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Company information / Breakdown of capital

Quantity of shares (Unit)	Current quarter 09/30/2024
Paid-in capital	
Common	552,495,663
Preferred	0
Total	552,495,663
Treasury	
Common	5,069,100
Preferred	0
Total	5,069,100

Individual financial statements / Balance sheet – Assets

(In thousands of reais)

Code of account	Account description	Current quarter 09/30/2024	Prior year 12/31/2023
1	Total assets	2,255,295	2,113,074
1.01	Current assets	640,455	451,215
1.01.01	Cash and cash equivalents	9,125	13,615
1.01.02	Interest earning bank deposits	571,195	329,646
1.01.02.01	Interest earning bank deposits measured at fair value through profit or loss	435,920	180,916
1.01.02.01.04	Free investments	435,920	180,916
1.01.02.03	Interest earning bank deposits measured at amortized cost	135,275	148,730
1.01.02.03.01	Investments that guarantee technical reserves	37,512	20,060
1.01.02.03.02	Free investments	97,763	128,670
1.01.03	Accounts receivable	47,932	98,921
1.01.03.01	Clients	30,942	31,125
1.01.03.01.06	Assets of insurance and reinsurance contracts	30,942	31,125
1.01.03.02	Other accounts receivable	16,990	67,796
1.01.03.02.01	Advances to suppliers and others	1,979	127
1.01.03.02.02	Advances to employees	757	9,095
1.01.03.02.03	Other Credits Receivable	14,254	58,574
1.01.06	Recoverable taxes	1,951	4,794
1.01.06.01	Current taxes recoverable	1,951	4,794
1.01.06.01.01	Tax and social security credits	1,951	4,794
1.01.07	Prepaid expenses	10,252	4,239
1.01.07.20	Other	10,252	4,239
1.02	Non-current assets	1,614,840	1,661,859
1.02.01	Non-current receivables	620,289	696,933
1.02.01.03	Interest earning bank deposits measured at amortized cost	527,602	620,125
1.02.01.03.01	Investments that guarantee technical reserves	136,237	173,839
1.02.01.03.03	Free investments	391,365	446,286
1.02.01.07	Deferred taxes	9,431	8,762
1.02.01.07.01	Deferred income tax and social contribution	9,431	8,762
1.02.01.10	Other non-current assets	83,256	68,046
1.02.01.10.03	Judicial and tax deposits	31,174	29,203
1.02.01.10.04	Other credits receivable	14,885	14,885
1.02.01.10.06	Tax and social security credits (recoverable taxes)	37,197	23,958
1.02.02	Investments	83,324	80,550
1.02.02.01	Equity interest	83,324	80,550
1.02.02.01.02	Interest in subsidiaries	78,411	76,080
1.02.02.01.03	Joint ownership	4,912	4,468
1.02.02.01.04	Other investments	1	2
1.02.03	Property, plant and equipment	29,605	27,633
1.02.03.01	Property, plant and equipment in operation	18,403	15,261
1.02.03.01.01	Property, plant and equipment for use	13,715	10,899
1.02.03.01.02	Other property, plant and equipment	4,688	4,362
1.02.03.02	Right-of-use in lease	11,202	12,372
1.02.03.02.01	Right-of-use (CPC 06 (R2)/IFRS 16)	11,202	12,372
1.02.04	Intangible assets	881,622	856,743

Individual financial statements / Balance sheet – Assets

(In thousands of reais)

Code of account	Account description	Current quarter 09/30/2024	Prior year 12/31/2023
1.02.04.01	Intangible assets	881,622	856,743
1.02.04.01.02	Goodwill on acquisition of investments	654,948	654,948
1.02.04.01.03	Development of systems, software use licenses	205,006	178,067
1.02.04.01.05	Allocated intangible assets	21,668	23,728

Individual financial statements/ Balance sheet – Liabilities

(In thousands of reais)

Code of account	Account description	Current quarter 09/30/2024	Prior year 12/31/2023
2	Total liabilities	2,255,295	2,113,074
2.01	Current liabilities	864,719	614,528
2.01.01	Social and labor obligations	60,202	58,250
2.01.01.01	Social charges	6,537	6,465
2.01.01.01.01	Charges payable	6,537	6,465
2.01.01.02	Labor obligations	53,665	51,785
2.01.01.02.01	Salaries, vacation and fees	53,665	51,785
2.01.02	Suppliers	42,035	25,798
2.01.02.01	Domestic suppliers	42,035	25,798
2.01.02.01.01	Trading on operations	20,712	7,094
2.01.02.01.02	Suppliers of goods and services	12,103	11,388
2.01.02.01.03	Other debits from health care operations	10	0
2.01.02.01.04	Consideration/premiums to be repaid	382	53
2.01.02.01.05	Lease liabilities (CPC 06 (R2)/IFRS 16)	2,737	2,716
2.01.02.01.06	Adjustment to present value - lease liabilities (CPC 06 (R2)/IFRS 16)	-849	-959
2.01.02.01.07	Anticipated revenue from consideration/premiums	6,940	5,506
2.01.03	Tax liabilities	28,943	20,957
2.01.03.01	Federal tax liabilities	26,065	17,824
2.01.03.01.01	Income tax and social contribution payable	13,508	4,344
2.01.03.01.02	Other federal tax liabilities	12,557	13,480
2.01.03.03	Municipal tax liabilities	2,878	3,133
2.01.05	Other liabilities	447,971	233,599
2.01.05.02	Other	447,971	233,599
2.01.05.02.01	Dividends and interest on own capital	419,796	16,731
2.01.05.02.02	Minimum compulsory dividend payable	0	184,761
2.01.05.02.04	Advances from clients	941	601
2.01.05.02.05	Other accounts payable	21,868	26,424
2.01.05.02.08	Investments payable	5,366	5,082
2.01.06	Provisions	285,568	275,924
2.01.06.02	Other provisions	285,568	275,924
2.01.06.02.09	Liabilities of insurance and reinsurance contracts	285,568	275,924
2.02	Non-current liabilities	111,921	111,552
2.02.02	Other liabilities	44,975	51,802
2.02.02.02	Other	44,975	51,802
2.02.02.02.03	Other liabilities	14,638	16,063
2.02.02.02.04	Fees payable	0	97
2.02.02.02.06	Investments payable	3,563	3,563
2.02.02.02.07	Lease liabilities (CPC 06 (R2)/IFRS 16)	13,957	16,304
2.02.02.02.08	Adjustment to present value - lease liabilities (CPC 06 (R2)/IFRS 16)	-2,267	-2,954
2.02.02.02.09	Long-term incentive (ILP)	15,084	18,729
2.02.04	Provisions	66,946	59,750
2.02.04.01	Tax, social security, labor and civil provisions	39,517	33,884
2.02.04.01.01	Tax provisions	2,847	598
2.02.04.01.02	Social security and labor provisions	331	1,231

Individual financial statements/ Balance sheet – Liabilities

(In thousands of reais)

Code of account	Account description	Current quarter 09/30/2024	Prior year 12/31/2023
2.02.04.01.04	Civil provisions	36,339	32,055
2.02.04.02	Other provisions	27,429	25,866
2.02.04.02.05	Taxes and charges payable	27,429	25,866
2.03	**Shareholders' equity**	1,278,655	1,386,994
2.03.01	Realized capital	851,017	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	259,518	561,679
2.03.04.01	Legal reserve	100,749	100,749
2.03.04.07	Tax incentive reserve	129	129
2.03.04.08	Additional dividend proposed	0	242,492
2.03.04.09	Treasury shares	-59,669	0
2.03.04.10	Statutory Reserve of Regulatory Capital	100,000	100,000
2.03.04.11	Investment and expansion reserve	60,373	60,373
2.03.04.12	First Investment Reserve	57,936	57,936
2.03.05	Retained earnings/losses	203,301	0
2.03.06	Equity valuation adjustments	-802	-800
2.03.07	Accumulated translation adjustments	2,350	2,009
2.03.08	Other comprehensive income	-1,119	8,699

Individual financial statements / Statement of income

(In thousands of reais)

Code of account	Account description	Current quarter 07/01/2024–09/30/2024	Accumulated of the current year 01/01/2024–09/30/2024	Same quarter of the prior year 07/01/2023–09/30/2023	Accumulated of the prior year 01/01/2023–09/30/2023
3.01	Revenue from sales of goods and/or services	551,666	1,634,131	539,619	1,531,406
3.01.07	Insurance revenue (PAA)	430,352	1,258,531	398,107	1,169,205
3.01.08	Insurance revenue (BBA)	121,314	375,600	141,512	362,201
3.02	Cost of goods and/or services sold	-363,984	-1,086,767	-376,236	-1,030,310
3.02.08	Insurance costs	-363,984	-1,086,767	-376,236	-1,030,310
3.03	Gross income	187,682	547,364	163,383	501,096
3.04	Operating expenses/revenue	-8,065	-14,983	-14,823	-11,832
3.04.02	General and administrative expenses	-11,531	-35,349	-10,951	-31,965
3.04.02.01	Administrative expenses	-11,527	-34,824	-12,446	-33,153
3.04.02.05	Income (loss) from disposal or write-off of non-current asset items and other	-4	-525	1,495	1,188
3.04.04	Other operating revenue	11,101	33,836	43,625	71,692
3.04.04.01	Other operating revenues from Health care plans	11,007	33,506	43,520	71,359
3.04.04.02	Revenues from health care plans for the Operator	94	330	105	333
3.04.05	Other operating expenses	-12,270	-28,157	-50,512	-68,578
3.04.05.02	Provision for credit losses	-5,728	-5,739	-45,065	-45,114
3.04.05.03	Profit sharing	-6,542	-22,418	-5,447	-23,464
3.04.06	Equity in net income of subsidiaries	4,635	14,687	3,015	17,019
3.05	Income (loss) before financial income and taxes	179,617	532,381	148,560	489,264
3.06	Financial income (loss)	18,149	56,460	29,233	65,170
3.06.01	Financial revenues	31,911	94,512	40,235	90,353
3.06.01.01	Financial revenues	31,911	94,512	40,235	90,353
3.06.02	Financial expenses	-13,762	-38,052	-11,002	-25,183
3.06.02.01	Financial expenses	-13,529	-37,325	-10,740	-24,391
3.06.02.02	Adjustment to present value - lease liabilities (CPC 06 (R2)/IFRS 16)	-233	-727	-262	-792
3.07	Income (loss) before income tax	197,766	588,841	177,793	554,434
3.08	Income tax and social contribution	-50,046	-164,249	-43,562	-157,617
3.08.01	Current	-49,773	-159,927	-43,333	-156,156

Individual financial statements / Statement of income

(In thousands of reais)

