
45
ANOS
MaterDei
Rede de Saúde
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você,
por toda
a vida.

Great Place To Work®
Certificada
Jan/2025 - Jan/2026
BRASIL

GREAT PEOPLE
Mental Health
Certificada 2025

3Q25 | Earnings Presentation

Disclaimer

This is a brief presentation of the main highlights of the quarterly information of Hospital Mater Dei SA ("Mater Dei" or "Company") for the quarter and year ended on September 30, 2025 ("Financial Statements").

This presentation has been summarized and is not intended to be complete. The Company's shareholders and potential investors must always read this presentation together with the Quarterly Information published in the IR and CVM website.

This presentation was prepared for informational purposes only and should not be taken as a request for an offer to buy or sell any securities and should not be treated as an investment recommendation.

No statement, express or otherwise, is made regarding the accuracy, certainty or comprehensiveness of the information contained in this presentation. The Company's past performance is not an indicative of future results. This presentation should not be used as the basis for any agreement or contract.

Information regarding the Mater Dei Hospital, its activities, economic and financial position and the risks inherent to its activities, as well as its financial statements, can be found on the world wide web, on the Mater Dei website (https://ri.materdei.com.br/en).

HUB BRASIL CENTRAL

Mater Dei Goiânia
Goiânia/GO

Mater Dei Santa Clara
Uberlândia/MG

Mater Dei Santa Genoveva
Uberlândia/MG

Mater Dei CDI
Uberlândia/MG

SÃO PAULO

Mater Dei São Paulo
[em construção]

HUB BAHIA

Mater Dei Salvador
Salvador/BA

Mater Dei Emec
Feira de Santana/BA

HUB RMBH

Mater Dei Santo Agostinho
Belo Horizonte/MG

Mater Dei Contorno
Belo Horizonte/MG

Mater Dei Betim-Contagem
Betim/MG

Mater Dei Nova Lima
Nova Lima/MG

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HIGHLIGHTS

CEO COMMENTS

Operacional e financial highlights of units

- ✓ All time high numbers and indicators

Robotic-Assisted Surgery Highlights

- ✓ New Robot at the Nova Lima unit.
- ✓ New Robotfor orthopedic surgery at the Uberlândia unit.
- ✓ In Salvador, the first robotic-assisted cardiac surgery performed in the North and Northeast regions of Brazil.

Awards and Hospital Quality Indicators

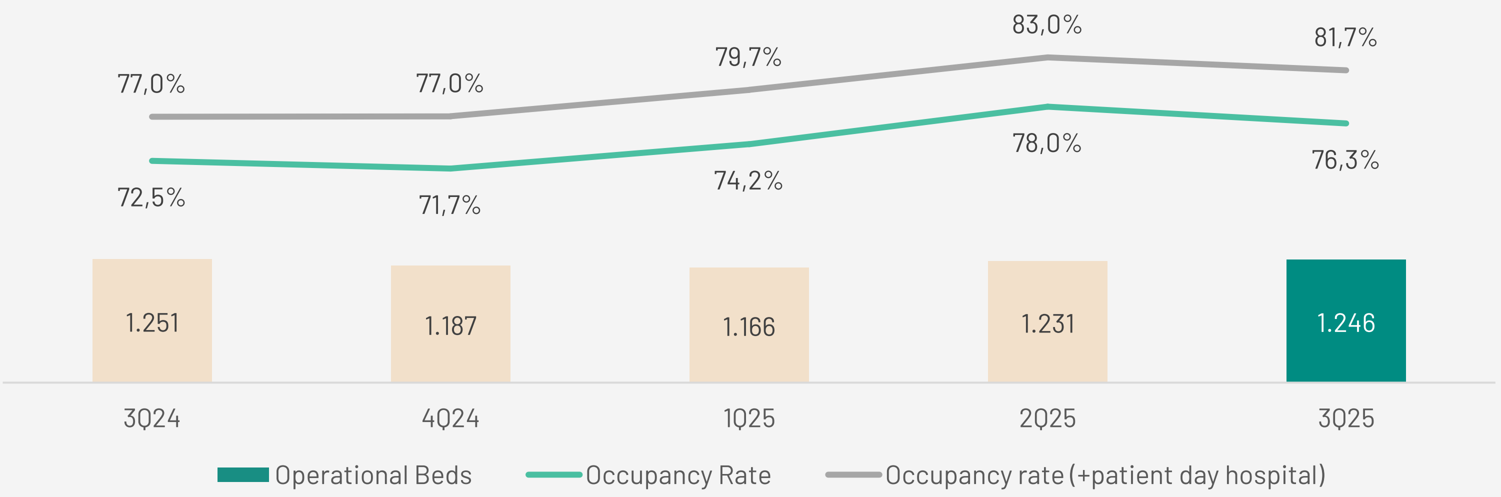
- ✓ Award received in the CONAHP program after validation of indicators.
- ✓ Highest quarterly NPS in the 3Q25 and highest monthly NPS in October 2025.

