



Webcast 4Q24

New growth cycle and value innovation



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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.



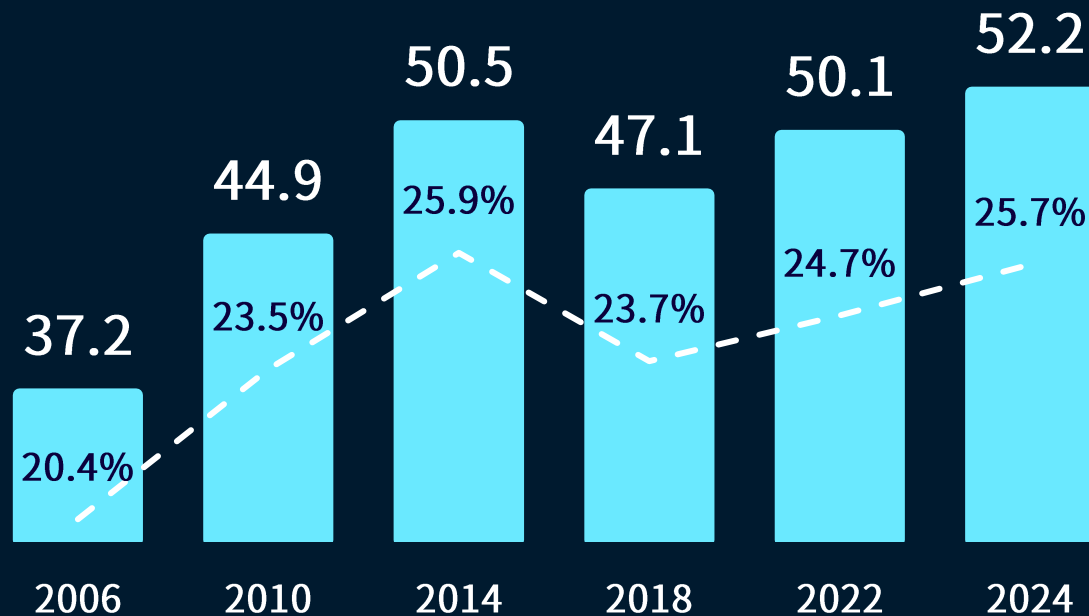
Medical and dental plans: different penetration profiles