Code of account	Account description	Current quarter 07/01/2024–09/30/2024	Accumulated of the current year 01/01/2024–09/30/2024	Same quarter of the prior year 07/01/2023–09/30/2023	Accumulated of the prior year 01/01/2023–09/30/2023
3.08.02	Deferred	-273	-4,322	-229	-1,461
3.09	Net income (loss) from continued operations	147,720	424,592	134,231	396,817
3.11	Income/loss for the period	147,720	424,592	134,231	396,817
3.99	Earnings per share - (Reais R$ / Shares)				
3.99.01	Basic earnings per share				
3.99.01.01	COMMON SHARES	0.26984	0.77196	0.24295	0.71823
3.99.02	Diluted earnings per share				
3.99.02.01	COMMON SHARES	0.26984	0.77196	0.24295	0.71823

Individual financial statements / Statement of comprehensive income

(In thousands of reais)

Code of account	Account description	Current quarter 07/01/2024–09/30/2024	Accumulated of the current year 01/01/2024–09/30/2024	Same quarter of the prior year 07/01/2023–09/30/2023	Accumulated of the prior year 01/01/2023–09/30/2023
4.01	Net income for the period	147,720	424,592	134,231	396,817
4.02	Other comprehensive income	-96	429	-7,459	1,002
4.02.01	Accumulated translation adjustment	-378	2,350	208	2,066
4.02.03	Other comprehensive income of investees recognized under the equity method	9	-3	-138	31
4.02.04	Other comprehensive income	284	-1,116	-7,531	-287
4.02.05	Equity valuation adjustments of investees recognized under the equity method	-11	-802	2	-808
4.03	Comprehensive income for the period	147,624	425,021	126,772	397,819

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

(In thousands of reais)

Code of account	Account description	Accumulated of the current year 01/01/2024–09/30/2024	Accumulated of the prior year 01/01/2023–09/30/2023
6.01	Net cash from operational activities	240,746	290,983
6.01.01	Cash generated in operations	611,752	625,841
6.01.01.01	Net income (loss) for the period	424,592	396,817
6.01.01.02	Depreciation and amortization	32,750	31,188
6.01.01.03	Net inflation adjustments	-2,261	-30,720
6.01.01.05	Provision for lawsuits (Contingencies)	1,203	5,061
6.01.01.06	Income (loss) from disposal of non-current assets and other	525	-1,188
6.01.01.07	Equity in net income of subsidiaries	-14,687	-17,019
6.01.01.08	Provision for credit losses	5,739	83,689
6.01.01.11	Provision for income tax and social contribution	164,249	157,617
6.01.01.13	Amortization of right-of-use (CPC 06 (R2)/IFRS 16)	1,493	1,363
6.01.01.14	Rents (CPC 06 (R2)/IFRS 16)	-2,578	-1,759
6.01.01.15	Adjustment to present value - lease liabilities (CPC 06 (R2)/IFRS 16)	727	792
6.01.02	Changes in assets and liabilities	-371,006	-334,858
6.01.02.01	Interest earning bank deposits (Financial assets at fair value through profit or loss)	-255,004	-38,397
6.01.02.03	Other accounts receivable, recoverable taxes and prepaid expenses	47,636	5,887
6.01.02.05	Non-current receivables	-8,242	14,102
6.01.02.06	Assets and liabilities of insurance and reinsurance contracts	-10,597	-102,636
6.01.02.09	Tax obligations (taxes payable)	-4,115	-18,054
6.01.02.10	Labor obligations, Suppliers, Advance from clients and Other accounts payable (Sundry debits)	-325	-44,969
6.01.02.11	Non-current liabilities	-3,287	-3,029
6.01.02.13	Income tax and social contribution paid	-150,762	-144,883
6.01.02.14	Social charges (Charges payable)	72	-1,038
6.01.02.15	Trading on operations	13,618	-1,841
6.02	Net cash used in investment activities	56,792	-176,264
6.02.01	Acquisitions of property, plant and equipment	-6,920	-5,208
6.02.02	Development of systems and software use licenses	-54,560	-63,447
6.02.03	Disposal of property, plant and equipment and intangible assets	169	0
6.02.06	Acquisition of investment	0	-18,726
6.02.07	Dividends received from Subsidiaries and Jointly-controlled subsidiaries	12,125	6,250
6.02.11	Interest earning bank deposits (Financial assets valued at amortized cost)	105,978	-95,133
6.03	Net cash from financing activities	-302,028	-119,998
6.03.01	Dividends and interest on own capital paid	-242,359	-119,998
6.03.02	Acquisition of own shares - Treasury	-59,669	0
6.05	Increase (decrease) in cash and cash equivalents	-4,490	-5,279
6.05.01	Opening balance of cash and cash equivalents	13,615	14,815
6.05.02	Closing balance of cash and cash equivalents	9,125	9,536

Individual financial statements / Statement of changes in shareholders' equity / DMPL – 01/01/2024−09/30/2024

(In thousands of reais)

Code of account	Account description	Paid-up capital	Capital reserves, Options granted and Treasury shares	Profit reserves	Retained earnings or losses	Other comprehensive income	Shareholders' equity
5.01	Opening balances	851,017	-35,610	561,679	0	9,908	1,386,994
5.02	Prior-year adjustments	0	0	0	0	0	0
5.03	Adjusted opening balances	851,017	-35,610	561,679	0	9,908	1,386,994
5.04	Capital transactions with partners	0	-59,669	-242,492	-221,291	0	-523,452
5.04.04	Treasury shares acquired	0	-59,669	0	0	0	-59,669
5.04.06	Dividends	0	0	0	-158,478	0	-158,478
5.04.07	Interest on own capital	0	0	0	-62,813	0	-62,813
5.04.18	Additional dividend proposed	0	0	-242,492	0	0	-242,492
5.05	Total comprehensive income	0	0	0	424,592	-9,479	415,113
5.05.01	Net income for the period	0	0	0	424,592	0	424,592
5.05.02	Other comprehensive income	0	0	0	0	-9,479	-9,479
5.05.02.04	Translation adjustments in the period	0	0	0	0	341	341
5.05.02.06	Equity valuation adjustments of investees recognized under the equity method	0	0	0	0	-2	-2
5.05.02.08	Other comprehensive income	0	0	0	0	-9,692	-9,692
5.05.02.09	Other comprehensive income of investees recognized under the equity method	0	0	0	0	-126	-126
5.06	Internal changes in shareholders' equity	0	0	0	0	0	0
5.07	Closing balances	851,017	-95,279	319,187	203,301	429	1,278,655

Individual financial statements / Statement of changes in shareholders' equity / DMPL – 01/01/2023−09/30/2023

(In thousands of reais)

Code of account	Account description	Paid-up capital	Capital reserves, Options granted and Treasury shares	Profit reserves	Retained earnings or losses	Other comprehensive income	Shareholders' equity
5.01	Opening balances	851,017	-200,025	533,027	0	140	1,184,159
5.02	Prior-year adjustments	0	0	-28,375	0	-27,993	-56,368
5.03	Adjusted opening balances	851,017	-200,025	504,652	0	-27,853	1,127,791
5.04	Capital transactions with partners	0	164,415	-187,133	-62,893	0	-85,611
5.04.07	Interest on own capital	0	0	0	-62,893	0	-62,893
5.04.08	Goodwill/negative goodwill in capital transaction	0	382	0	0	0	382
5.04.18	Additional dividend proposed	0	0	-24,087	0	0	-24,087
5.04.19	Put option in Subsidiary	0	987	0	0	0	987
5.04.20	Cancellation of treasury shares	0	163,046	-163,046	0	0	0
5.05	Total comprehensive income	0	0	0	396,817	28,855	425,672
5.05.01	Net income for the period	0	0	0	396,817	0	396,817
5.05.02	Other comprehensive income	0	0	0	0	28,855	28,855
5.05.02.04	Translation adjustments in the period	0	0	0	0	2,074	2,074
5.05.02.06	Equity valuation adjustments of investees recognized under the equity method	0	0	0	0	-948	-948
5.05.02.08	Other comprehensive income	0	0	0	0	27,086	27,086
5.05.02.09	Other comprehensive income of investees recognized under the equity method	0	0	0	0	643	643
5.06	Internal changes in shareholders' equity	0	0	0	0	0	0
5.07	Closing balances	851,017	-35,610	317,519	333,924	1,002	1,467,852

Individual financial statements / Statement of added value

(In thousands of reais)

Code of account	Account description	Accumulated of the current year 01/01/2024–09/30/2024	Accumulated of the prior year 01/01/2023–09/30/2023
7.01	Revenues	1,628,392	1,486,292
7.01.01	Sale of goods, products and services	1,634,131	1,569,981
7.01.04	Formation/reversal of allowance for doubtful accounts	-5,739	-83,689
7.02	Inputs acquired from third parties	-858,599	-768,533
7.02.01	Cost of products, goods and services sold	-724,409	-668,954
7.02.02	Materials, energy, third-party services and other	-15,063	-13,953
7.02.04	Other	-119,127	-85,626
7.02.04.01	Other operating revenues (expenses)	19,299	47,707
7.02.04.03	Administrative expenses	-138,426	-133,333
7.03	Gross added value	769,793	717,759
7.04	Retentions	-34,243	-32,551
7.04.01	Depreciation, amortization and depletion	-32,750	-31,188
7.04.02	Other	-1,493	-1,363
7.04.02.01	Amortization of right-of-use (CPC 06 (R2)/IFRS 16)	-1,493	-1,363
7.05	Net added value produced	735,550	685,208
7.06	Added value received as transfer	109,199	107,372
7.06.01	Equity in net income of subsidiaries	14,687	17,019
7.06.02	Financial revenues	94,512	90,353
7.07	Total added value payable	844,749	792,580
7.08	Distribution of added value	844,749	792,580
7.08.01	Personnel	120,453	115,406
7.08.01.01	Direct remuneration	95,042	93,679
7.08.01.02	Benefits	20,200	16,780
7.08.01.03	SEVERANCE PAY FUND (FGTS)	5,211	4,947
7.08.02	Taxes, duties and contributions	261,528	255,198
7.08.02.01	Federal	236,559	230,865
7.08.02.02	State	52	61
7.08.02.03	Municipal	24,917	24,272
7.08.03	Third-party capital remuneration	38,176	25,159
7.08.03.02	Rentals	124	-24
7.08.03.03	Other	38,052	25,183
7.08.03.03.01	Financial expenses	38,052	25,183
7.08.04	Remuneration of own capital	424,592	396,817
7.08.04.01	Interest on own capital	62,813	62,893
7.08.04.02	Dividends	158,478	0
7.08.04.03	Retained earnings / Loss for the period	203,301	333,924

Consolidated financial statements / Balance sheet – Assets

(In thousands of reais)