CAR-T Cell Therapy At the Contorno Unit

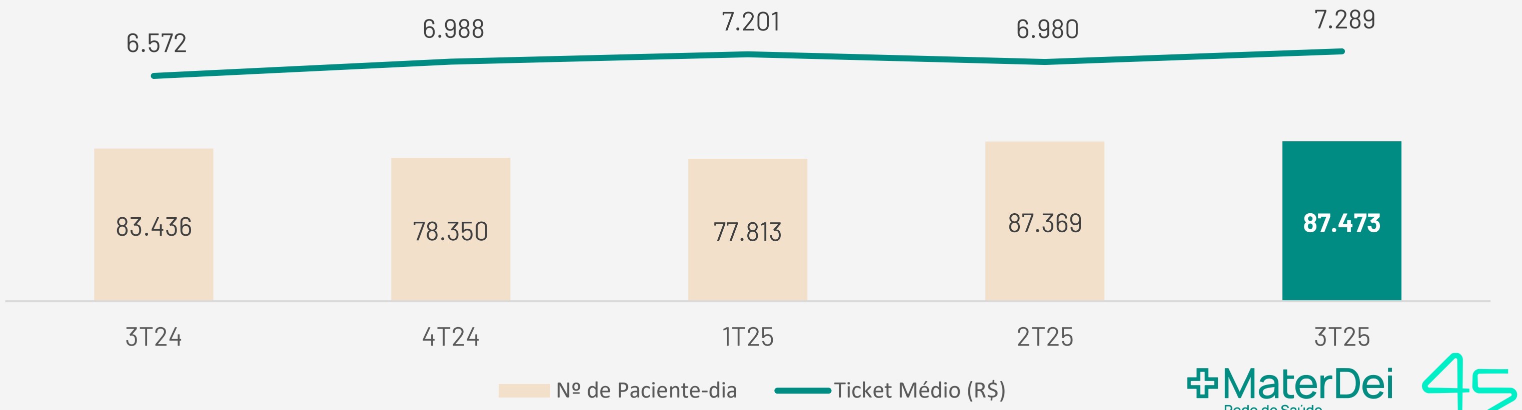
- ✓ A revolution in onco-hematological treatment.
- ✓ Personalized immunotherapy based on genetic modification of T lymphocytes.

Operational Highlights

Average operational beds and occupancy rate



Number of paciente-day and average ticket (BRL)