Million members

➤ In 2024, dental plans added 2.1 million new beneficiaries

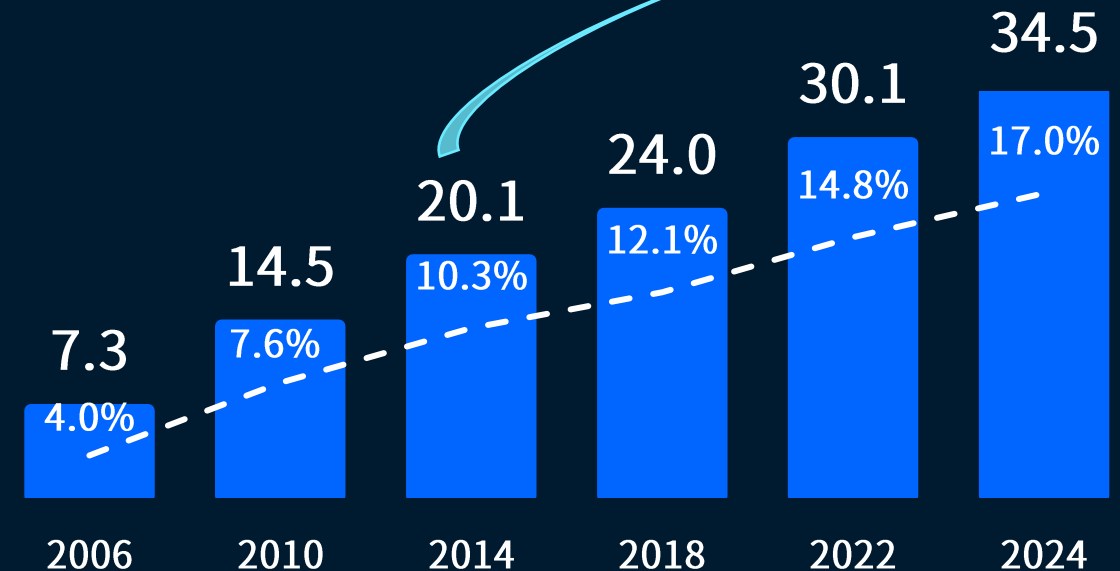
Medical plans

+1,679 thousand members



Dental plans: + 14 million members since 2014

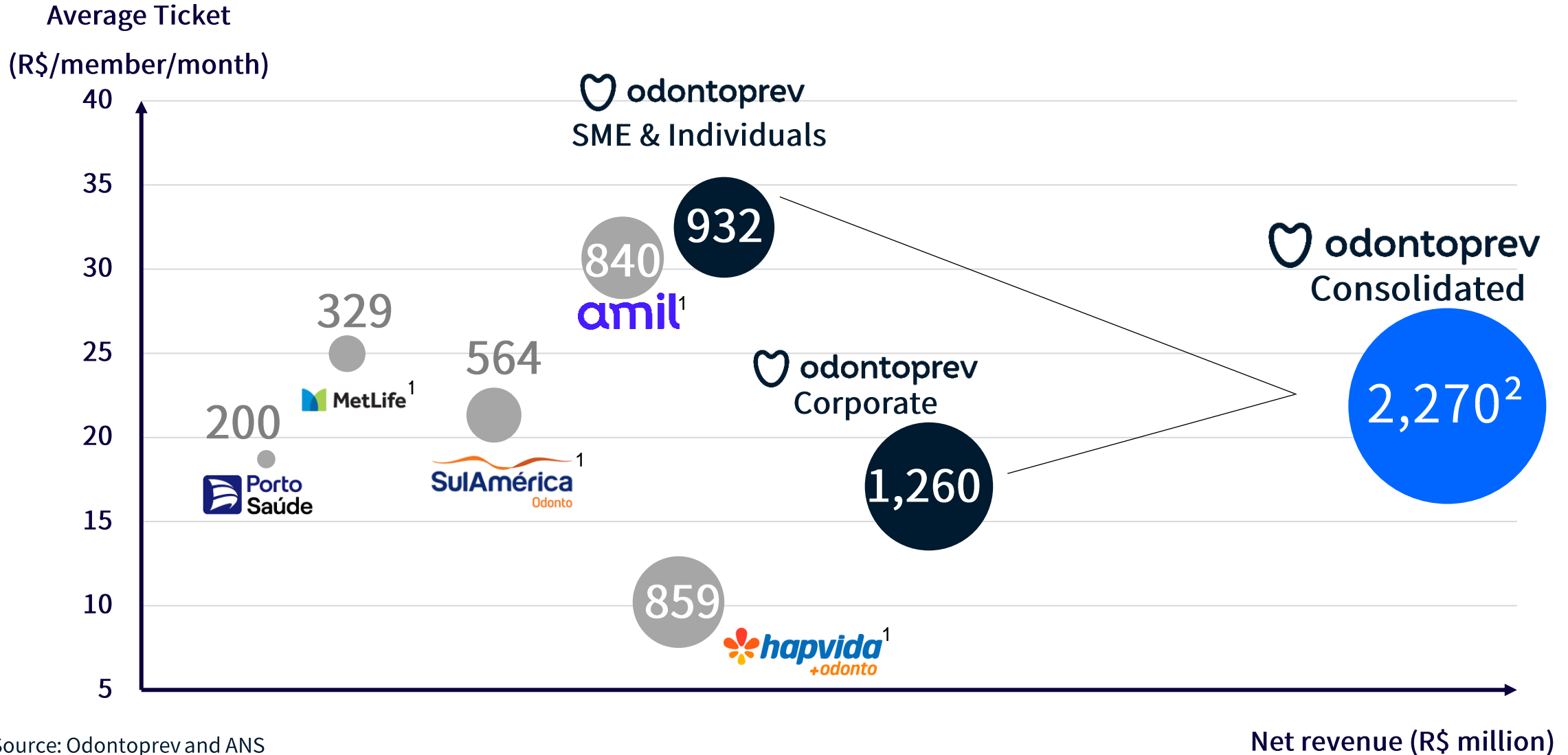
+14,385 thousand members





Dental plans: net revenue and average ticket profile in 2024

R\$ million



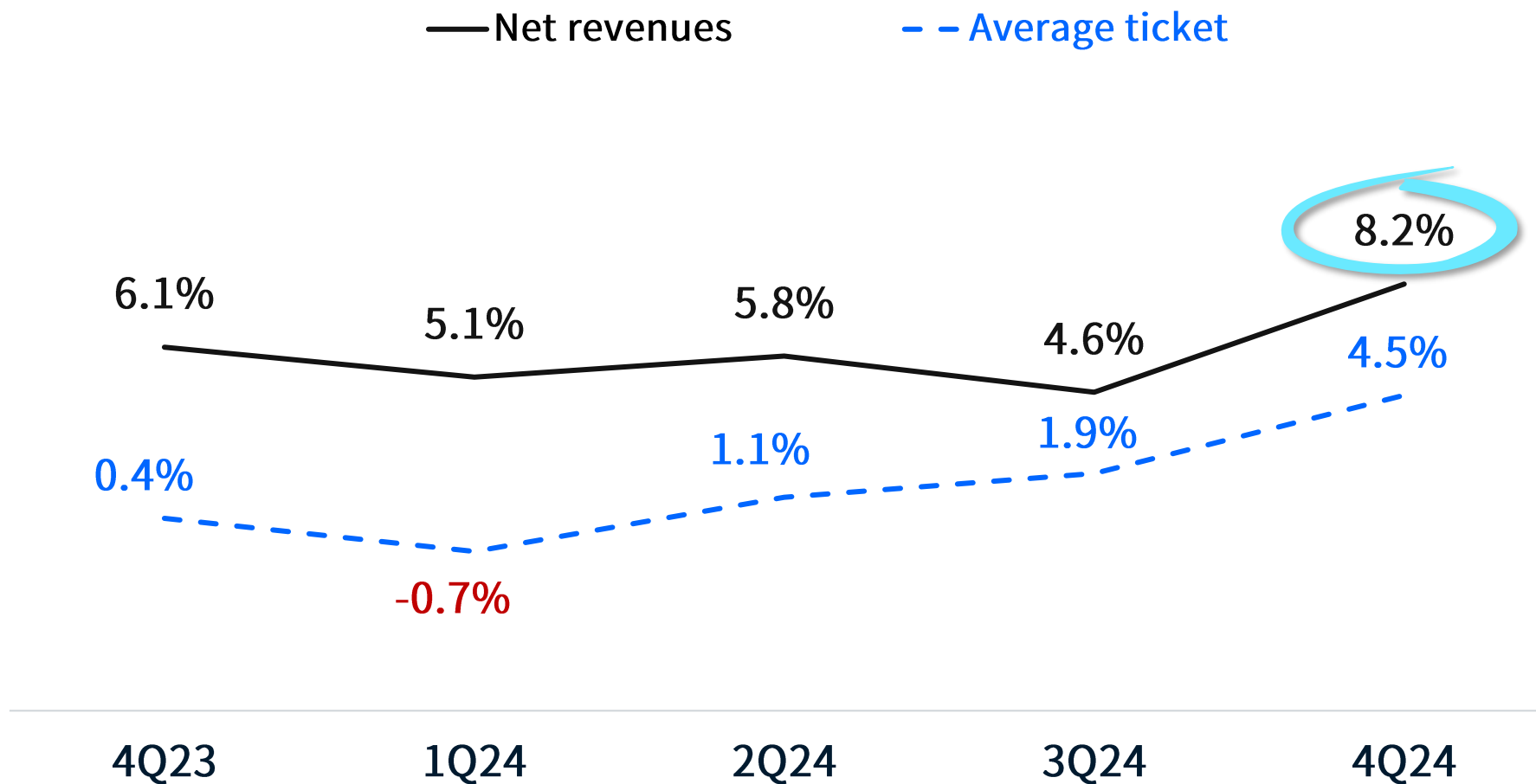
Source: Odontoprev and ANS

¹OCT23-SEP24

²Includes R\$78 million in other revenues

Net revenues and average ticket

%

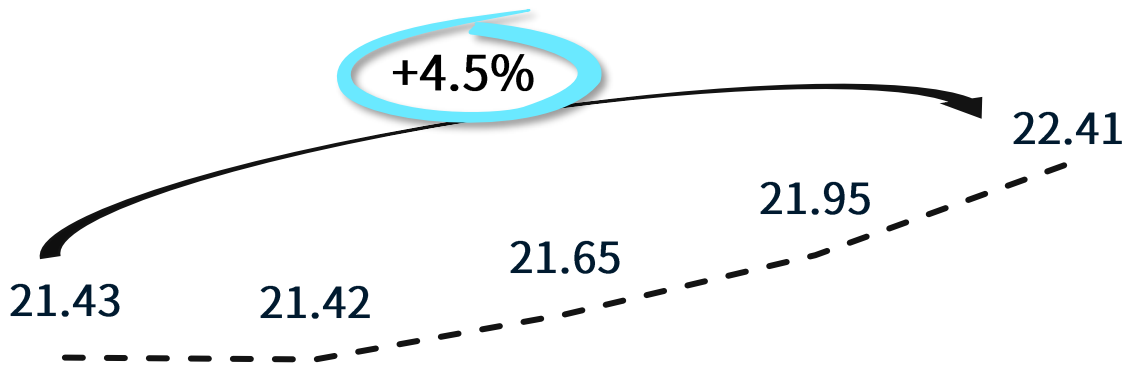


Average ticket and cost per member per month

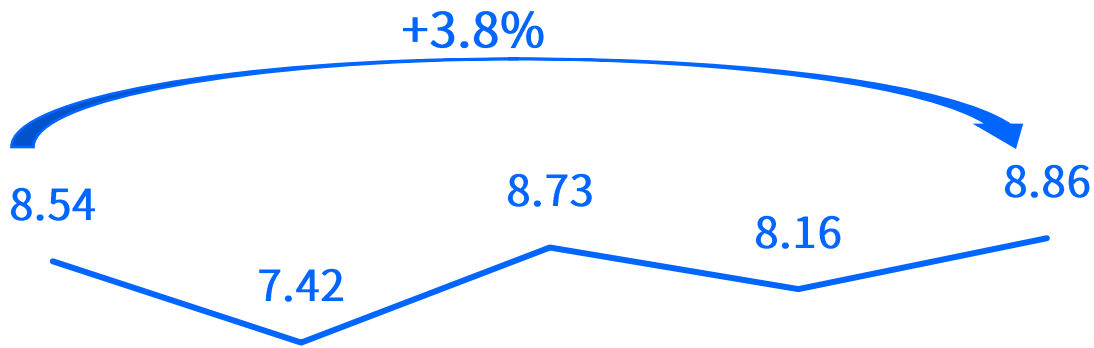
R\$ / member / month



Average ticket per member per month:



Average cost of service per member per month:



4Q23

1Q24

2Q24

3Q24

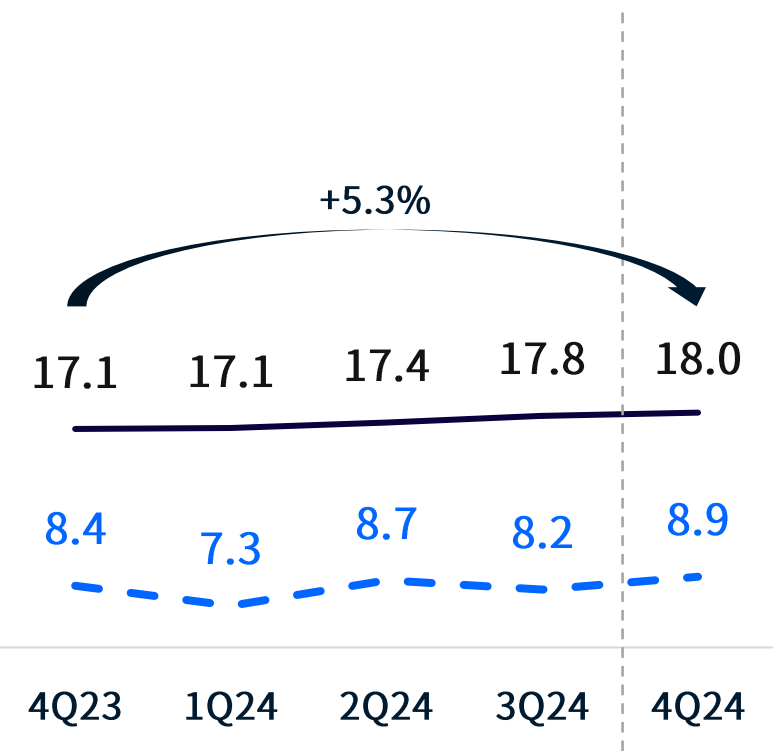
4Q24

Consolidated average ticket and Cost of services per member per month

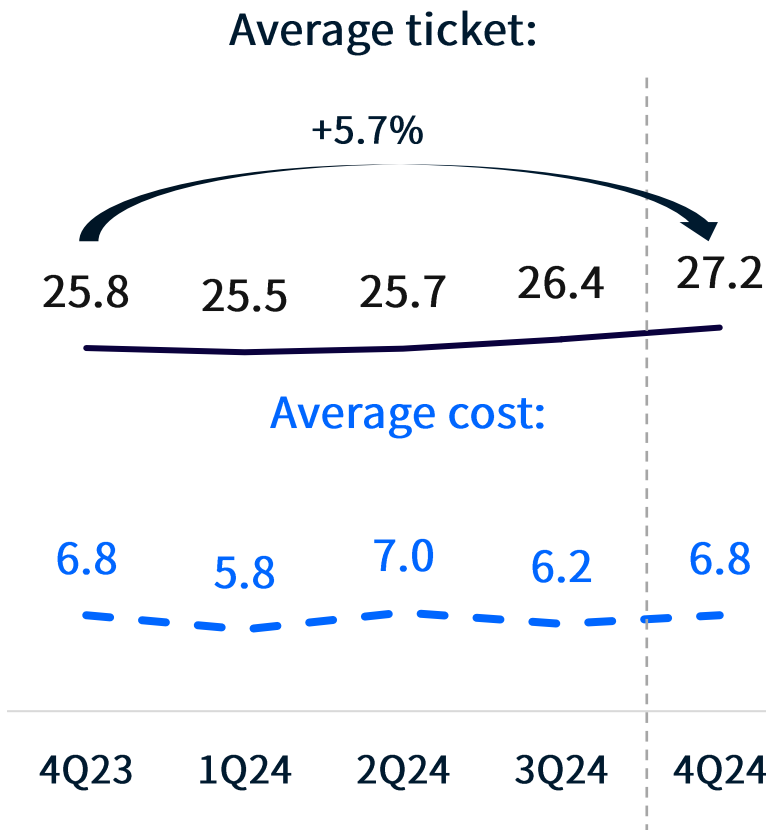
R\$ / member / month