Code of account	Account description	Current quarter 09/30/2024	Prior year 12/31/2023
1	Total assets	2,308,611	2,163,973
1.01	Current assets	715,373	517,175
1.01.01	Cash and cash equivalents	10,039	14,391
1.01.02	Interest earning bank deposits	601,548	357,633
1.01.02.01	Interest earning bank deposits valued at fair value through Income (loss)	466,273	208,903
1.01.02.01.04	Free investments	466,273	208,903
1.01.02.03	Interest earning bank deposits measured at amortized cost	135,275	148,730
1.01.02.03.01	Investments that guarantee technical reserves	37,512	20,060
1.01.02.03.02	Free investments	97,763	128,670
1.01.03	Accounts receivable	76,688	119,586
1.01.03.01	Clients	36,177	32,912
1.01.03.01.06	Assets of insurance and reinsurance contracts	36,177	32,912
1.01.03.02	Other accounts receivable	40,511	86,674
1.01.03.02.01	Advances to suppliers and others	4,675	839
1.01.03.02.02	Advances to employees	1,000	10,485
1.01.03.02.03	Other Credits Receivable	34,836	75,350
1.01.04	Inventories	4	1,423
1.01.06	Recoverable taxes	10,138	12,922
1.01.06.01	Current taxes recoverable	10,138	12,922
1.01.06.01.01	Tax and social security credits	10,138	12,922
1.01.07	Prepaid expenses	10,866	5,130
1.01.07.20	Other	10,866	5,130
1.01.08	Other current assets	6,090	6,090
1.01.08.01	Non-current assets held for sale	6,090	6,090
1.02	Non-current assets	1,593,238	1,646,798
1.02.01	Non-current receivables	628,055	705,736
1.02.01.03	Interest earning bank deposits measured at amortized cost	527,602	620,125
1.02.01.03.01	Investments that guarantee technical reserves	136,237	173,839
1.02.01.03.02	Free investments	391,365	446,286
1.02.01.07	Deferred taxes	14,930	15,192
1.02.01.07.01	Deferred income tax and social contribution	14,930	15,192
1.02.01.10	Other non-current assets	85,523	70,419
1.02.01.10.03	Judicial and tax deposits	32,508	30,481
1.02.01.10.04	Other credits receivable	15,443	15,751
1.02.01.10.06	Tax and social security credits (recoverable taxes)	37,572	24,187
1.02.02	Investments	6,695	6,350
1.02.02.01	Equity interest	6,695	6,350
1.02.02.01.01	Interest in associated companies	1,727	1,825
1.02.02.01.04	Joint ownership	4,912	4,468
1.02.02.01.05	Other investments	56	57
1.02.03	Property, plant and equipment	54,045	55,060
1.02.03.01	Property, plant and equipment in operation	31,092	28,477
1.02.03.01.01	Property, plant and equipment for use	23,388	20,799
1.02.03.01.02	Other property, plant and equipment	7,704	7,678

Consolidated financial statements / Balance sheet – Assets

(In thousands of reais)

Code of account	Account description	Current quarter 09/30/2024	Prior year 12/31/2023
1.02.03.02	Right-of-use in lease	22,953	26,583
1.02.03.02.01	Right-of-use (CPC 06 (R2)/IFRS 16)	22,953	26,583
1.02.04	Intangible assets	904,443	879,652
1.02.04.01	Intangible assets	904,443	879,652
1.02.04.01.02	Goodwill on acquisition of investments	669,469	669,469
1.02.04.01.03	Development of systems, software use licenses	207,698	180,547
1.02.04.01.05	Allocated intangible assets	27,276	29,636

Consolidated financial statements / Balance sheet - Liabilities

(In thousands of reais)

Code of account	Account description	Current quarter 09/30/2024	Prior year 12/31/2023
2	Total liabilities	2,308,611	2,163,973
2.01	Current liabilities	903,478	648,332
2.01.01	Social and labor obligations	75,585	72,688
2.01.01.01	Social charges	8,314	9,163
2.01.01.01.01	Charges payable	8,314	9,163
2.01.01.02	Labor obligations	67,271	63,525
2.01.01.02.01	Salaries, vacation and fees	67,271	63,525
2.01.02	Suppliers	52,541	34,795
2.01.02.01	Domestic suppliers	52,541	34,795
2.01.02.01.01	Trading on operations	20,781	7,115
2.01.02.01.02	Suppliers of goods and services	18,969	16,475
2.01.02.01.03	Other debits from health care operations	10	0
2.01.02.01.04	Consideration/premiums to be repaid	382	53
2.01.02.01.05	Lease liabilities (CPC 06 (R2)/IFRS 16)	7,396	7,905
2.01.02.01.06	Adjustment to present value - lease liabilities (CPC 06 (R2)/IFRS 16)	-1,937	-2,259
2.01.02.01.07	Anticipated revenue from consideration/premiums	6,940	5,506
2.01.03	Tax liabilities	34,011	25,570
2.01.03.01	Federal tax liabilities	30,385	21,719
2.01.03.01.01	Income tax and social contribution payable	14,494	4,590
2.01.03.01.02	Other federal tax liabilities	15,891	17,129
2.01.03.02	State tax liabilities	0	148
2.01.03.03	Municipal tax liabilities	3,626	3,703
2.01.05	Other liabilities	453,566	237,718
2.01.05.02	Other	453,566	237,718
2.01.05.02.01	Dividends and interest on own capital	419,796	16,813
2.01.05.02.02	Minimum compulsory dividend payable	0	184,761
2.01.05.02.04	Advances from clients	1,262	826
2.01.05.02.05	Other accounts payable	26,973	30,110
2.01.05.02.08	Investments payable	5,535	5,208
2.01.06	Provisions	287,775	277,561
2.01.06.02	Other provisions	287,775	277,561
2.01.06.02.09	Liabilities of insurance and reinsurance contracts	287,775	277,561
2.02	Non-current liabilities	125,970	127,967
2.02.02	Other liabilities	55,816	64,760
2.02.02.02	Other	55,816	64,760
2.02.02.02.03	Other liabilities	14,638	16,683
2.02.02.02.04	Fees payable	0	97
2.02.02.02.06	Investments payable	3,950	4,063
2.02.02.02.07	Lease liabilities (CPC 06 (R2)/IFRS 16)	23,690	28,481
2.02.02.02.08	Adjustment to present value - lease liabilities (CPC 06 (R2)/IFRS 16)	-3,527	-4,832
2.02.02.02.09	Long-term incentive (ILP)	16,496	20,268
2.02.02.02.10	Contingent considerations	569	0
2.02.04	Provisions	70,154	63,207
2.02.04.01	Tax, social security, labor and civil provisions	42,384	36,966

Consolidated financial statements / Balance sheet - Liabilities

(In thousands of reais)

Code of account	Account description	Current quarter 09/30/2024	Prior year 12/31/2023
2.02.04.01.01	Tax provisions	4,153	1,917
2.02.04.01.02	Social security and labor provisions	1,870	2,993
2.02.04.01.04	Civil provisions	36,361	32,056
2.02.04.02	Other provisions	27,770	26,241
2.02.04.02.04	Installment payments of taxes and contributions	341	375
2.02.04.02.05	Taxes and charges payable	27,429	25,866
2.03	Consolidated shareholders' equity	1,279,163	1,387,674
2.03.01	Realized capital	851,017	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	259,518	561,679
2.03.04.01	Legal reserve	100,749	100,749
2.03.04.07	Tax incentive reserve	129	129
2.03.04.08	Additional dividend proposed	0	242,492
2.03.04.09	Treasury shares	-59,669	0
2.03.04.10	Statutory Reserve of Regulatory Capital	100,000	100,000
2.03.04.11	Investment and expansion reserve	60,373	60,373
2.03.04.12	First Investment Reserve	57,936	57,936
2.03.05	Retained earnings/losses	203,301	0
2.03.06	Equity valuation adjustments	-802	-800
2.03.07	Accumulated translation adjustments	2,350	2,009
2.03.08	Other comprehensive income	-1,119	8,699
2.03.09	Non-controlling interest	508	680

Consolidated financial statements / Statement of income

(In thousands of reais)

Code of account	Account description	Current quarter 07/01/2024–09/30/2024	Accumulated of the current year 01/01/2024–09/30/2024	Same quarter of the prior year 07/01/2023–09/30/2023	Accumulated of the prior year 01/01/2023–09/30/2023
3.01	Revenue from sales of goods and/or services	570,426	1,695,221	551,960	1,574,165
3.01.02	Sales of goods and services	13,767	40,410	13,849	37,424
3.01.05	Taxes on sales of goods and services	-3,692	-10,898	-4,287	-12,490
3.01.07	Insurance revenue (PAA)	439,037	1,290,109	400,886	1,187,030
3.01.08	Insurance revenue (BBA)	121,314	375,600	141,512	362,201
3.02	Cost of goods and/or services sold	-363,869	-1,086,532	-374,275	-1,024,464
3.02.08	Insurance costs	-363,869	-1,086,532	-374,275	-1,024,464
3.03	Gross income	206,557	608,689	177,685	549,701
3.04	Operating expenses/revenue	-24,276	-69,767	-30,929	-57,129
3.04.02	General and administrative expenses	-23,992	-77,312	-24,166	-61,664
3.04.02.01	Administrative expenses	-22,703	-72,903	-25,368	-61,547
3.04.02.02	Amortization of right-of-use (CPC 06 (R2)/IFRS 16)	-990	-3,371	-470	-1,468
3.04.02.03	Rentals	756	-2,261	-488	-1,585
3.04.02.04	Rentals (CPC 06 (R2)/IFRS 16)	-1,052	1,805	665	1,779
3.04.02.05	Income (loss) from disposal or write-off of non-current asset items and other	-3	-582	1,495	1,157
3.04.04	Other operating revenue	12,047	36,603	44,143	73,796
3.04.04.01	Other operating revenues from Health care plans	11,973	36,292	44,037	72,474
3.04.04.02	Health care revenues not related to the Operator’s health plans	74	311	106	1,322
3.04.05	Other operating expenses	-14,129	-33,655	-52,817	-74,081
3.04.05.02	Provision for credit losses	-6,006	-6,285	-45,308	-45,926
3.04.05.03	Profit sharing	-7,697	-26,242	-7,086	-27,356
3.04.05.04	Long-term incentive program (ILP)	-426	-1,128	-423	-799
3.04.06	Equity in net income of subsidiaries	1,798	4,597	1,911	4,820
3.05	Income (loss) before financial income and taxes	182,281	538,922	146,756	492,572
3.06	Financial income (loss)	18,194	57,875	30,067	67,420
3.06.01	Financial revenues	33,080	98,605	42,366	95,239
3.06.01.01	Financial revenues	33,080	98,605	42,366	95,239

Consolidated financial statements / Statement of income

(In thousands of reais)