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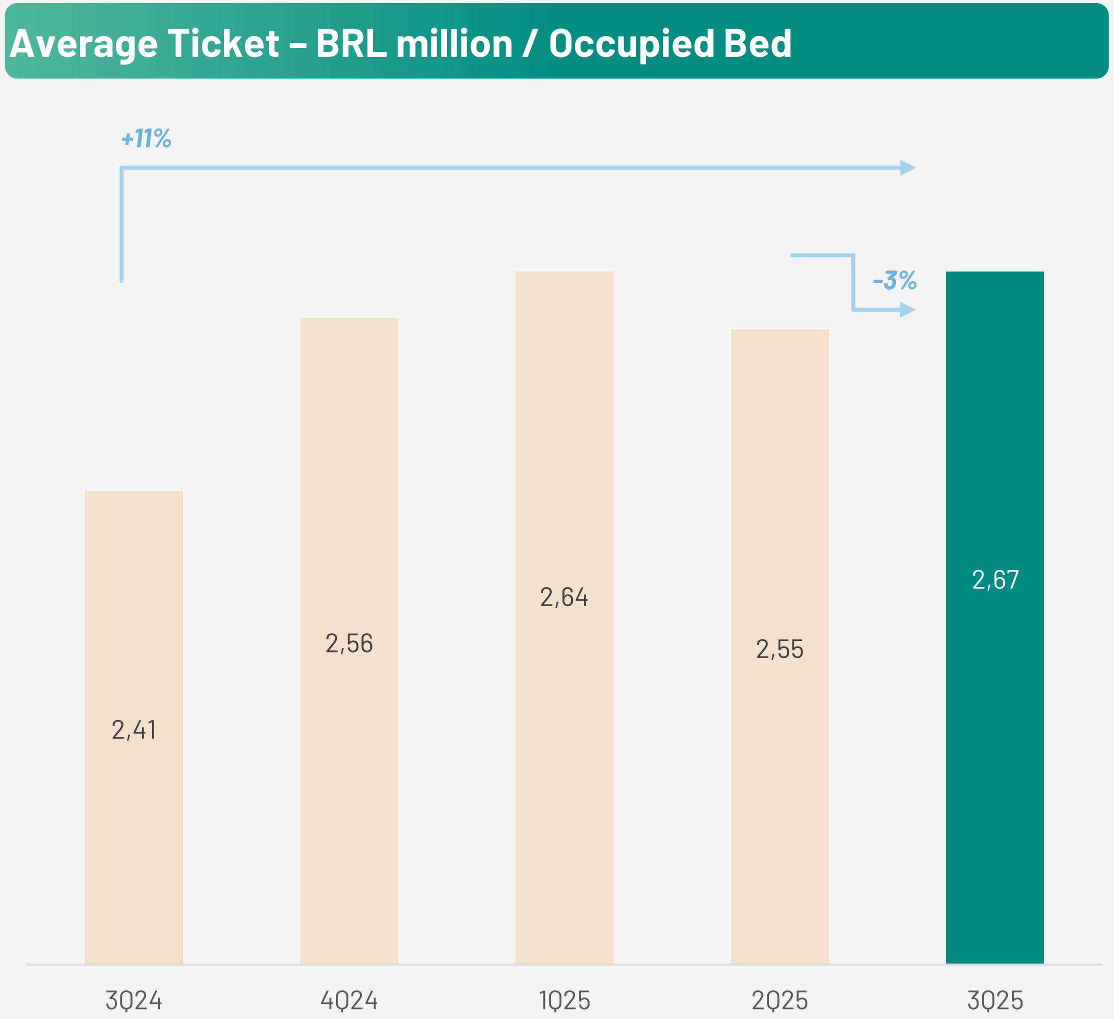
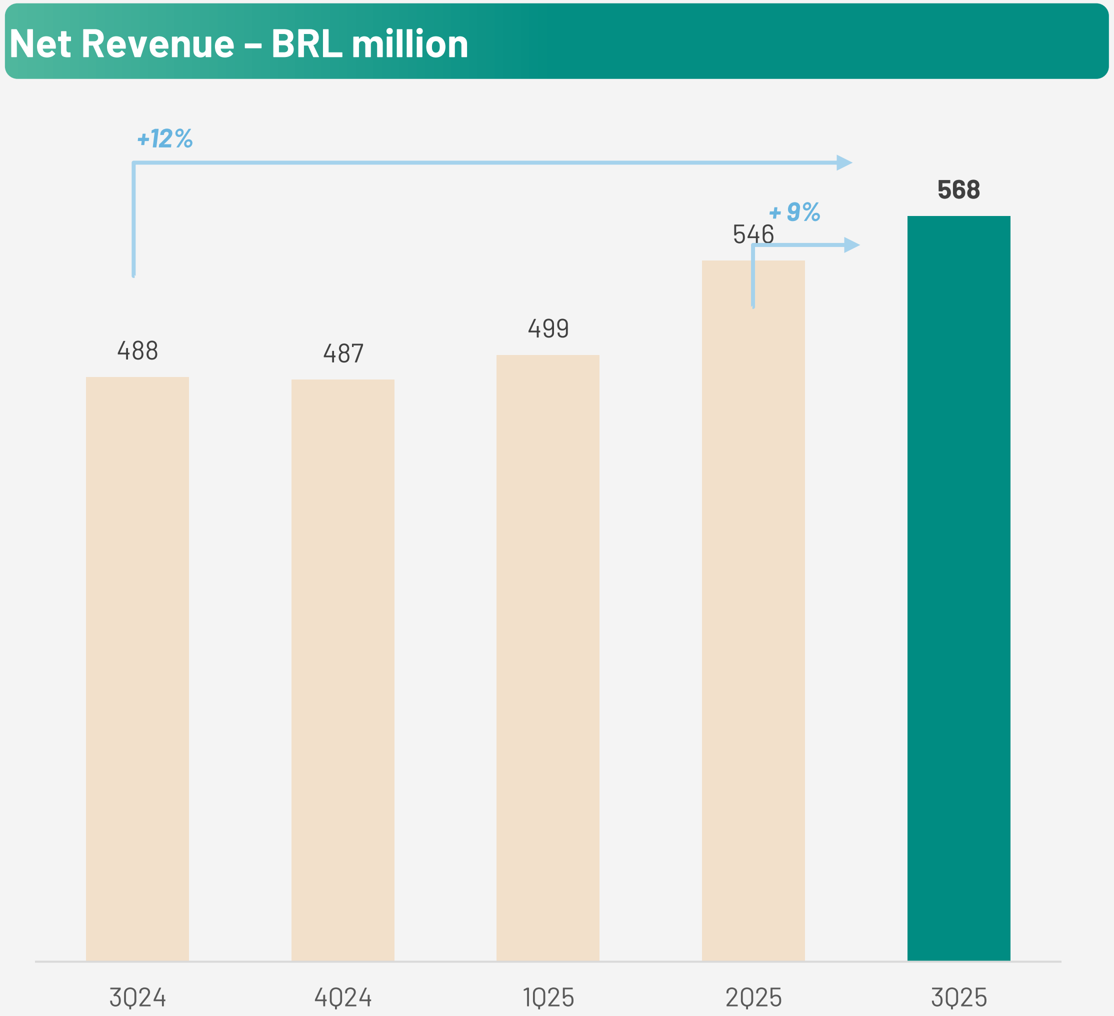
Revenue