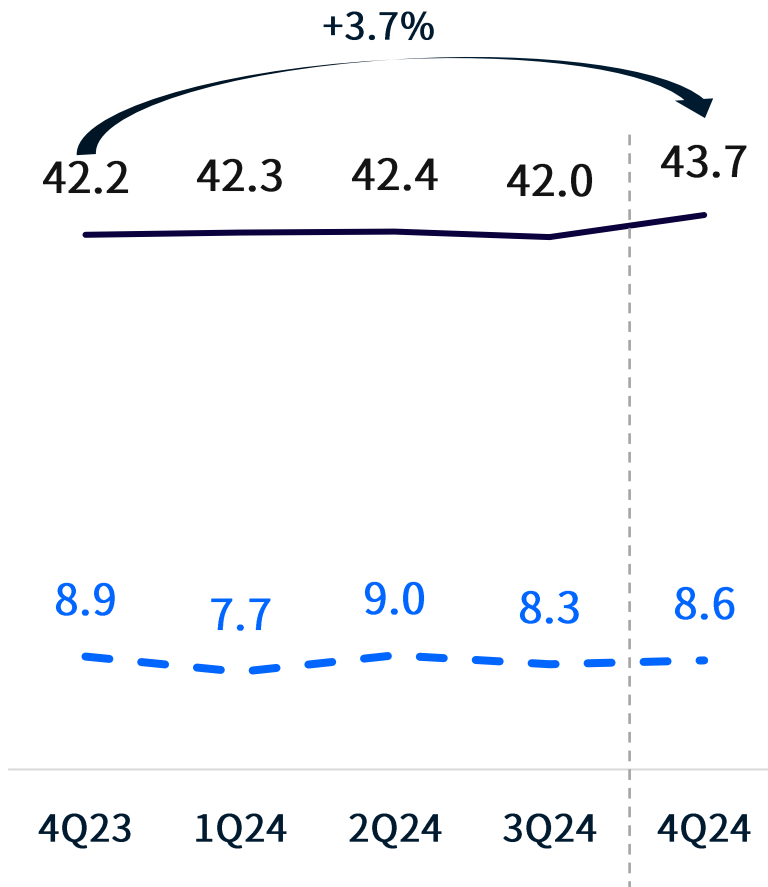
Corporate



SME

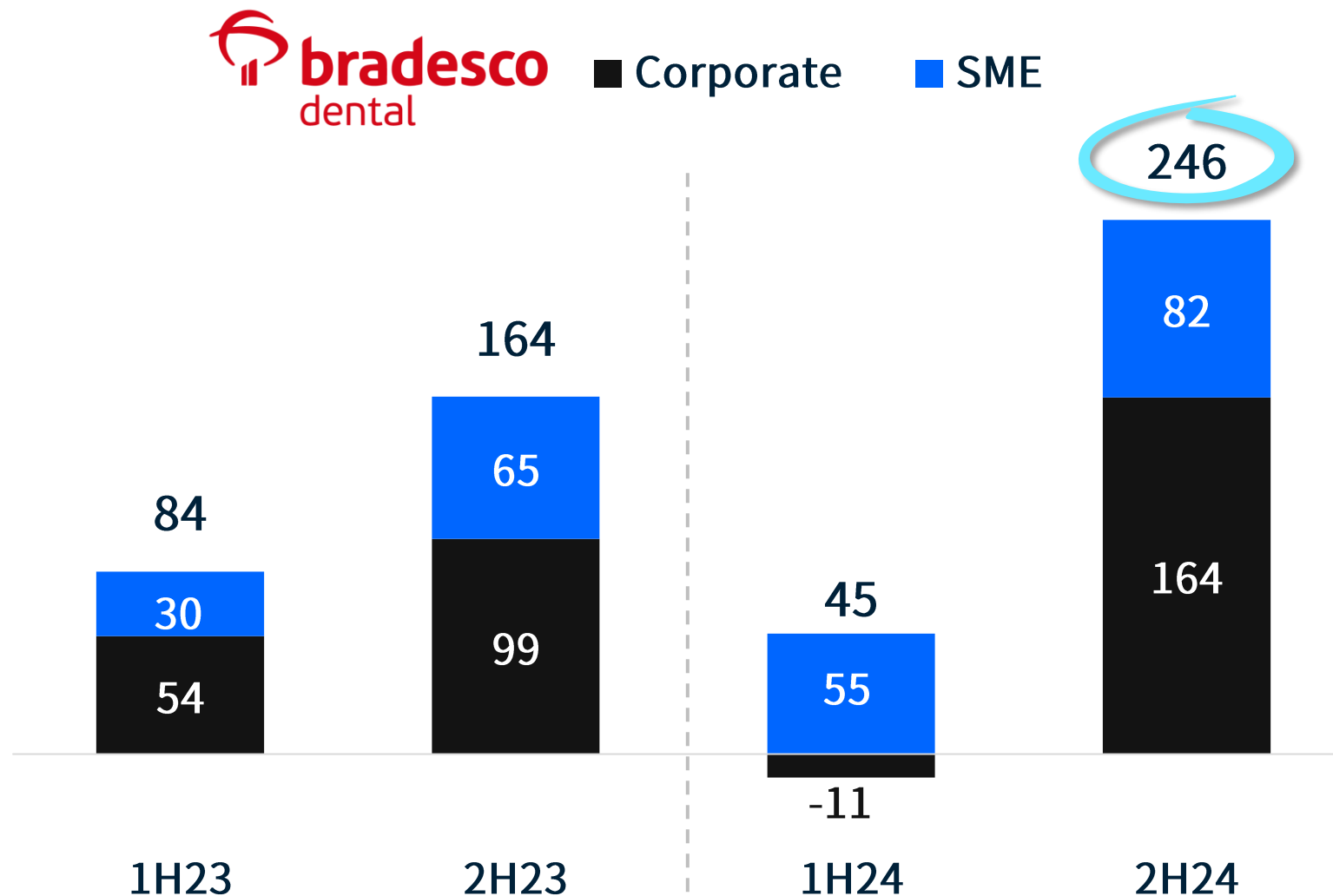


Individual plans



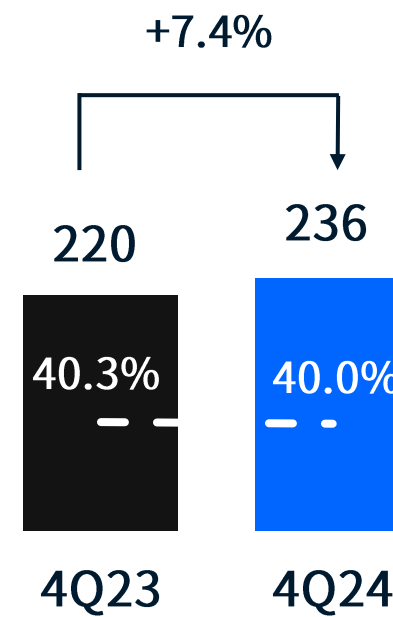
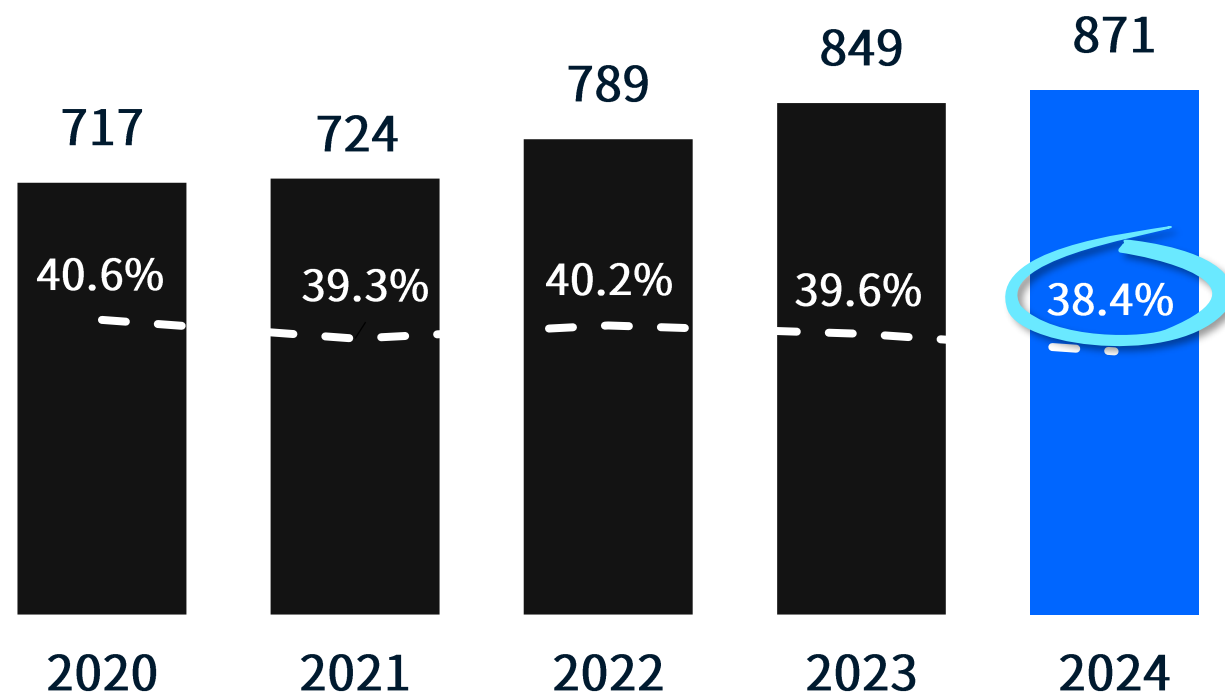
Bradesco Dental: Corporate and SME half-year net additions

