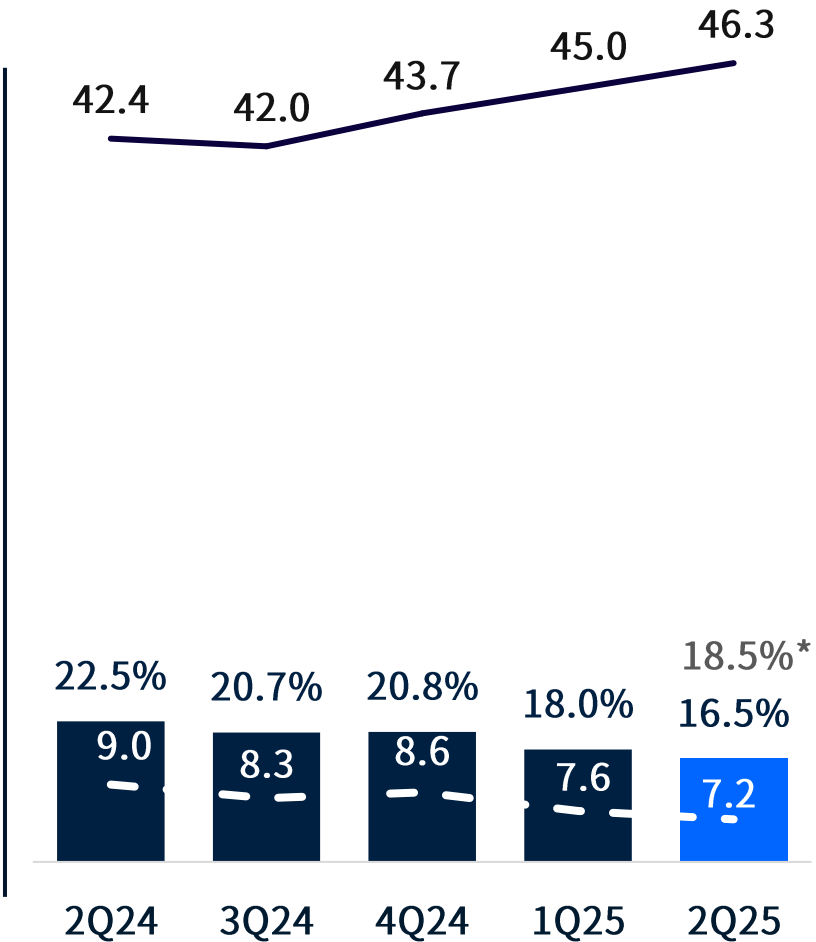
Corporate



SME



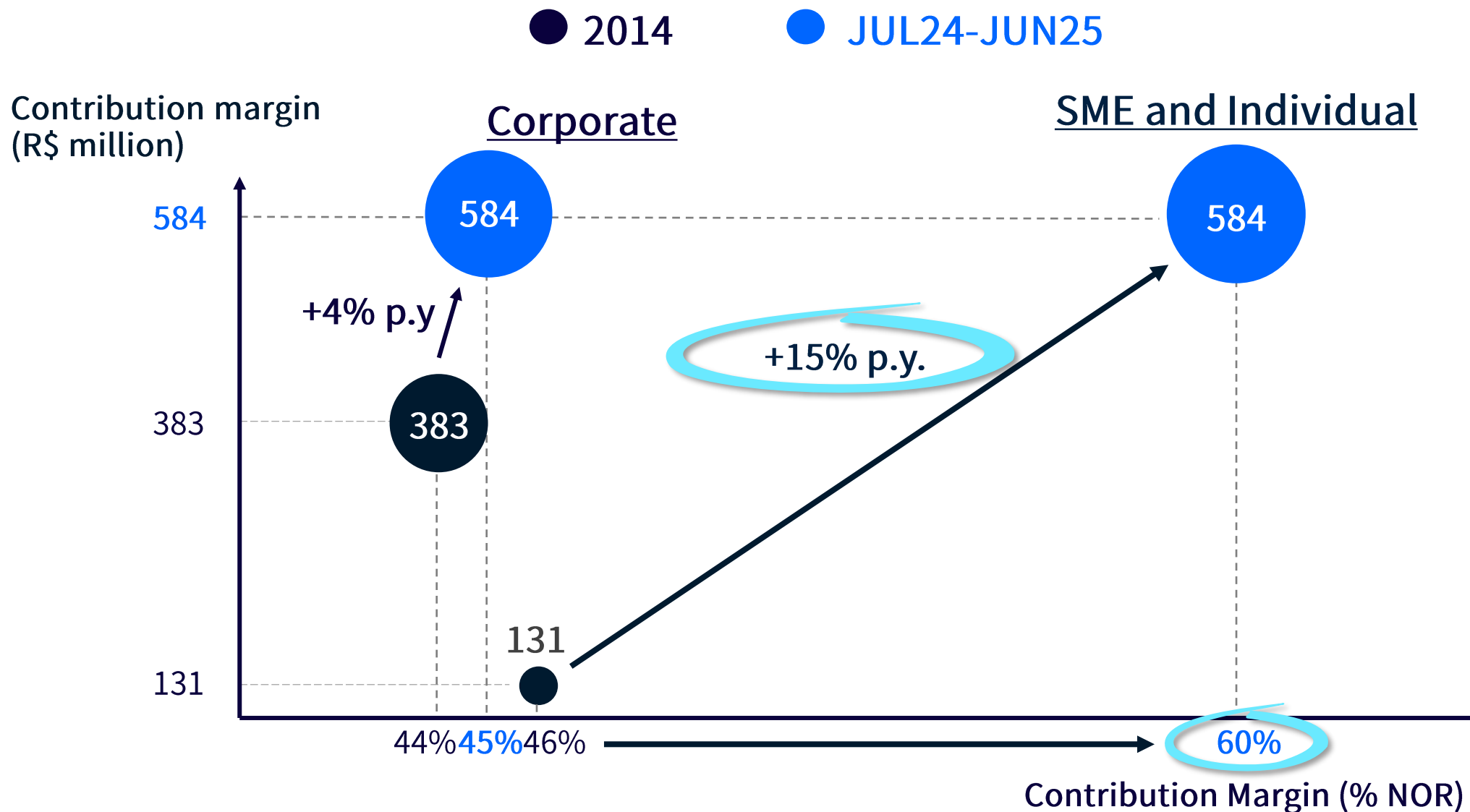
Individual Plans



— Average ticket (R\$/member/month) ■ Dental care ratio (%) - - Average cost of services (R\$/member/month)

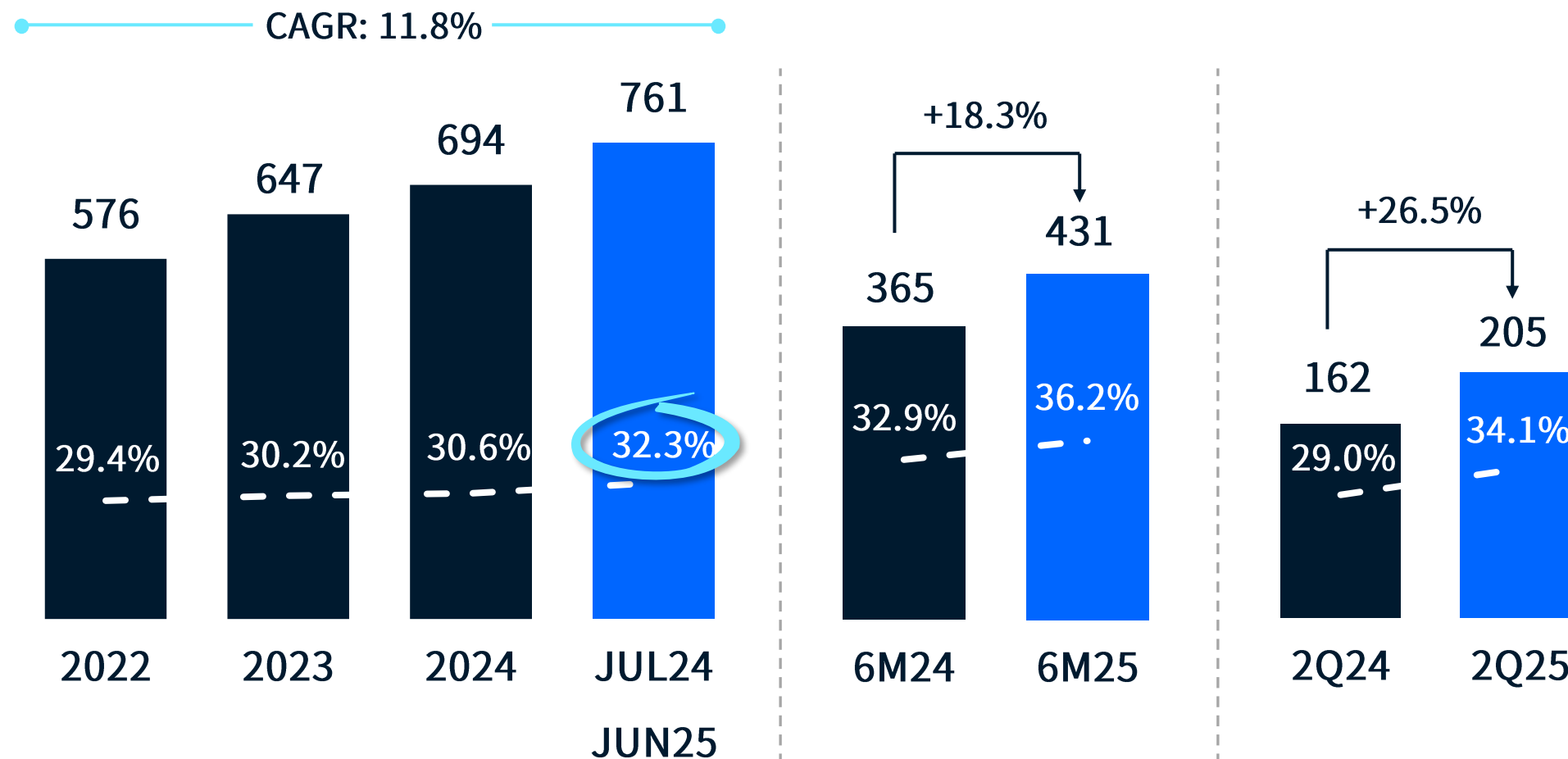
9 *Excludes technical provision reversals