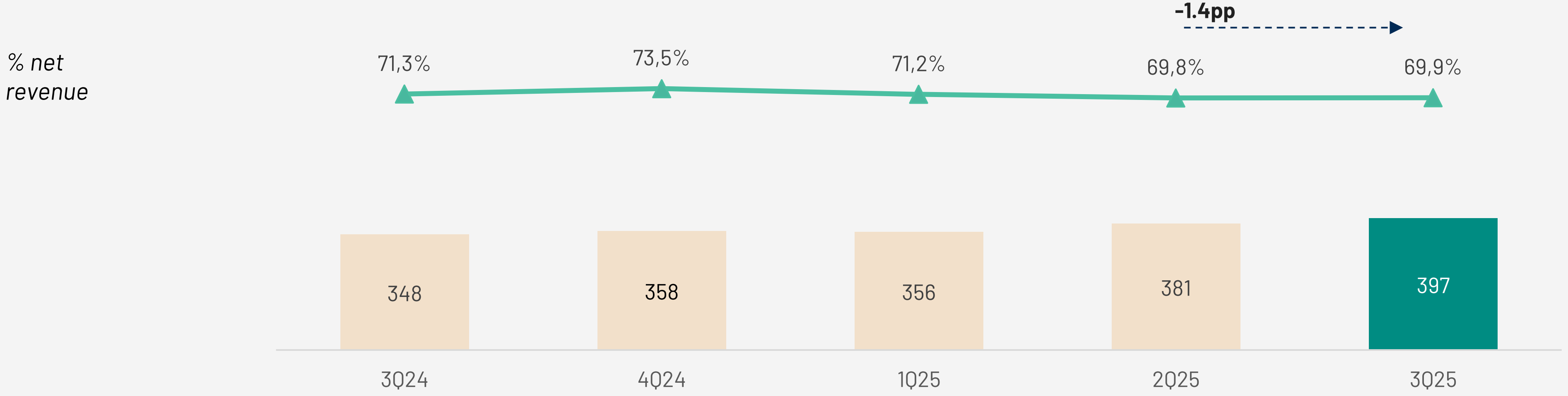
Average Ticket – BRL million / Occupied Bed
+11%
-3%
2,41
2,56
2,64
2,55
2,67
3Q24
4Q24
1Q25
2Q25
3Q25