Thousand lives



Cost of Services

R\$ million and % NOR

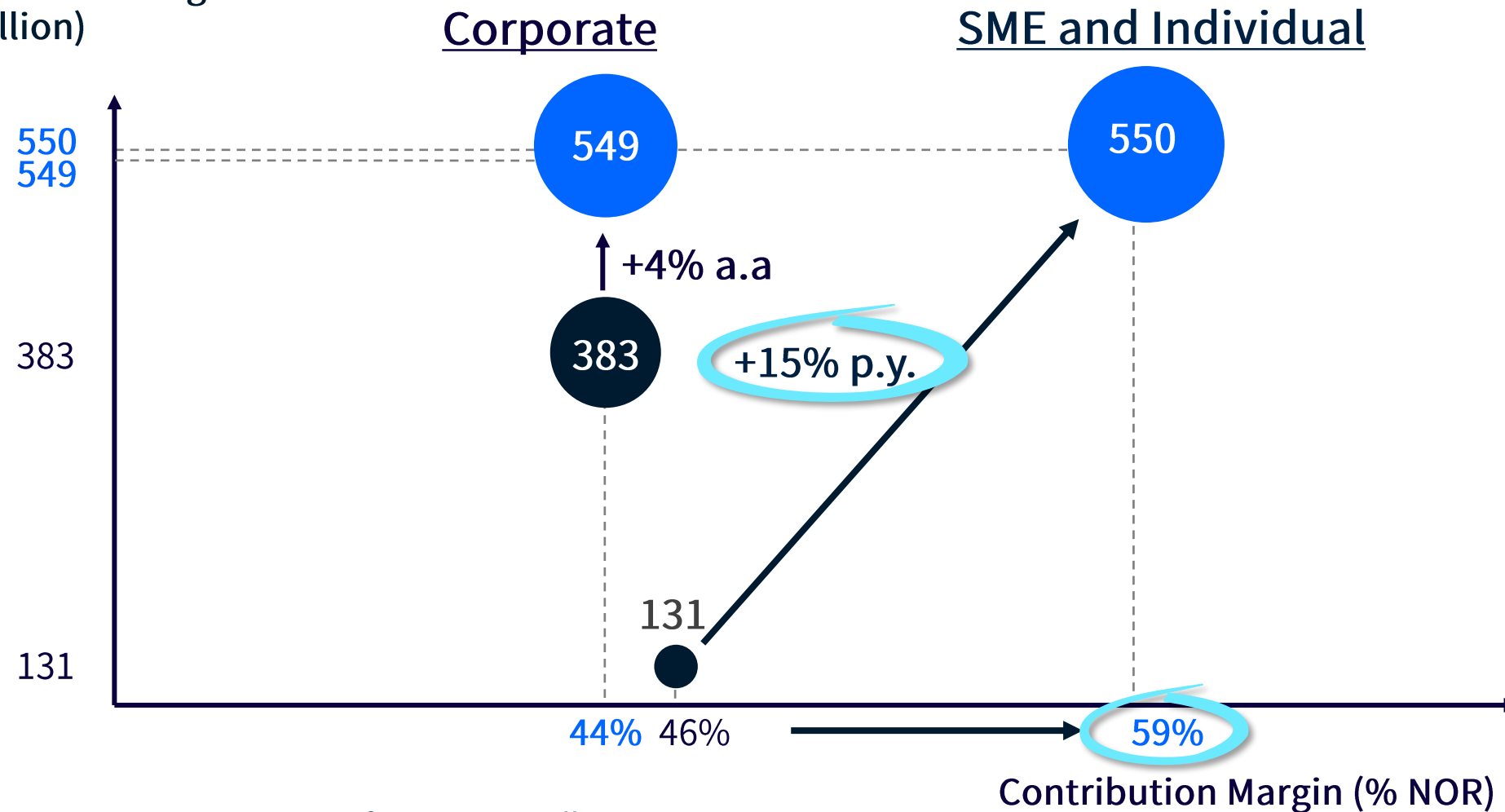




Contribution margin per segment: 2014 x 2024

● 2014 ● 2024

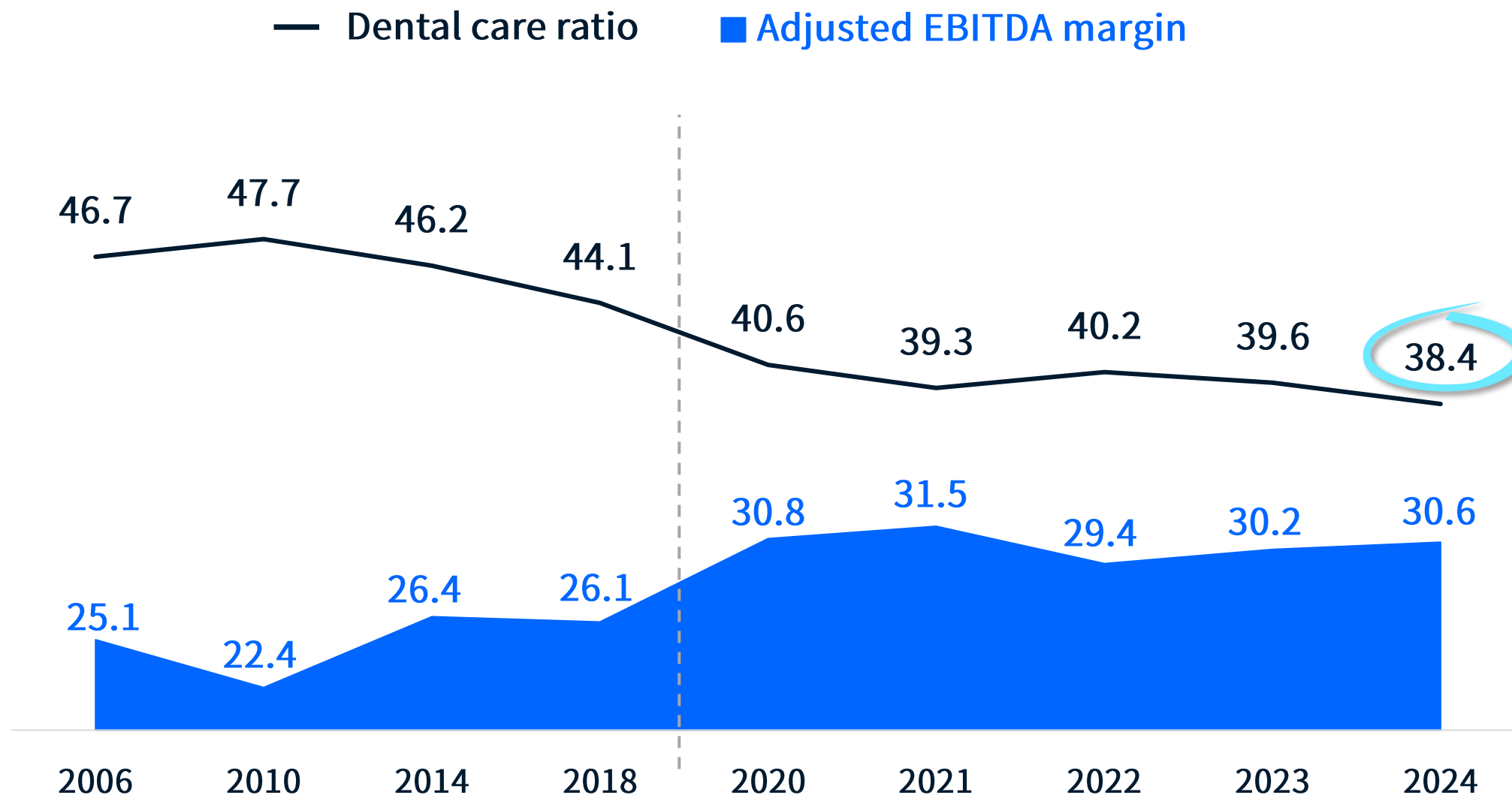
Contribution margin
(R\$ million)