Contribution margin: non-corporate plans increased the margin over the last 10 years



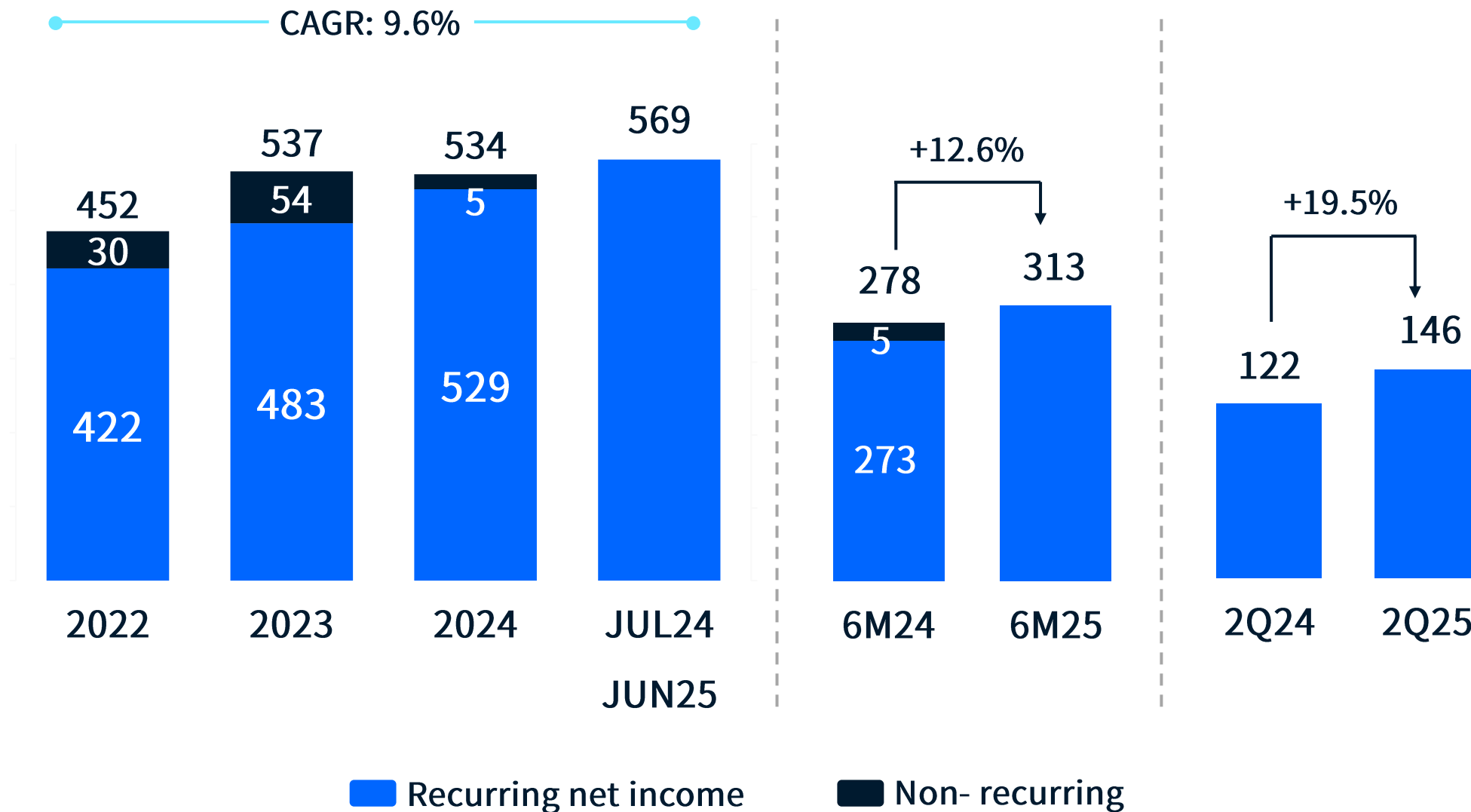
Adjusted EBITDA