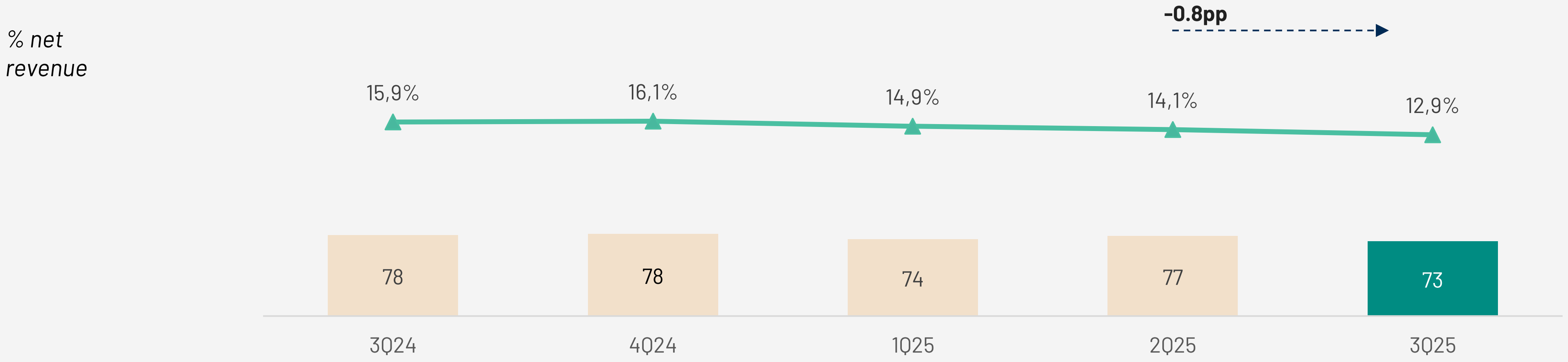
Net Revenue – BRL million
+12%
+ 9%
488
487
499
546
568
3Q24
4Q24
1Q25
2Q25
3Q25

Costs and Expenses

Costs of services provided – BRL million



Adjusted Net Operational Expenses – BRL million



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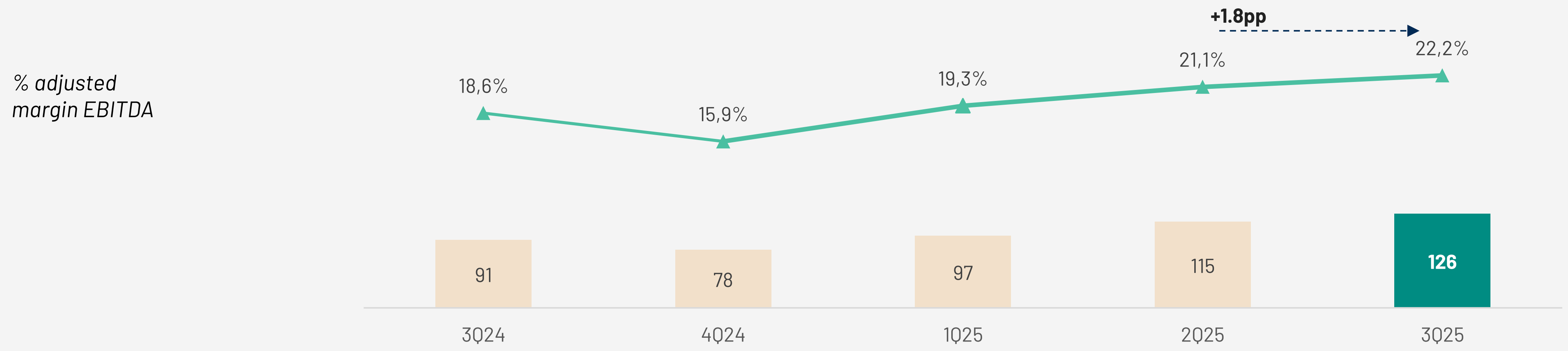
Adjusted EBITDA