Dental care ratio and Adjusted EBITDA margin since the 2006 IPO

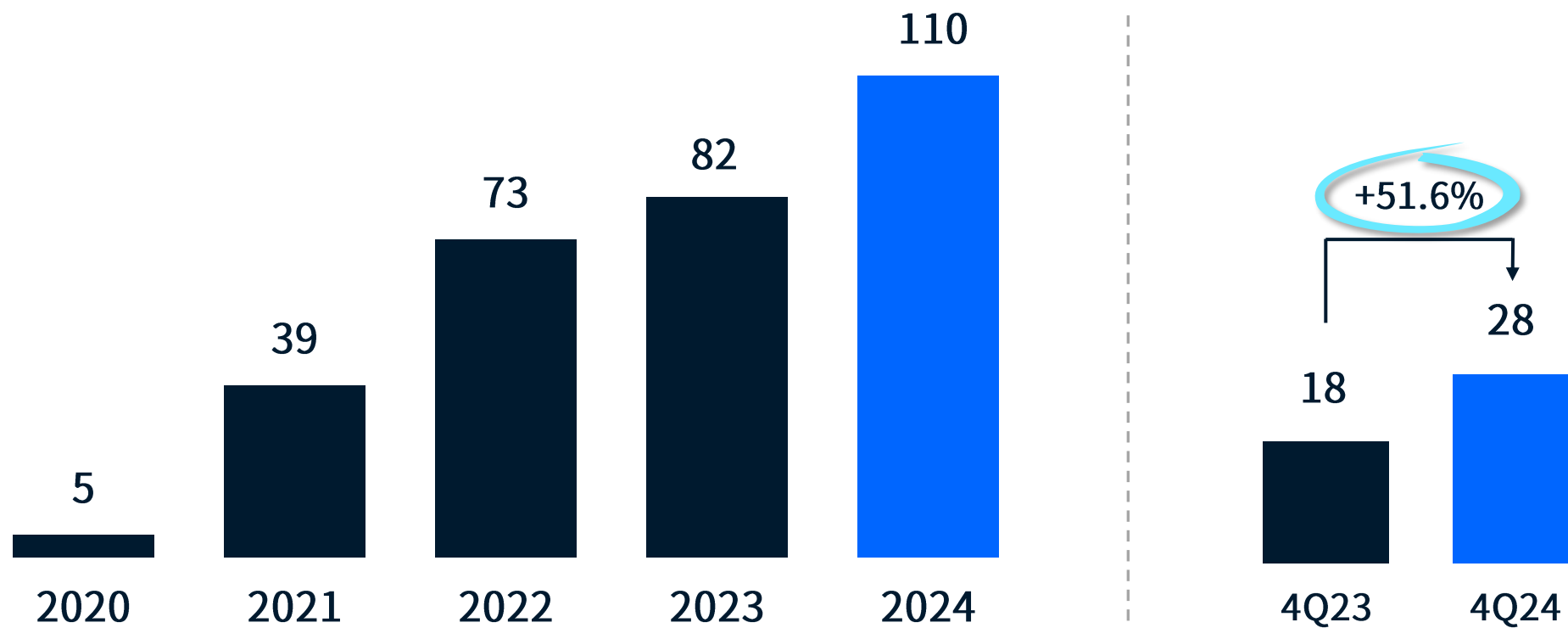


% NOR



Financial income

R\$ million



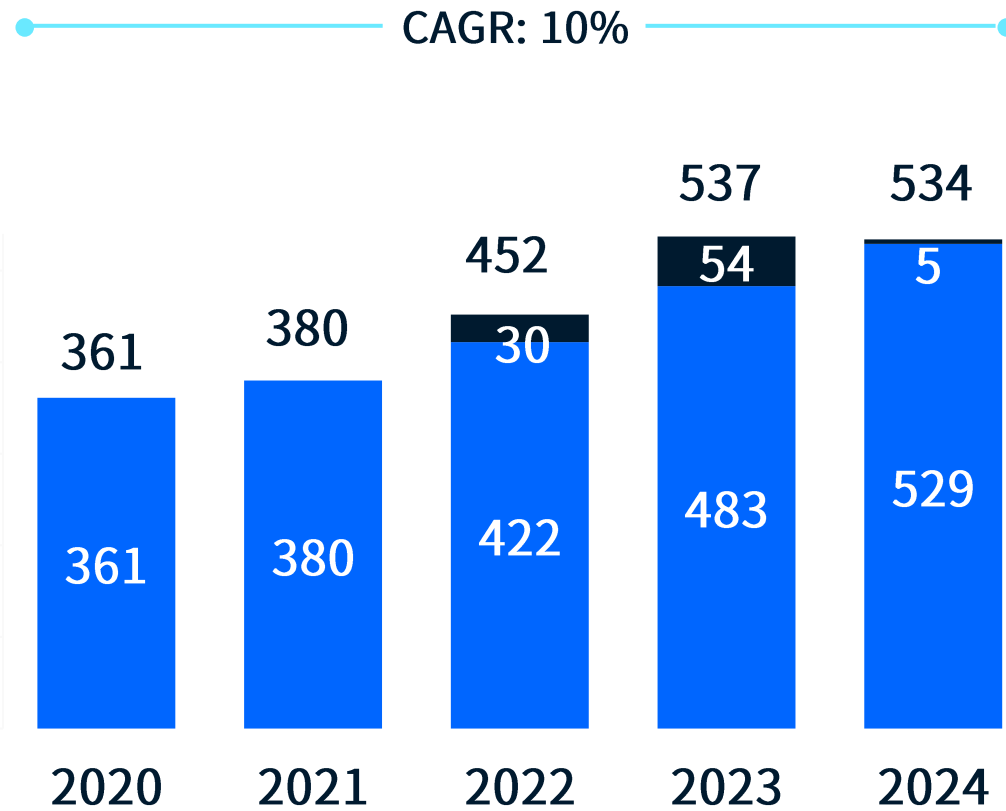
Net Income

R\$ million and % NOR



Recurring net income

Non- recurring



4Q24 recurring Net income: +27.3%