Code of account	Account description	Current quarter 07/01/2024–09/30/2024	Accumulated of the current year 01/01/2024–09/30/2024	Same quarter of the prior year 07/01/2023–09/30/2023	Accumulated of the prior year 01/01/2023–09/30/2023
3.06.02	Financial expenses	-14,886	-40,730	-12,299	-27,819
3.06.02.01	Financial expenses	-14,324	-38,948	-11,137	-25,868
3.06.02.02	Adjustment to present value - lease liabilities (CPC 06 (R2)/IFRS 16)	-562	-1,782	-1,162	-1,951
3.07	Income (loss) before income tax	200,475	596,797	176,823	559,992
3.08	Income tax and social contribution	-52,648	-172,271	-42,502	-163,023
3.08.01	Current	-52,480	-166,854	-45,987	-164,475
3.08.02	Deferred	-168	-5,417	3,485	1,452
3.09	Net income (loss) from continued operations	147,827	424,526	134,321	396,969
3.11	Income/loss for the period	147,827	424,526	134,321	396,969
3.11.01	Attributed to the Parent company's partners	147,720	424,592	134,231	396,817
3.11.02	Attributed to non-controlling partners	107	-66	90	152
3.99	Earnings per share - (Reais R$ / Shares)				
3.99.01	Basic earnings per share				
3.99.01.01	COMMON SHARES	0.26984	0.77196	0.24295	0.71823
3.99.02	Diluted earnings per share				
3.99.02.01	COMMON SHARES	0.26984	0.77196	0.24295	0.71823

Consolidated financial statements / Statement of comprehensive income

(In thousands of reais)

Code of account	Account description	Current quarter 07/01/2024–09/30/2024	Accumulated of the current year 01/01/2024–09/30/2024	Same quarter of the prior year 07/01/2023–09/30/2023	Accumulated of the prior year 01/01/2023–09/30/2023
4.01	Consolidated net income for the period	147,827	424,526	134,321	396,969
4.02	Other comprehensive income	-96	429	-7,459	1,002
4.02.01	Accumulated translation adjustment	-510	2,350	210	2,181
4.02.02	Gain and losses from changes in equity interest	121	-802	0	-923
4.02.03	Other comprehensive income of investees recognized under the equity method	-9	3	-138	31
4.02.04	Other comprehensive income	302	-1,122	-7,531	-287
4.03	Consolidated comprehensive income for the period	147,731	424,955	126,862	397,971
4.03.01	Attributed to the Parent company's partners	147,624	425,021	126,772	397,819
4.03.02	Attributed to non-controlling partners	107	-66	90	152

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

(In thousands of reais)

Code of account	Account description	Accumulated of the current year 01/01/2024–09/30/2024	Accumulated of the prior year 01/01/2023–09/30/2023
6.01	Net cash from operational activities	250,916	293,134
6.01.01	Cash generated in operations	636,750	650,007
6.01.01.01	Net income (loss) for the period	424,526	396,969
6.01.01.02	Depreciation and amortization	35,830	34,965
6.01.01.03	Net inflation adjustments	-2,658	-30,572
6.01.01.05	Provision for lawsuits (Contingencies)	1,604	5,960
6.01.01.06	Income (loss) from disposal of non-current assets and other	582	-1,157
6.01.01.07	Equity in net income of subsidiaries	-4,597	-4,820
6.01.01.08	Provision for credit losses	6,285	84,501
6.01.01.11	Provision for income tax and social contribution	172,271	163,023
6.01.01.13	Amortization of right-of-use (CPC 06 (R2)/IFRS 16)	4,864	2,831
6.01.01.14	Rents (CPC 06 (R2)/IFRS 16)	-4,383	-3,538
6.01.01.15	Adjustment to present value - lease liabilities (CPC 06 (R2)/IFRS 16)	1,782	1,951
6.01.01.16	Unearned revenue (CPC 47/IFRS 15)	644	-106
6.01.02	Changes in assets and liabilities	-385,834	-356,873
6.01.02.01	Interest earning bank deposits (Financial assets at fair value through profit or loss)	-257,370	-56,529
6.01.02.03	Other accounts receivable, recoverable taxes and prepaid expenses	43,211	-6,322
6.01.02.04	Inventories	1,419	-502
6.01.02.05	Non-current receivables	-7,650	11,946
6.01.02.06	Assets and liabilities of insurance and reinsurance contracts	-14,021	-100,844
6.01.02.09	Tax obligations (taxes payable)	-4,400	-16,637
6.01.02.10	Labor obligations, Suppliers, Advance from clients and Other accounts payable (Sundry debits)	2,122	-35,762
6.01.02.11	Non-current liabilities	-4,849	4,179
6.01.02.13	Income tax and social contribution paid	-157,113	-153,813
6.01.02.14	Social charges (Charges payable)	-849	-748
6.01.02.15	Trading on operations	13,666	-1,841
6.02	Net cash used in investment activities	46,906	-178,358
6.02.01	Acquisitions of property, plant and equipment	-8,554	-7,029
6.02.02	Development of systems and software use licenses	-54,812	-63,720
6.02.03	Disposal of property, plant and equipment and intangible assets	169	0
6.02.06	Acquisition of investment	0	-18,726
6.02.07	Dividends received from Subsidiaries and jointly-controlled subsidiaries	4,125	6,250
6.02.11	Interest earning bank deposits (Financial assets valued at amortized cost)	105,978	-95,133
6.03	Net cash from financing activities	-302,174	-119,998
6.03.01	Dividends and interest on own capital paid	-242,505	-119,998
6.03.02	Acquisition of own shares - Treasury	-59,669	0
6.05	Increase (decrease) in cash and cash equivalents	-4,352	-5,222
6.05.01	Opening balance of cash and cash equivalents	14,391	15,837
6.05.02	Closing balance of cash and cash equivalents	10,039	10,615

Consolidated financial statements / Statement of changes in shareholders' equity / DMPL - 01/01/2043–09/30/2024 (In thousands of reais)

Code of account	Account description	Paid-up capital	Capital reserves, Options granted and Treasury shares	Profit reserves	Retained earnings or losses	Other comprehensive income	Shareholders' equity	Non-controlling interest	Consolidated shareholders' equity
5.01	Opening balances	851,017	-35,610	561,679	0	9,908	1,386,994	680	1,387,674
5.02	Prior-year adjustments	0	0	0	0	0	0	0	0
5.03	Adjusted opening balances	851,017	-35,610	561,679	0	9,908	1,386,994	680	1,387,674
5.04	Capital transactions with partners	0	-59,669	-242,492	-221,291	0	-523,452	0	-523,452
5.04.04	Treasury shares acquired	0	-59,669	0	0	0	-59,669	0	-59,669
5.04.06	Dividends	0	0	0	-158,478	0	-158,478	0	-158,478
5.04.07	Interest on own capital	0	0	0	-62,813	0	-62,813	0	-62,813
5.04.18	Additional dividend proposed	0	0	-242,492	0	0	-242,492	0	-242,492
5.05	Total comprehensive income	0	0	0	424,592	-9,479	415,113	-172	414,941
5.05.01	Net income for the period	0	0	0	424,592	0	424,592	-66	424,526
5.05.02	Other comprehensive income	0	0	0	0	-9,479	-9,479	-106	-9,585
5.05.02.04	Translation adjustments in the period	0	0	0	0	341	341	0	341
5.05.02.07	Gain and losses from changes in equity interest	0	0	0	0	-2	-2	0	-2
5.05.02.08	Other comprehensive income	0	0	0	0	-9,692	-9,692	-106	-9,798
5.05.02.09	Other comprehensive income of investees recognized under the equity method	0	0	0	0	-126	-126	0	-126
5.06	Internal changes in shareholders' equity	0	0	0	0	0	0	0	0
5.07	Closing balances	851,017	-95,279	319,187	203,301	429	1,278,655	508	1,279,163

Consolidated financial statements / Statement of changes in shareholders' equity / DMPL - 01/01/2023–09/30/2023 (In thousands of reais)

Code of account	Account description	Paid-up capital	Capital reserves, Options granted and Treasury shares	Profit reserves	Income or loss Earnings (loss)	Other comprehensive income	Shareholders' equity	Non-controlling interest	Consolidated shareholders' equity
5.01	Opening balances	851,017	-200,025	533,027	0	140	1,184,159	1,359	1,185,518
5.02	Prior-year adjustments	0	0	-28,375	0	-27,993	-56,368	0	-56,368
5.03	Adjusted opening balances	851,017	-200,025	504,652	0	-27,853	1,127,791	1,359	1,129,150
5.04	Capital transactions with partners	0	164,415	-187,133	-62,893	0	-85,611	0	-85,611
5.04.07	Interest on own capital	0	0	0	-62,893	0	-62,893	0	-62,893
5.04.08	Goodwill/negative goodwill in capital transaction	0	382	0	0	0	382	0	382
5.04.18	Additional dividend proposed	0	0	-24,087	0	0	-24,087	0	-24,087
5.04.19	Put option in Subsidiary	0	987	0	0	0	987	0	987
5.04.20	Cancellation of treasury shares	0	163,046	-163,046	0	0	0	0	0
5.05	Total comprehensive income	0	0	0	396,817	28,855	425,672	-682	424,990
5.05.01	Net income for the period	0	0	0	396,817	0	396,817	152	396,969
5.05.02	Other comprehensive income	0	0	0	0	28,855	28,855	-834	28,021
5.05.02.04	Translation adjustments in the period	0	0	0	0	2,074	2,074	0	2,074
5.05.02.07	Gain and losses from changes in equity interest	0	0	0	0	-948	-948	0	-948
5.05.02.08	Other comprehensive income	0	0	0	0	27,086	27,086	-834	26,252
5.05.02.09	Other comprehensive income of investees recognized under the equity method	0	0	0	0	643	643	0	643
5.06	Internal changes in shareholders' equity	0	0	0	0	0	0	0	0
5.07	Closing balances	851,017	-35,610	317,519	333,924	1,002	1,467,852	677	1,468,529

Consolidated financial statements / Statement of added value

(In thousands of reais)