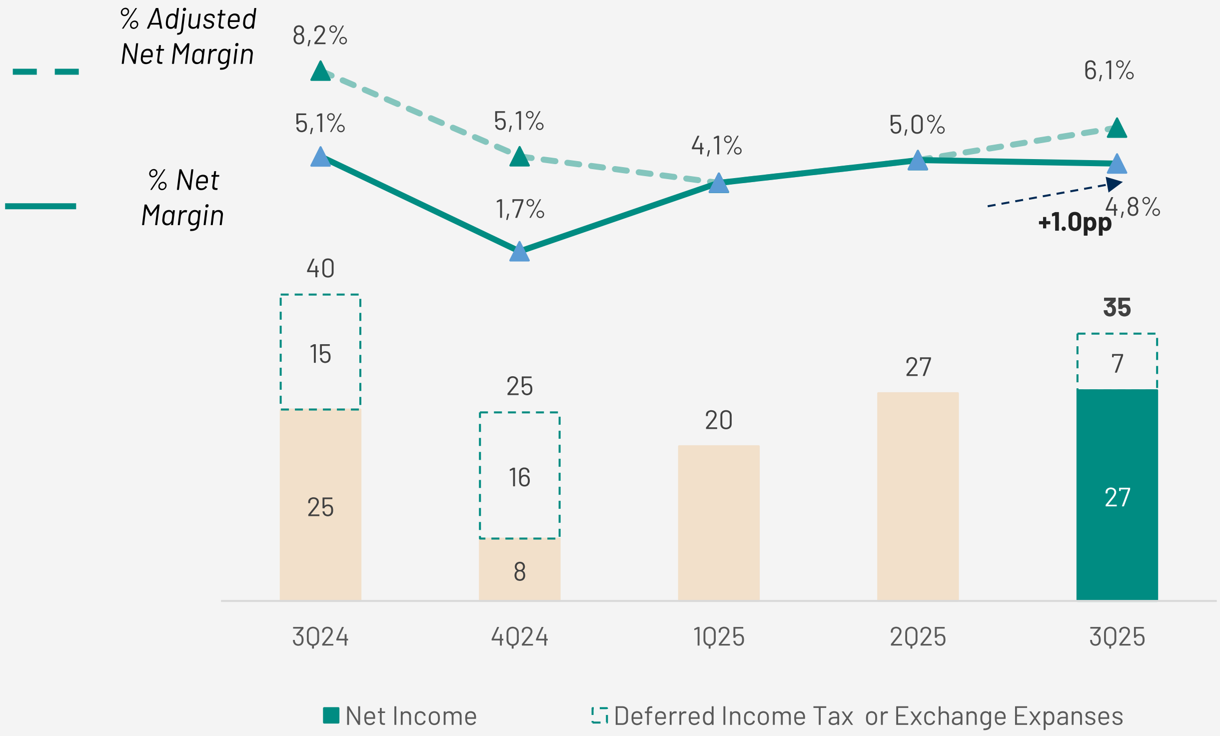
EBITDA and EBITDA Margin – BRL Million



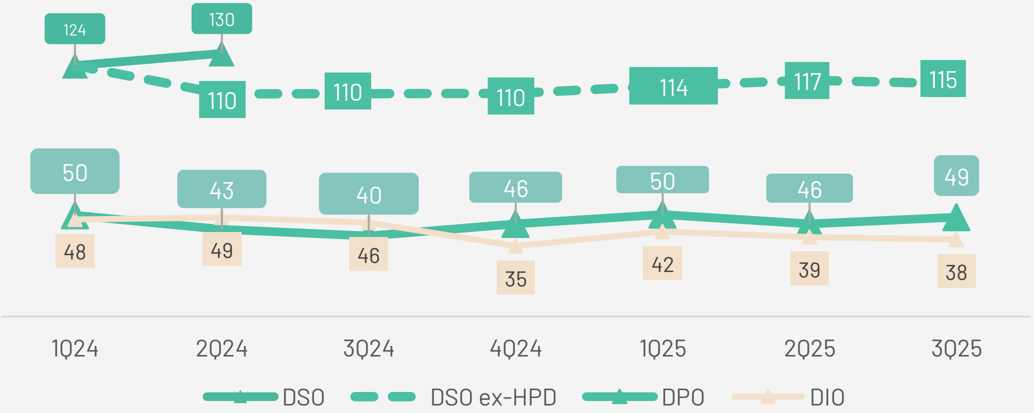
Note: 2024 figures are adjusted for the disposal of assets related to the CSN divestment, for Nova Lima's pre-operational expenses, and for the reversal of contingencies.

Net Profit and Working Capital

Adjusted Net Profit and Net Margin - BRL Million



DSO, DPO and DIO[1] - days



1. Days sales outstanding (DSO) calculated as Accounts Receivable / (Gross Revenue LTM/365); days payables outstanding (DPO) calculated as (Suppliers - Goods of a permanent nature) / (Costs and Expenses - Personnel and Depreciation LTM/365) ;and days of inventory outstanding (DIO) calculated as average Inventories/ (Materials and Medicines LTM/365).