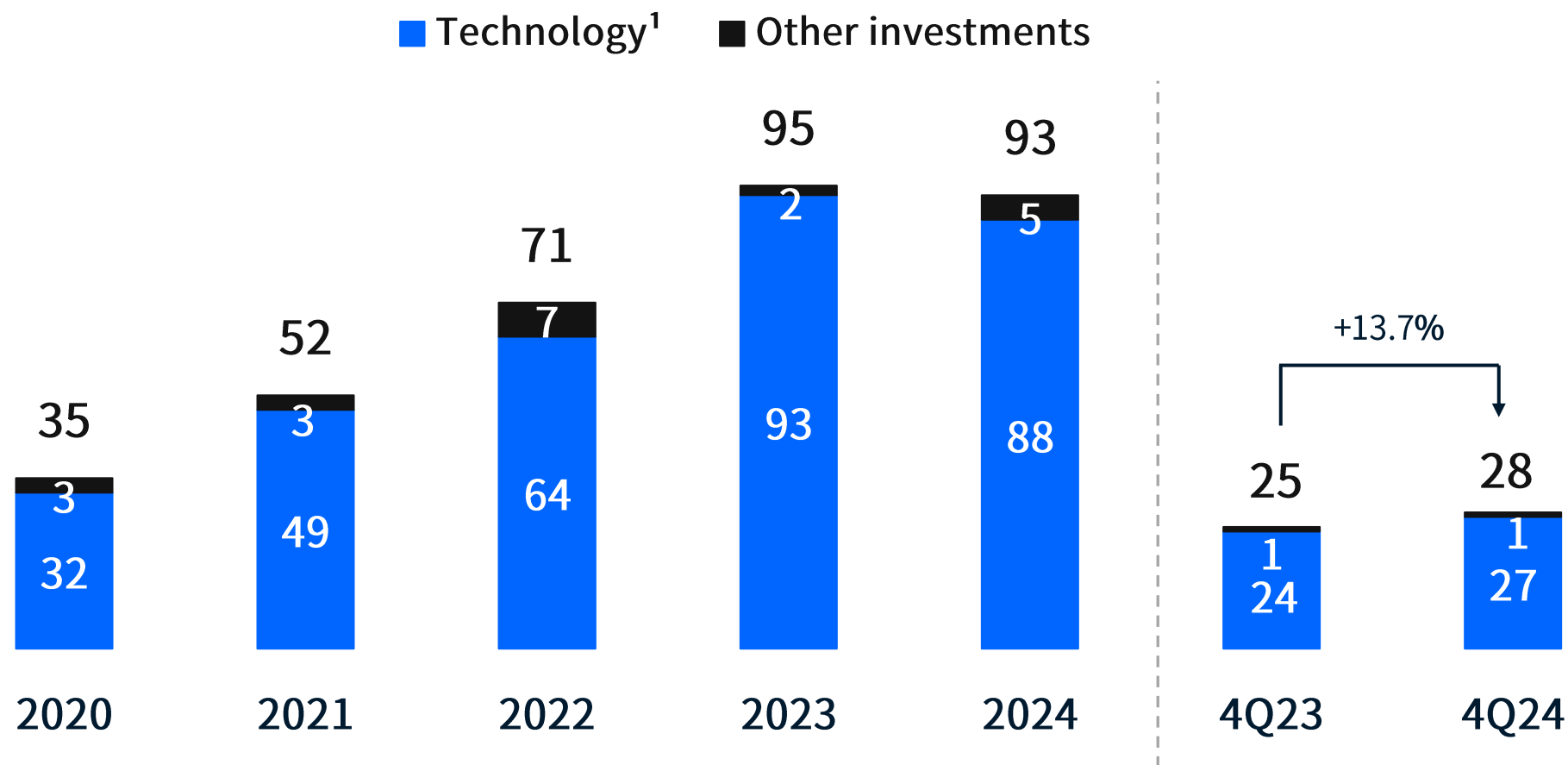


CAPEX: Technology represents the bulk of investments

R\$ million



The annual CAPEX level demonstrates the Company's digital initiatives, most of them maturing in 2024.



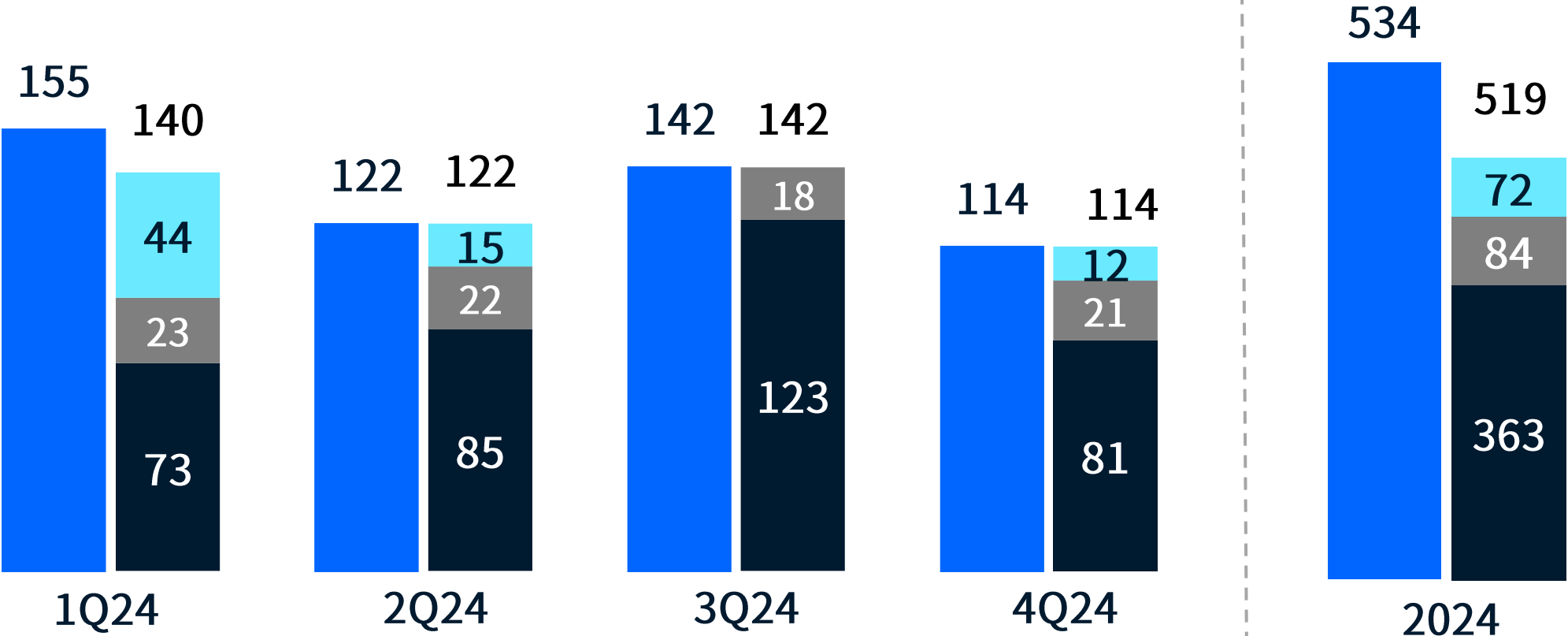
¹ IT platform. acquisition/licence of software and computer equipment