Code of account	Account description	Accumulated of the current year 01/01/2024–09/30/2024	Accumulated of the prior year 01/01/2023–09/30/2023
7.01	Revenues	1,699,834	1,540,729
7.01.01	Sale of goods, products and services	1,665,709	1,587,806
7.01.02	Other revenues	40,410	37,424
7.01.02.02	Sales of goods and services	40,410	37,424
7.01.04	Formation/reversal of allowance for doubtful accounts	-6,285	-84,501
7.02	Inputs acquired from third parties	-830,212	-729,864
7.02.01	Cost of products, goods and services sold	-720,951	-664,927
7.02.02	Materials, energy, third-party services and other	-15,645	-11,839
7.02.04	Other	-93,616	-53,098
7.02.04.01	Other operating revenues (expenses)	27,066	47,727
7.02.04.03	Administrative expenses	-120,682	-100,825
7.03	Gross added value	869,622	810,865
7.04	Retentions	-40,694	-37,796
7.04.01	Depreciation, amortization and depletion	-35,830	-34,965
7.04.02	Other	-4,864	-2,831
7.04.02.01	Amortization of right-of-use (CPC 06 (R2)/IFRS 16)	-4,864	-2,831
7.05	Net added value produced	828,928	773,069
7.06	Added value received as transfer	103,202	100,059
7.06.01	Equity in net income of subsidiaries	4,597	4,820
7.06.02	Financial revenues	98,605	95,239
7.07	Total added value payable	932,130	873,128
7.08	Distribution of added value	932,130	873,128
7.08.01	Personnel	177,195	167,167
7.08.01.01	Direct remuneration	138,280	133,450
7.08.01.02	Benefits	30,674	25,925
7.08.01.03	SEVERANCE PAY FUND (FGTS)	8,241	7,792
7.08.02	Taxes, duties and contributions	288,499	281,391
7.08.02.01	Federal	259,197	251,539
7.08.02.02	State	365	1,560
7.08.02.03	Municipal	28,937	28,292
7.08.03	Third-party capital remuneration	41,910	27,601
7.08.03.02	Rentals	1,180	-218
7.08.03.03	Other	40,730	27,819
7.08.03.03.01	Financial expenses	40,730	27,819
7.08.04	Remuneration of own capital	424,526	396,969
7.08.04.01	Interest on own capital	62,813	62,893
7.08.04.02	Dividends	158,478	0
7.08.04.03	Retained earnings / Loss for the period	203,301	333,924
7.08.04.04	Non-controlling interest in retained earnings	-66	152

Performance comment

São Paulo, November 05th, 2024

Odontoprev (B3: ODPV3 BZ), Brazil's largest dental plan operator, announces today its consolidated results for the third quarter of 2024 (3Q24).

The information contained in the Quarterly Report (ITR), released to CVM/B3, include the IFRS 17, CPC 50 – Insurance Contracts and IFRS 9/CPC 48 – Financial Instruments were also applied.

The **performance comments** maintain the comparability of data from historical series, since 2006, and are based on standards approved by the National Supplementary Health Agency – ANS.

Below are the conciliation tables from the financial statements (Balance Sheet, Income Statement and Cash Flow) 3Q24 for IFRS 17 and calculating solvency.

Performance comment

Balance sheet

(in thousand reais)

ASSETS	Balance at September 30, 2024 (ANSGAAP)	Effects (CPC 50/IFRS 17)	Consolidated Balance at September 30, 2024
Current assets	**816,504**	**(101,131)**	**715,373**
Cash and cash equivalents	10,039	-	10,039
Interest earning bank deposits	601,548	-	601,548
Accounts receivable	143,961	(67,273)	76,688
Cash considerations/ Premiuns receivable	96,679	(96,679)	-
Provision for credit losses	(21,583)	21,583	-
Participation of beneficiaries in indemnifying events/claims	2,443	(2,443)	-
Healthcare plan operators	4,732	(4,732)	-
Other receivables from operations with healthcare plans	21,179	(21,179)	-
Assets of insurance and reinsurance contracts	-	36,177	36,177
Other accounts receivable	40,511	-	40,511
Inventory	4	-	4
Recoverable taxes	10,138	-	10,138
Prepaid expenses	44,724	(33,858)	10,866
Other current assets	6,090	-	6,090
Non-current assets	**1,578,026**	**15,212**	**1,593,238**
Interest earning bank deposits valued at amortized cost	527,602	-	527,602
Deferred income tax and social contribution	-	14,930	14,930
Other non-current assets	85,523	-	85,523
Investments (ownership interest under the equity method)	6,413	282	6,695
Property, plant and equipment	54,045	-	54,045
Intangible assets	904,443	-	904,443
TOTAL ASSETS	**2,394,530**	**(85,919)**	**2,308,611**

LIABILITIES	Balance at September 30, 2024 (ANSGAAP)	Effects (CPC 50/IFRS 17)	Consolidated Balance at September 30, 2024
Current liabilities	**929,817**	**(26,339)**	**903,478**
Technical reserves for health care operations	313,197	(313,197)	-
Liabilities of insurance and reinsurance contracts	-	287,775	287,775
Debits from health care operations	22,178	(1,005)	21,173
Taxes and charges payable	42,325	-	42,325
Sundry debits	552,117	88	552,205
Non-current liabilities	**136,547**	**(10,577)**	**125,970**
Provision for lawsuits (Contingencies)	42,384	-	42,384
Taxes and social security charges payable	38,347	(10,577)	27,770
Sundry debits	55,816	-	55,816
Shareholders' equity	**1,328,166**	**(49,003)**	**1,279,163**
Realized capital	851,017	-	851,017
Capital reserves	(35,610)	-	(35,610)
Legal reserve	100,749	-	100,749
Tax incentive reserve	129	-	129
Treasury shares	(59,669)	-	(59,669)
Investment and expansion statutory reserve	271,844	(111,471)	160,373
First Investment Reserve	-	57,936	57,936
Retained earnings and losses	198,267	5,034	203,301
Equity valuation adjustments	(802)	-	(802)
Accumulated translation adjustments	1,733	617	2,350
Other comprehensive income	-	(1,119)	(1,119)
Non-controlling interest	508	-	508
TOTAL LIABILITIES	**2,394,530**	**(85,919)**	**2,308,611**

Performance comment

Statement of income

(in thousands of reais)

	Balance at September 30, 2024 (ANSGAAP)	Effects (CPC 50/IFRS 17)	Consolidated Balance at September 30, 2024
Net considerations/Retained premiums	1,648,159	(1,648,159)	-
Insurance	28,441	(28,441)	-
Insurance revenue (PAA)	-	1,290,109	1,290,109
Insurance revenue (BBA)	-	375,600	375,600
INSURANCE AND REINSURANCE REVENUES	**1,676,600**	**(10,891)**	**1,665,709**
Net indemnifiable events/retained claims	(506,161)	506,161	-
Changes in provision for events/claims incurred but Not Reported (IBNR)	3,134	(3,134)	-
Claims	(8,140)	8,140	-
Claims technical Reserves	441	(441)	-
Sales expenses	(189,991)	189,991	-
Direct taxes from operations with health care plans for the operator	(77,453)	77,453	-
Dental materials	(13,021)	13,021	-
Other operating costs	(58,826)	58,826	-
Insurance expenses	-	(1,086,532)	(1,086,532)
INSURANCE AND REINSURANCE EXPENSES	**(850,017)**	**(236,515)**	**(1,086,532)**
INCOME (LOSS) FROM INSURANCE AND REINSURANCE OPERATIONS	**826,583**	**(247,406)**	**579,177**
Sales of goods and services	40,410	-	40,410
Taxes on sales of goods and services	(10,898)	-	(10,898)
Provision for credit losses	(39,228)	32,943	(6,285)
Other operating revenues (expenses)	6,300	30,303	36,603
GROSS INCOME	**823,167**	**(184,160)**	**639,007**
Administrative expenses	(279,809)	202,497	(77,312)
Long-term incentive program (ILP)	(16,509)	15,381	(1,128)
Profit sharing	(26,242)	-	(26,242)
Net financial income (loss)	84,602	(26,727)	57,875
Financial revenues	98,605	-	98,605
Financial expenses	(14,003)	(26,727)	(40,730)
Financial expenses	(14,003)	(26,727)	(40,730)
Equity in net income of subsidiaries	4,270	327	4,597
INCOME (LOSS) BEFORE INCOME TAXES	**589,479**	**7,318**	**596,797**
Income tax and social contribution	(169,987)	(2,284)	(172,271)
NET INCOME FOR THE YEAR	**419,492**	**5,034**	**424,526**
Attributable to:			
Company's shareholders	419,558	5,034	424,592
Non-controlling interest	(66)	-	(66)
NET INCOME FOR THE YEAR	**419,492**	**5,034**	**424,526**

Performance comment

Statement of cash flow

(in thousands of reais)

			Consolidated
	Balance at September 30, 2024 (ANSGAAP)	Effects (CPC 50/IFRS 17)	Balance at September 30, 2024
Net cash from operating activities	**250,916**	**-**	**250,916**
Cash generated in operations	**674,758**	**(38,008)**	**636,750**
Net income (loss) for the period	419,492	5,034	424,526
Depreciation and amortization	35,830	-	35,830
Net inflation adjustments	(2,658)	-	(2,658)
Provision for lawsuits (Contingencies)	1,604	-	1,604
Income (loss) from disposal of non-current assets and other	582	-	582
Equity in net income of subsidiaries	(4,270)	(327)	(4,597)
Provision for credit losses	39,228	(32,943)	6,285
Changes in provision for events/claims incurred but Not Reported (PEONA)	(3,134)	3,134	-
Provision for income tax and social contribution	169,987	2,284	172,271
Provision for unearned premiums (UP)/considerations	15,631	(15,631)	-
Amortization of right-of-use (CPC 06 (R2)/IFRS 16)	4,864	-	4,864
Rents (CPC 06 (R2)/IFRS 16)	(4,383)	-	(4,383)
Adjustment to present value - lease liabilities (CPC 06 (R2)/IFRS 16)	1,782	-	1,782
Unearned revenue (CPC 47/IFRS 15)	644	-	644
Changes in technical claims reserves	(441)	441	-
Changes in assets and liabilities	**(423,842)**	**38,008**	**(385,834)**
Interest earning bank deposits (Financial assets at fair value through profit or loss)	(257,370)	-	(257,370)
Receivables from operations with healthcare plans (clients)	(48,301)	48,301	-
Other accounts receivable, recoverable taxes and prepaid expenses and other current assets	36,456	6,755	43,211
Inventories	1,419	-	1,419
Long-term assets (Non-current)	(7,650)	-	(7,650)
Assets and liabilities of insurance and reinsurance contracts	-	(14,021)	(14,021)
Provision for Unsettled claims (UC)	(3,519)	3,519	-
Tax obligations (taxes payable)	(4,400)	-	(4,400)
Labor obligations, Suppliers, Advance from clients and Other accounts payable (Sundry debits)	7,375	(5,253)	2,122
Non-current liabilities	(4,849)	-	(4,849)
Income tax and social contribution paid	(157,091)	(22)	(157,113)
Social charges (Charges payable)	(849)	-	(849)
Trading on operations	13,389	277	13,666
Other technical reserves (OTHER)	1,548	(1,548)	-
Net cash from investment activities	**46,906**	**-**	**46,906**
Acquisitions of property, plant and equipment	(8,554)	-	(8,554)
Development of systems and software use licenses	(54,812)	-	(54,812)
Acquisition of investment	-	-	-
Dividends received from Subsidiaries and jointly-controlled subsidiaries	4,125	-	4,125
Interest earning bank deposits (Financial assets valued at amortized cost)	105,978	-	105,978
Disposal of fixed and intangible assets	169	-	169
Net cash from financing activities	**(302,174)**	**-**	**(302,174)**
Dividends and Interest on capital paid	(242,505)	-	(242,505)
Acquisition of Treasury shares	(59,669)	-	(59,669)
Increase (decrease) in cash and cash equivalents	**(4,352)**	**-**	**(4,352)**
Opening balance of cash and cash equivalents	14,391	-	14,391
Closing balance of cash and cash equivalents	10,039	-	10,039

Performance comment

ANS establishes the rules for recognizing technical provisions and criteria for maintaining minimum shareholders' equity in accordance with RN 569/2022. As of 2023, the regulatory capital assessment must consider the highest of the following values: (i) base capital; and (ii) risk-based capital.