R\$ million and % NOR



Net Income

R\$ million and % NOR

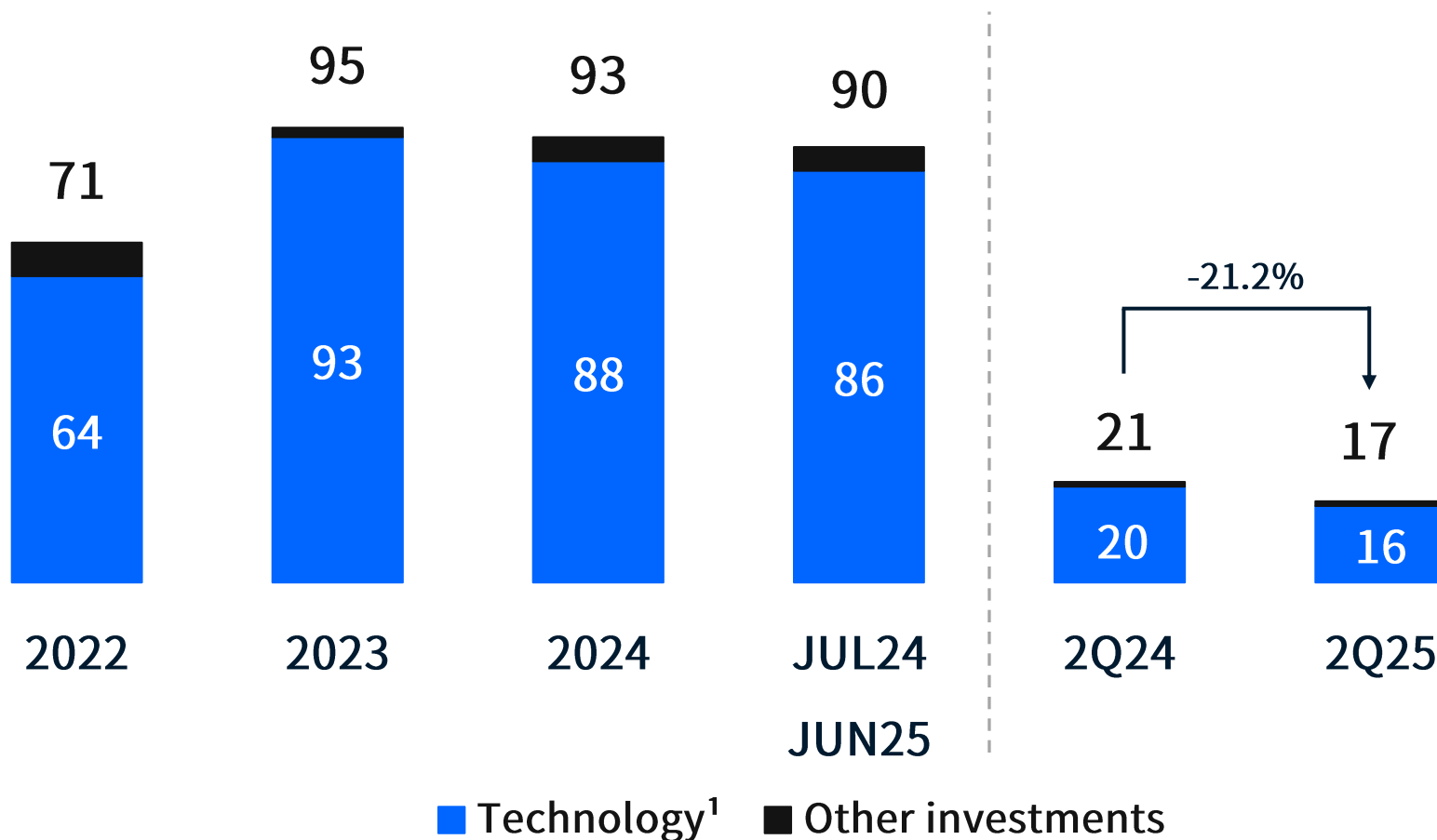


CAPEX: Technology represents the bulk of investments