97% payout in 2024



R\$ million

Net income Dividends IOC Share buyback



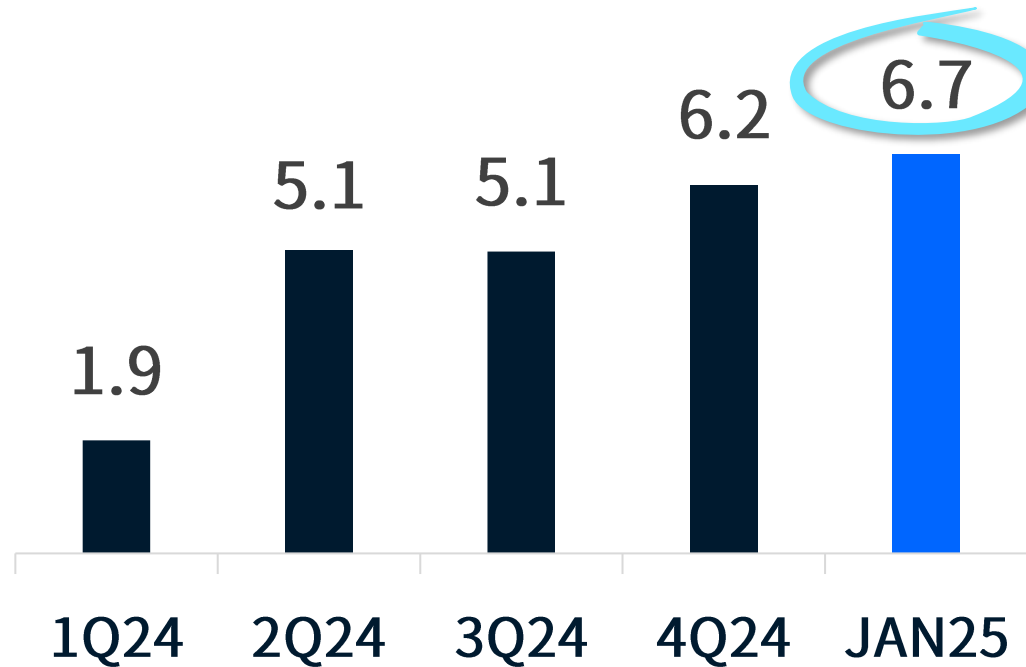
Payout:	90%	100%	100%	100%	97%
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Required sufficiency: (R\$ million)	319	76	87	43	43
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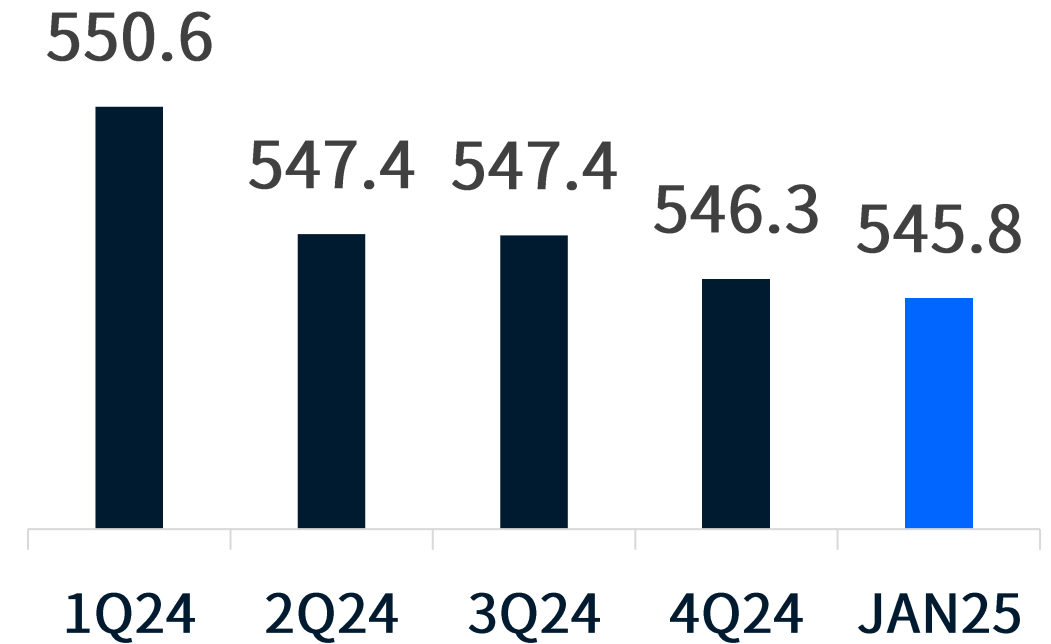
Treasury shares: 6.7 million in January 2025



Million shares



Treasury Shares

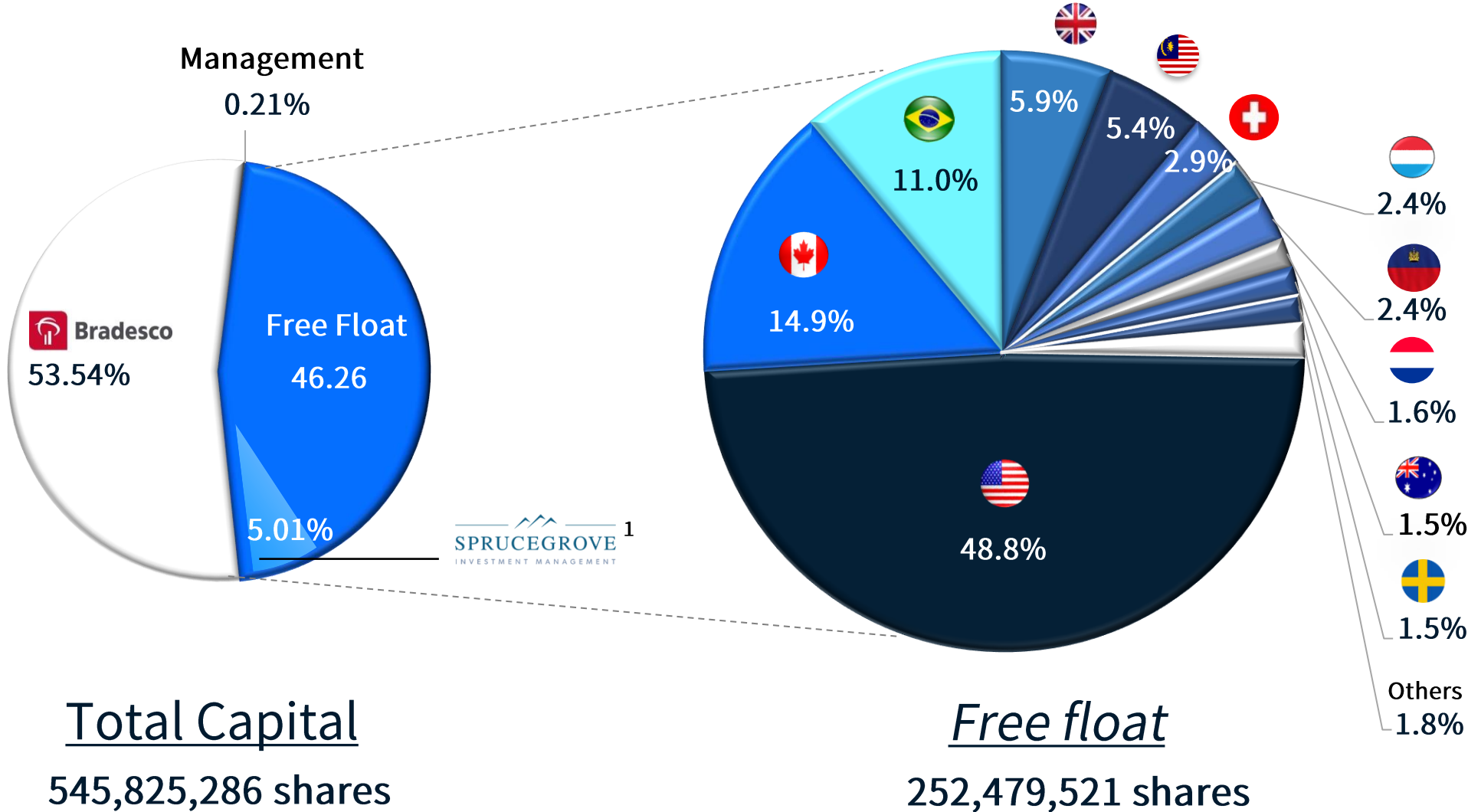


Total Capital ex - Treasury

Global shareholder structure: investors from more than 30 countries



After cancelation of Treasury shares to be approved at the Meeting of April 1, 2025



Odontoprev #6 according to TIME Magazine's ranking



TIME

The [ranking "World's Best Companies in Sustainable Growth 2025"](#) aims to identify companies that demonstrate outstanding financial and environmental performance.