The risk-based regulatory capital model considers five risk categories, namely:
(a) Underwriting risk is the uncertainty measure related to an adverse economic position that goes against the operator's expectations at the time of preparing its underwriting policy regarding the uncertainties existing in the estimation of technical provisions and those related to pricing.
(b) Credit risk is the measure of uncertainty related to the probability of the counterparty to a transaction, or a debt issuer, not honoring, total or partially, its financial commitments, or having its credit risk classification changed.
(c) Operational risk is the measure of uncertainty that understands the risks related to internal procedures (loss resulting from inadequacies or failures in internal processes, people and systems).
(d) Legal risk is the measure of uncertainty related to the lack of a complete legal foundation; is the risk of non-compliance with applicable laws, rules, regulations, agreements, current practices or ethical standards, including the risk that the nature of the product/service provided may make the operator particularly vulnerable to litigation.
(e) Market risk is the measure of uncertainty related to exposure to losses arising from the volatility of asset prices, such as share prices, interest rates, exchange rates, commodity prices and property prices.

Performance comment

The required sufficiency went from R$213 million on December 31, 2023 to R$76 million on June 30, 2024. During 3Q24, there was a distribution of R$85 million in 2Q24 dividends and R$18 million in 3Q24 Interest on Equity, bringing the required sufficiency to R$87 million on September 30, 2024.

	September 30, 2024	December 31, 2023
Reference capital	11,702	11,227
(x) K factor1	3.23%	3.23%
Adjusted minimum shareholders' equity (PMA)	**378**	**363**
Shareholders' equity	1,327,658	1,431,211
Ownership interest in regulated entities	(4,630)	(4,388)
Deferred acquisition costs	(33,858)	(34,627)
Prepaid expenses	(10,252)	(4,239)
Intangible assets	(881,622)	(856,743)
Goodwill from indirect interests	(14,532)	(14,532)
Adjusted shareholders' equity (PLA)	**382,764**	**516,682**
Risk-based capital (CBR)[2]	**295,967**	**303,470**
Required sufficiency	**86,797**	**213,212**

[1] Factor K corresponds to the classification: group dentistry, tertiary segment and region 1 as per appendix RN 569/2022;

[2] The CBR value takes into account the use of the reduced factors, as defined in article 6 of NR 569/2022.

Performance comment

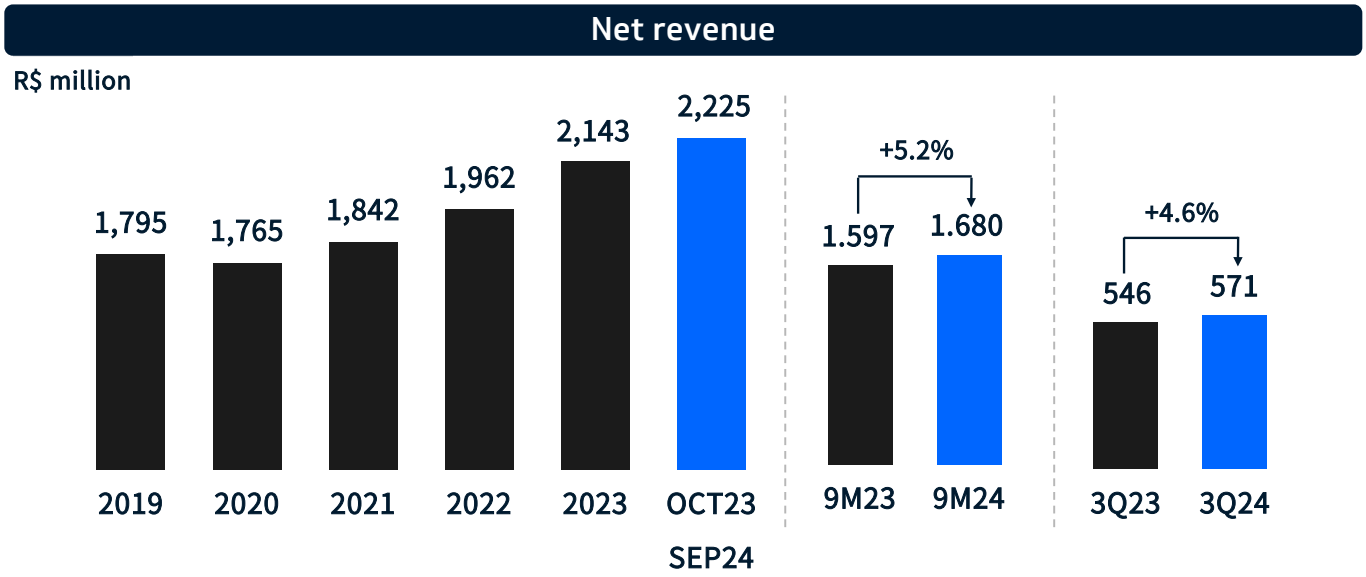
odontoprev

Operational and financial performance

Net operating revenue (NOR)

Net operating revenue (NOR)	3Q24		3Q23		Δ%	9M24		9M23		Δ%	OCT23-SEP24		OCT22-SEP23		Δ%
	R$ 000	% NOR	R$ 000	% NOR		R$ 000	% Sales	R$ 000	% Sales		R$ 000	% NOR	R$ 000	% NOR	
(+) Payments, net	579,048	101.3	547,311	100.2	5.8	1,698,850	101.1	1,619,834	101.4	4.9	2,250,073	101.1	2,149,483	101.8	4.7
(+) Sales of services and products	13,768	2.4	13,849	2.5	(0.6)	40,410	2.4	37,424	2.3	8.0	54,541	2.5	42,901	2.0	27.1
(+) Odontored (México)	7,965	1.4	12,411	2.3	(35.8)	29,235	1.7	26,255	1.6	11.3	36,990	1.7	31,085	1.5	19.0
Gross operating revenue (GOR)	**600,780**	**105.1**	**573,571**	**105.0**	**4.7**	**1,768,495**	**105.3**	**1,683,513**	**105.4**	**5.0**	**2,341,604**	**105.2**	**2,223,468**	**105.3**	**5.3**
(-) Direct taxes on dental care operations	25,699	4.5	23,279	4.3	10.4	77,453	4.6	73,536	4.6	5.3	101,263	4.6	96,244	4.6	5.2
(-) Taxes on sales of services and products	3,691	0.6	4,287	0.8	(13.9)	10,898	0.6	12,490	0.8	(12.7)	14,990	0.7	16,003	0.8	(6.3)
Net operating revenue (NOR)	**571,390**	**100.0**	**546,005**	**100.0**	**4.6**	**1,680,144**	**100.0**	**1,597,488**	**100.0**	**5.2**	**2,225,351**	**100.0**	**2,111,221**	**100.0**	**5.4**

The consolidated net revenue (NOR) reached R$571,390 in 3Q24, a 4.6% increase YoY, with emphasis on the growing participation of SME plans. In the last twelve months, NOR accumulated R$2,225,351, up 5.4% Y/Y.



Consolidated Average Ticket

The consolidated average ticket in 3Q24 was R$21.95, 1.9% higher Y/Y, and +1.3% Q/Q.

	3Q24	3Q23	Δ%	2Q24	Δ%	9M24	9M23	Δ%	OCT23-SEP24	OCT22-SEP23	Δ%
Payments, net R$000 (A)	579,048	547,311	5.8	565,378	2.4	1,698,850	1,619,834	4.9	2,250,073	2,149,483	4.7
Average number of members (B)	8,795,004	8,473,413	3.8	8,268,703	6.4	8,718,092	8,422,136	3.5	8,672,299	8,372,874	3.6
Average ticket (R$/member/month) (A/B)/# of months	**21.95**	**21.53**	**1.9**	**21.65**	**1.3**	**21.65**	**21.37**	**1.3**	**21.62**	**21.39**	**1.1**

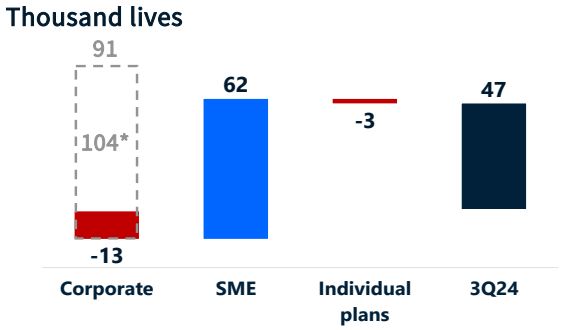
Performance comment

odontoprev

Total number of members

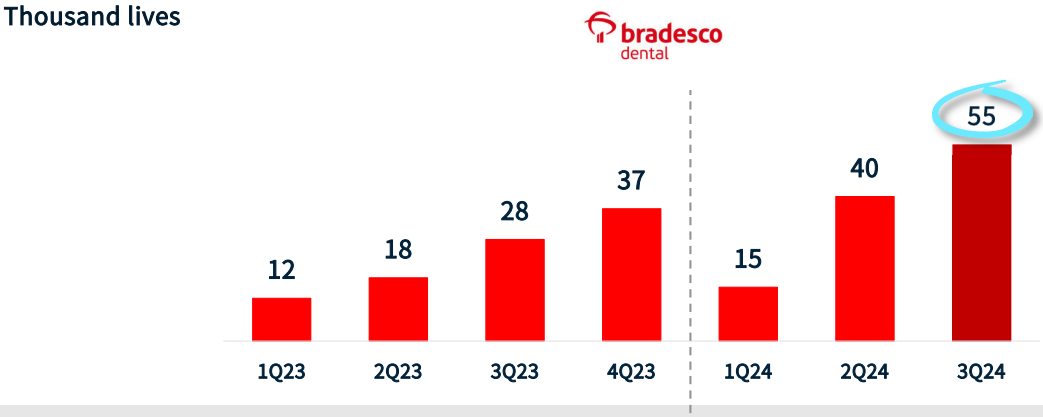
Odontoprev reached 8,818,290 members in 3Q24, with net additions of 47 thousand beneficiaries in the quarter, 200 thousand in 2024 and 292 thousand in the last twelve months.