R\$ million

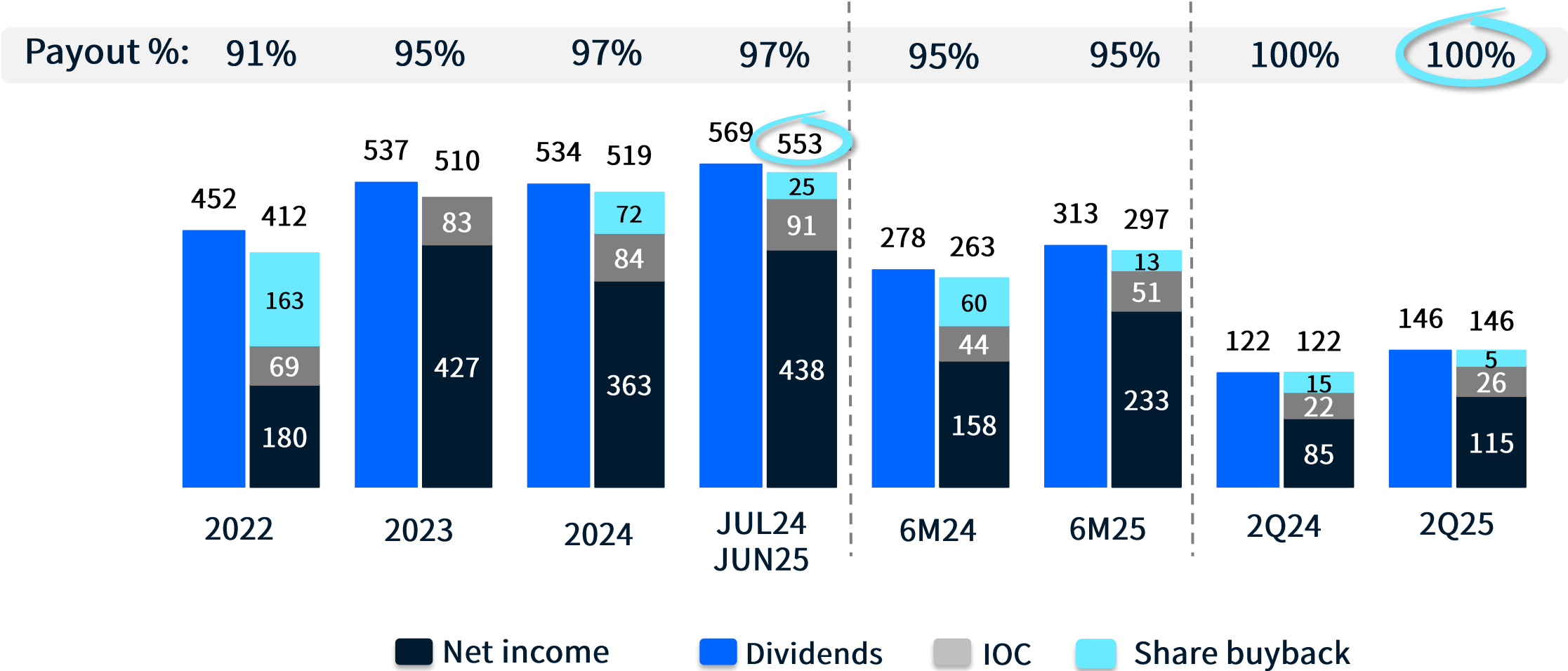


- The annual CAPEX level demonstrates the Company's digital initiatives.