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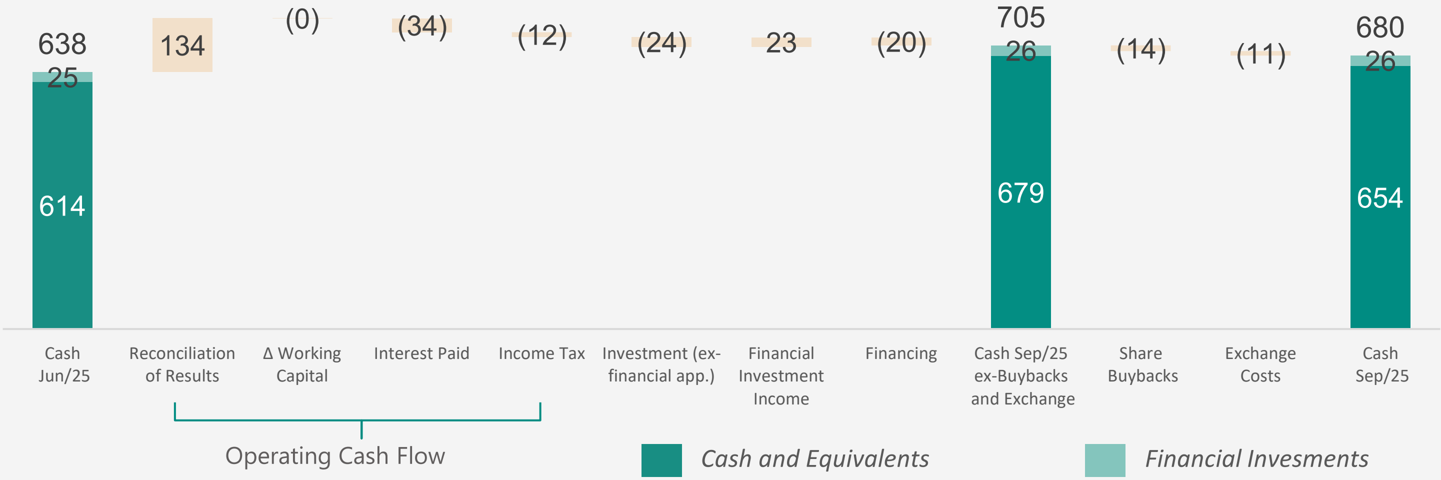
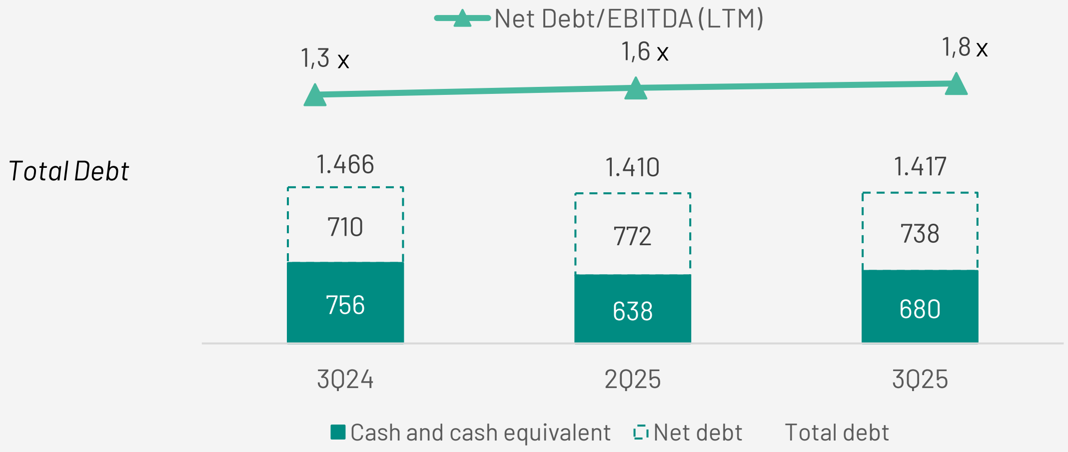
Cash Flow and Leverage