Net additions



* In 3Q24, 104 thousand lives were lost from a Corporate client of Odonto System, in a managed plan with a very low average ticket and non-material NOR. Excluding this contract, net additions would have been 151 thousand new clients in the quarter.

Bradesco Dental SME quarterly net additions



Bradesco Dental has been the best-selling brand over the last years, with the SME segment standing out, with net additions of 55 thousand lives in 3Q24, an all-time record, and 147 thousand in the last twelve months. In 3Q24, the Bradesco Dental brand reached 79% of the SME portfolio and 51% of the 8.8 million Odontoprev beneficiaries.

	3Q24			2Q24			3Q23		
	Net adds	Portfolio	% segment	Net adds	Portfolio	% segment	Net adds	Portfolio	% segment
Total	**46,572**	**8,818,290**	**100.0%**	**137,593**	**8,771,718**	**100.0%**	**105,788**	**8,526,307**	**100.0%**
bradesco dental	112,727	4,449,945	50.5%	76,366	4,337,218	49.4%	72,987	4,208,359	49.4%
BRASILDENTAL	(1,862)	462,746	5.2%	1,703	464,608	5.3%	(2,462)	467,253	5.5%
Others[1]	(64,293)	3,905,599	44.3%	59,524	3,969,892	45.3%	35,263	3,850,695	45.2%
Corporate	**(12,508)**	**6,260,525**	**100.0%**	**168,537**	**6,273,033**	**100.0%**	**81,271**	**6,054,980**	**100.0%**
bradesco dental	65,400	2,753,879	44.0%	40,896	2,688,479	42.9%	50,320	2,651,091	43.8%
BRASILDENTAL	(3,392)	354,194	5.7%	1,872	357,586	5.7%	1,569	356,601	5.9%
Others[1]	(74,516)	3,152,452	50.4%	125,769	3,226,968	51.4%	29,382	3,047,288	50.3%
SME	**61,894**	**1,600,388**	**100.0%**	**(25,668)**	**1,538,494**	**100.0%**	**49,650**	**1,492,465**	**100.0%**
bradesco dental	54,836	1,263,624	79.0%	40,422	1,208,788	78.6%	28,410	1,116,290	74.8%
BRASILDENTAL	(136)	48,800	3.0%	(947)	48,936	3.2%	(1,571)	51,833	3.5%
Others[1]	7,194	287,964	18.0%	(65,143)	280,770	18.2%	22,811	324,342	21.7%
Individual Plans	**(2,814)**	**957,377**	**100.0%**	**(5,276)**	**960,191**	**100.0%**	**(25,133)**	**978,862**	**100.0%**
bradesco dental	(7,509)	432,442	45.2%	(4,952)	439,951	45.8%	(5,743)	440,978	45.1%
BRASILDENTAL	1,666	59,752	6.2%	778	58,086	6.0%	(2,460)	58,819	6.0%
Others[1]	3,029	465,183	48.6%	(1,102)	462,154	48.1%	(16,930)	479,065	48.9%

[1]On Corporate and SME, includes Odontoprev, Odonto System and Mogidonto. On Individual Plans, also includes retail channels.

Performance comment

odontoprev

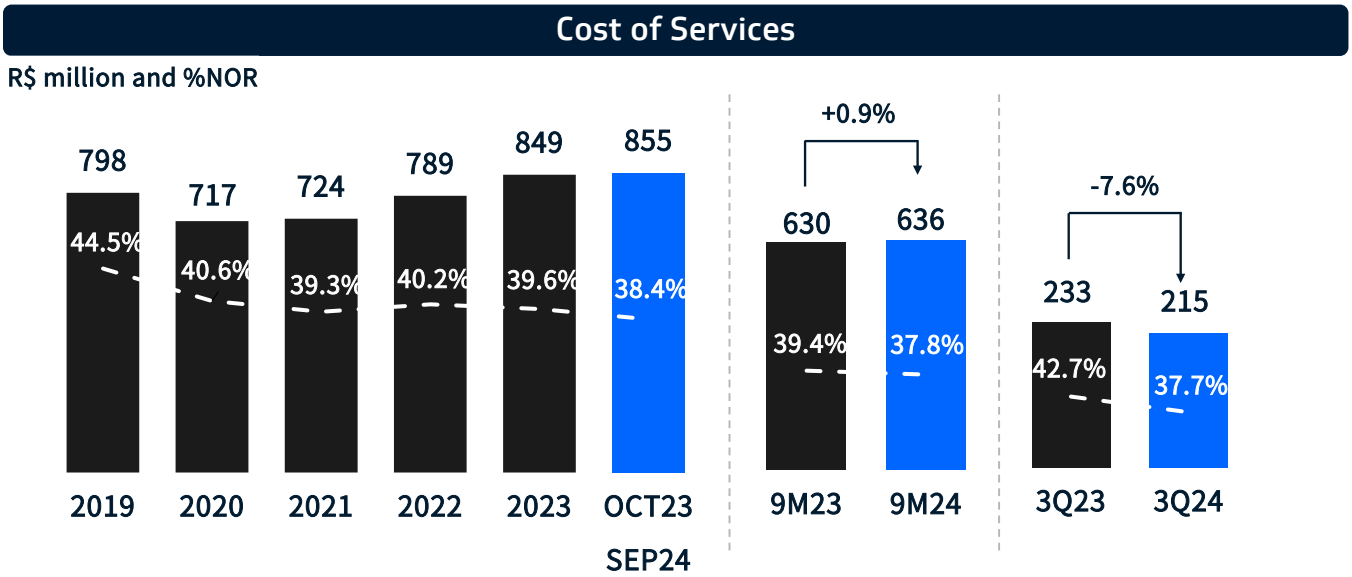
Cost of services and dental care ratio

Cost of services (ex IBNR) and dental loss ratio (% NOR)	3Q24		3Q23		Δ% p.p. NOR	9M24		9M23		Δ% p.p. Sales	OCT23-SEP24		OCT22-SEP23		Δ% p.p. NOR
	R$ 000	% NOR	R$ 000	% NOR		R$ 000	% Sales	R$ 000	% Sales		R$mil	% NOR	R$ 000	% NOR	
Cost of services (ex IBNR)	**215,425**	**37.7**	**233,039**	**42.7**	**(5.0)**	**635,545**	**37.8**	**629,719**	**39.4**	**(1.6)**	**855,130**	**38.4**	**840,808**	**39.8**	**(1.4)**
Indemnifiable claims, net	187,003	32.7	213,037	39.0	(6.3)	556,851	33.1	582,622	36.5	(3.4)	749,386	33.7	780,280	37.0	(3.3)
Payroll charges on services	-	-	-	-	-	-	-	3	-	-	(3)	-	3	-	-
Dental materials	4,569	0.8	4,405	0.8	-	13,381	0.8	9,038	0.6	0.2	20,177	0.9	9,845	0.5	0.4
Other operational costs and Provisions/reversals	21,025	3.7	13,201	2.4	1.3	57,173	3.4	32,437	2.0	1.4	75,377	3.4	43,655	2.1	1.3
Odontored (México)	2,829	0.5	2,396	0.4	0.1	8,140	0.5	5,619	0.4	0.1	10,193	0.5	7,025	0.3	0.2

For comparison purposes, the IBNR Provision (Incurred but not Reported) and technical reserves (Odontored), were excluded from the Cost of Services.

In 3Q24, the dental loss ratio was 37.7%, 5.0 p.p. more efficient YoY, with a lower level in all segments.

In the last twelve months, the cost of services represented 38.4% of NOR, same level observed since 2020.



Dental care ratio %	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	OCT23 SEP24
Corporate	50.2	51.4	56.3	52.5	50.7	50.9	42.1	46.5	49.9	51.4	48.8
Average	←			50.5%			→	←		49.2%	→
SME	39.0	40.6	45.5	42.4	40.2	37.9	28.4	28.5	26.9	28.3	26.3
Average	←			38.4%			→	←		27.4%	→
Individual Plans*	28.3	25.6	25.2	27.5	30.0	35.6	40.9	34.9	28.1	23.3	21.3
Average	←			32.1%			→	←		26.9%	→
Consolidated	46.2	46.6	49.1	45.7	44.1	44.5	40.6	39.3	40.2	39.6	38.4
Average	←			45.0%			→	←		39.4%	→

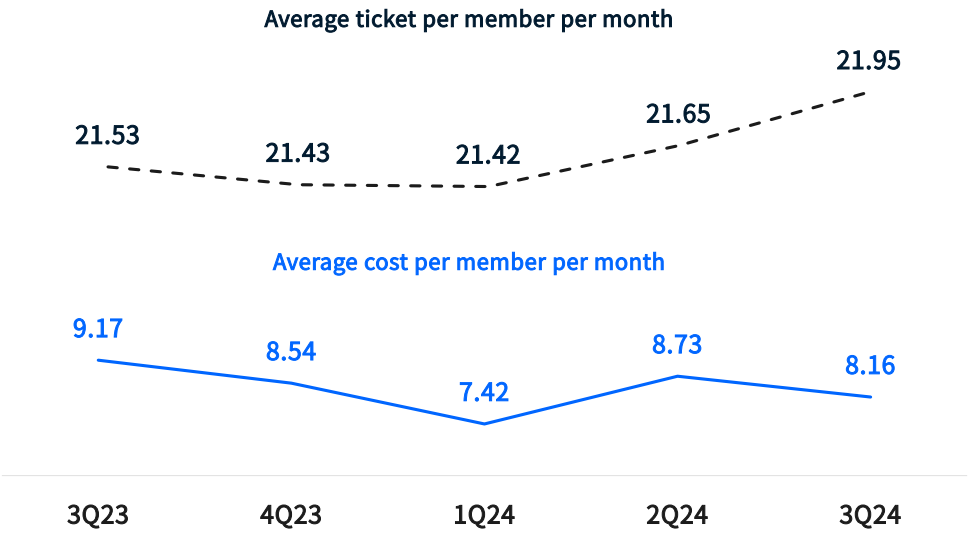
*Excludes the free choice plans provisions/ reversal