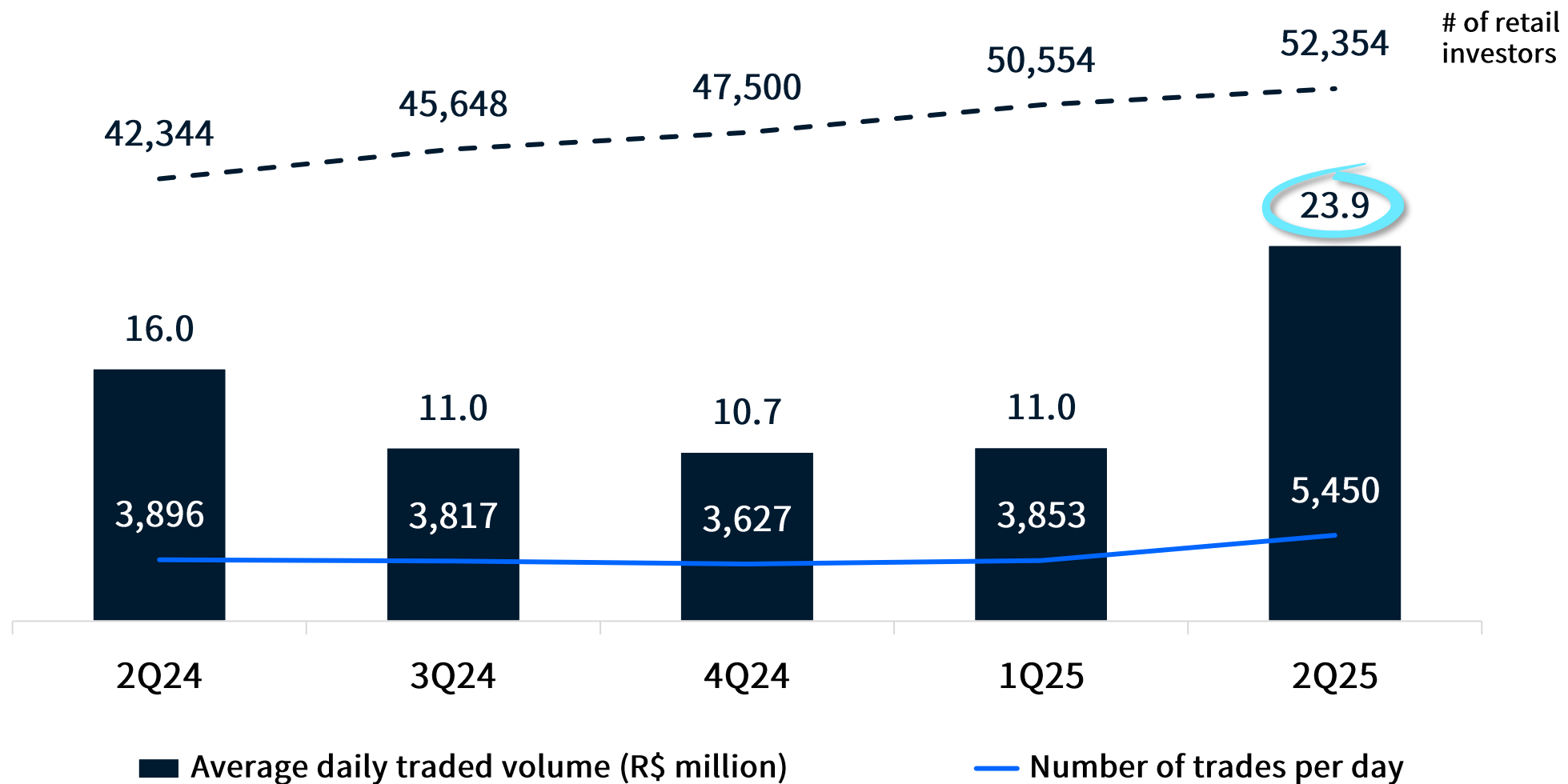


Distribution of quarterly net income

R\$ million



ADTV and number of retail investors



Global shareholder structure: investors from more than 30 countries

June, 2025