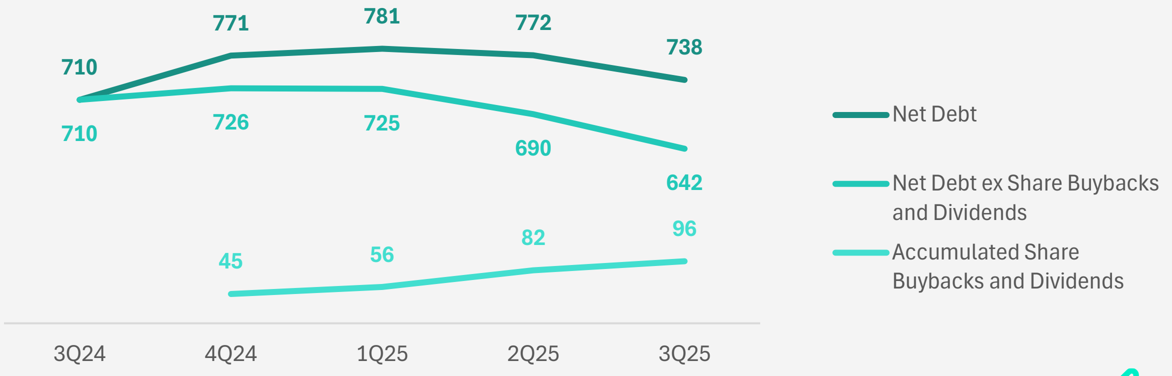
Cash Flow- BRL Million (Consolidated)



Net debt/ EBITDA



Net Debt excl. Buybacks and Dividends – R$ Mm



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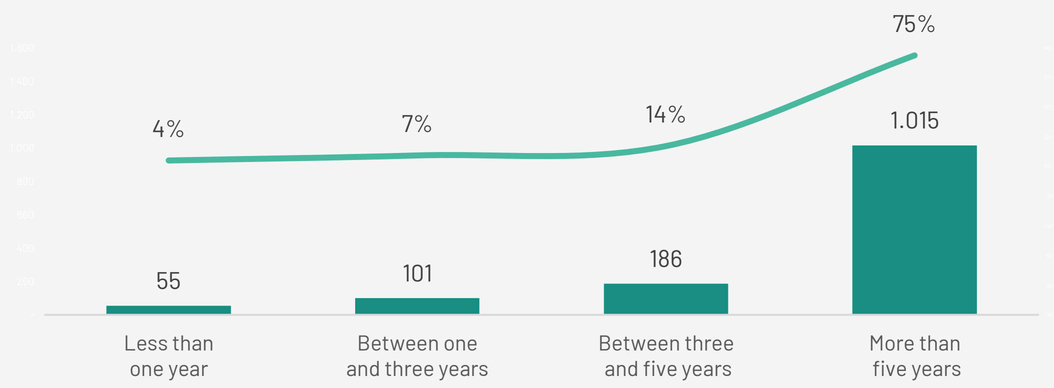
1. According to the covenant of the 1st debenture issue of the Company: considering the sum of the balances of loans, financing and debentures net of all derivative financial instruments (current and noncurrent). It does not consider liabilities for lease and acquisition of companies payable. 2. Cash and cash equivalent and Financials

Leverage

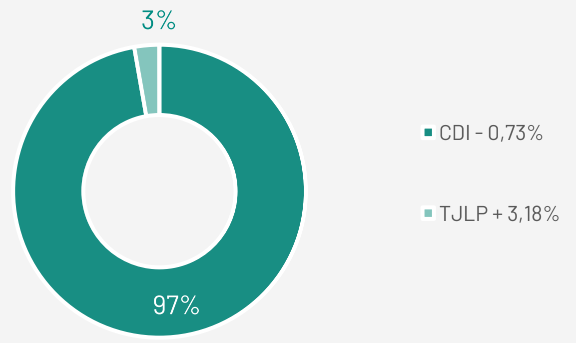
✓ The weighted average maturity of Mater Dei's debt is 5.6 years, compared to 3.9 years reported in Q2 2025, an increase explained by the exchange operation that extended the maturity of R$ 700 million in debentures by 4 years.

✓ The average cost of debt in the 3Q25 period was CDI - 0.78% per year, a reduction compared to 2Q25 explained by the 50 bps decrease in the spread on R$ 700 million in debentures through the exchange operation.

Payment Schedule - BRL Million (After Exchange)



Average Cost of debt and indexation (Pós Exchange)



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Q&A

For questions via audio, please raise your hand to join the line. When announced to ask the question, your microphone will be enabled. We ask for all the questions to be made at once.

If you prefer, write your question directly in the Q&A icon ate the bottom of the screen

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