Performance comment

odontoprev

Quarterly consolidated average ticket and cost of services per member per month

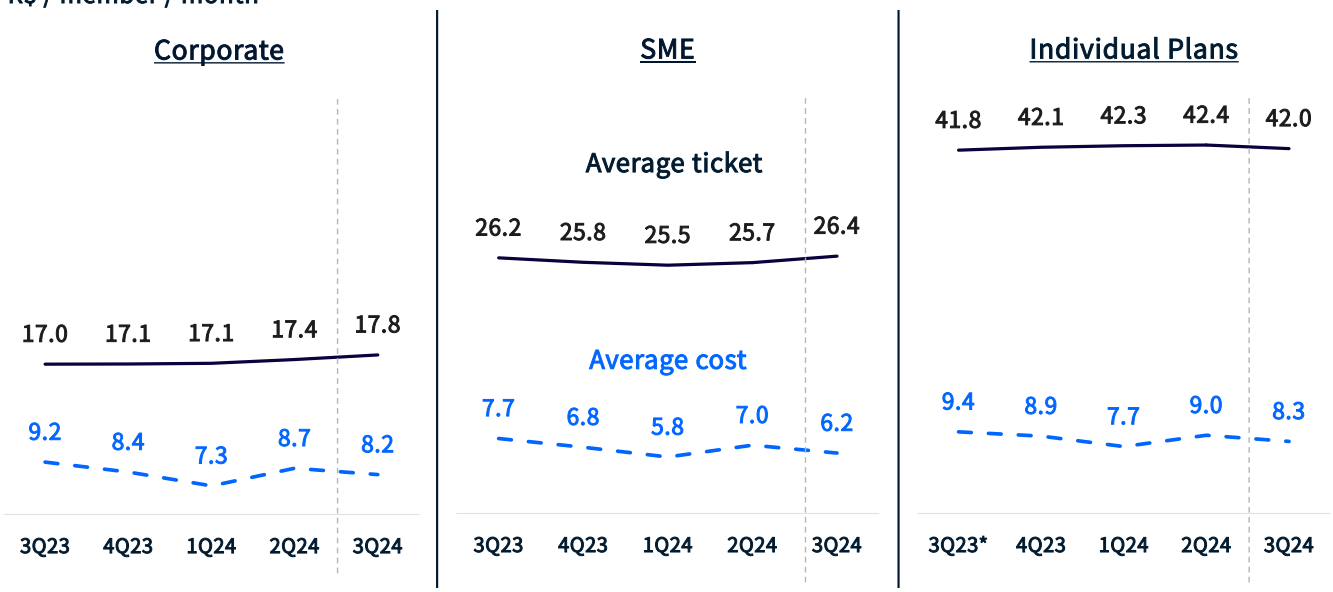
R$ / member / month



The 3Q24 consolidated average ticket was 1.9% higher than in 3Q23, while the average cost per beneficiary was 10.9% lower in the same period.

Quarterly consolidated average ticket and cost of services per member per month

R$ / member / month



* Excludes the free choice plans reversal

The three business segments have a similar average cost of services. In turn, the pricing of non-corporate products, in particular Individual plans, presupposes higher risk related to adverse selection, contract cancellation and net debt.

Performance comment

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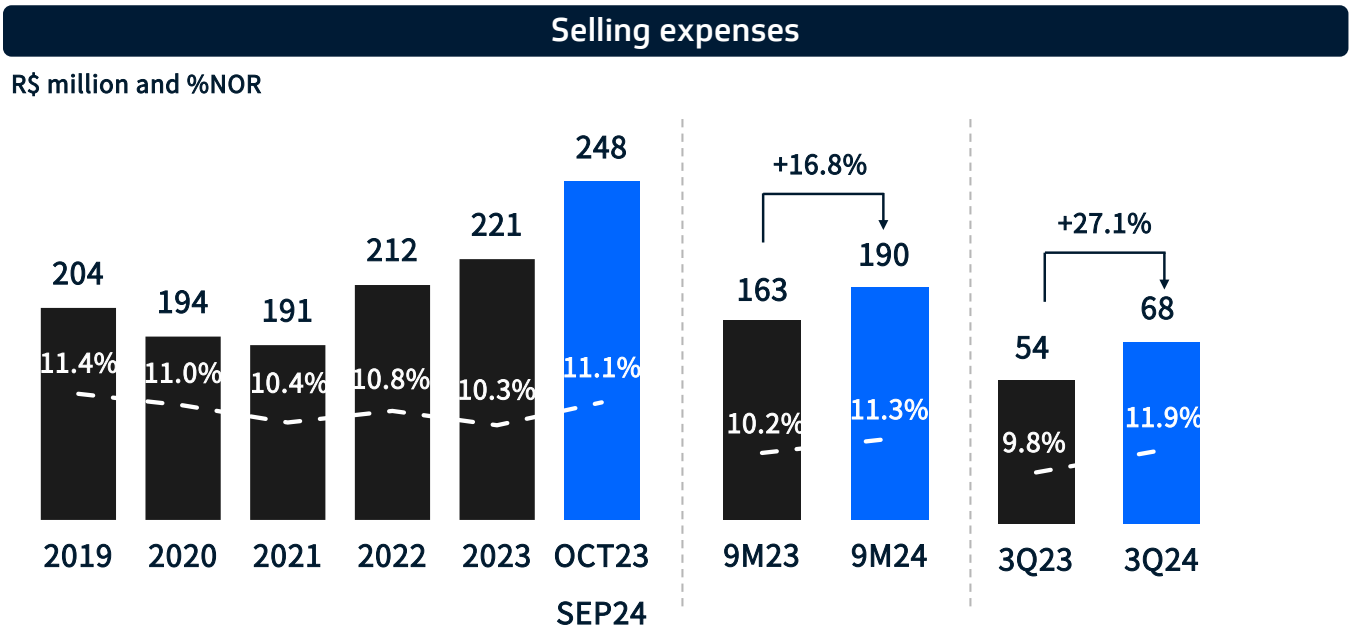
Selling expenses

	3Q24	3Q23	Δ%	9M24	9M23	Δ%	OCT23-SEP24	OCT22-SEP23	Δ%
Selling expenses (R$ 000)	68,065	53,570	27.1	189,991	162,686	16.8	247,953	220,805	12.3
Selling expenses (% NOR)	11.9	9.8	2.1 p.p.	11.3	10.2	1.1 p.p.	11.1	10.5	0.6 p.p.

The selling expenses were R$68,065 in 3Q24, representing 11.9% of NOR, versus 9.8% in 3Q23, due to a non-cash adjustment related to the recognition of commissions.



Performance comment

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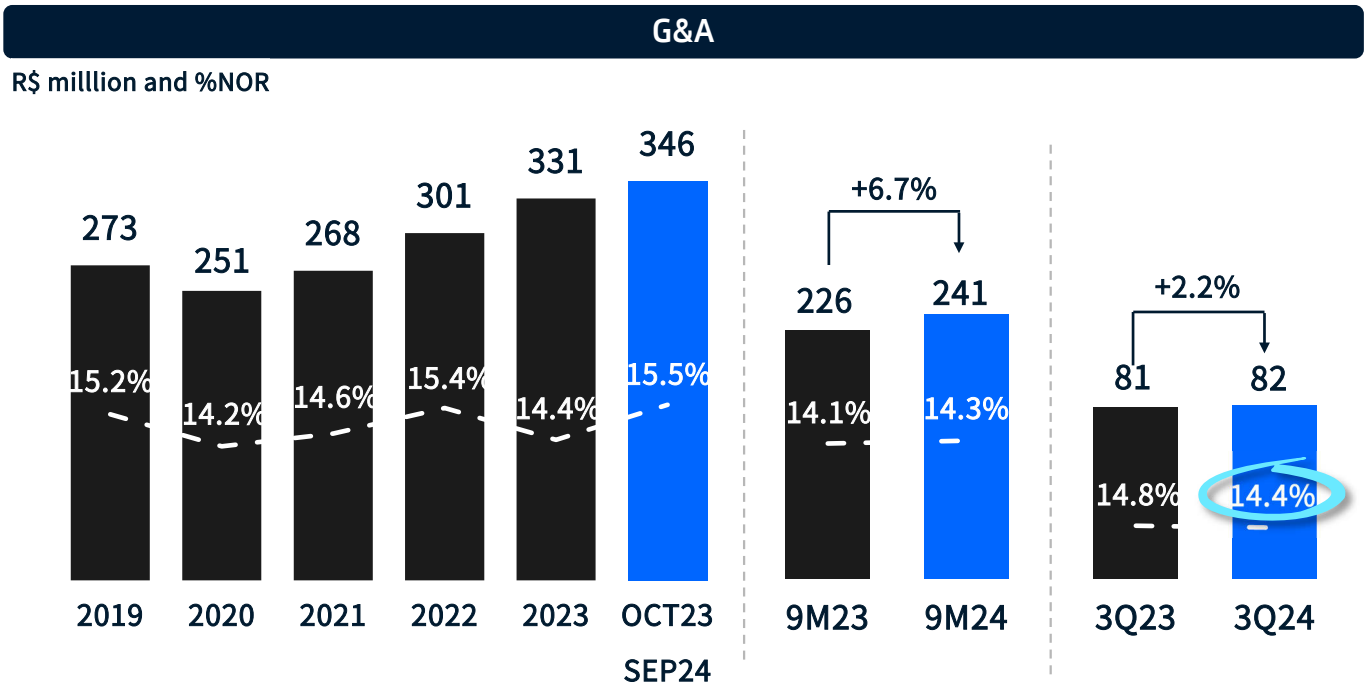
Administrative expenses (G&A)

	3Q24		3Q23		Δ%	Δ% p.p. NOR	9M24		9M23		Δ%	Δ% p.p. Sales	OCT23-SEP24		OCT22-SEP23		Δ%	Δ% p.p. NOR
	R$ 000	% NOR	R$ 000	% NOR			R$ 000	% Sales	R$ 000	% Sales			R$mil	% ROL	R$ 000	% NOR		
Personnel	45,797	8.0	44,252	8.1	3.5	(0.1)	135,221	8.0	130,166	8.1	3.9	(0.1)	189,590	8.5	174,359	8.3	8.7	0.2
Third parties services	18,189	3.2	18,821	3.4	(3.4)	(0.2)	57,568	3.4	50,512	3.2	14.0	0.2	79,457	3.6	68,715	3.3	15.6	0.3
Rentals and post services	10,845	1.9	11,749	2.2	(7.7)	(0.3)	25,122	1.5	29,410	1.8	(14.6)	(0.3)	39,636	1.8	40,691	1.9	(2.6)	(0.1)
Publicity and advertising	4,095	0.7	4,336	0.8	(5.6)	(0.1)	13,347	0.8	9,822	0.6	35.9	0.2	21,976	1.0	16,303	0.8	34.8	0.2
Taxes and fees	969	0.2	849	0.2	14.1	-	3,173	0.2	3,133	0.2	1.3	-	5,329	0.2	5,510	0.3	(3.3)	(0.1)
Others	2,567	0.4	658	0.1	290.2	0.3	6,108	0.4	2,477	0.2	146.6	0.2	10,014	0.4	7,734	0.4	29.5	-
G&A (adjusted at EBITDA base)	**82,462**	**14.4**	**80,665**	**14.8**	**2.2**	**(0.4)**	**240,539**	**14.3**	**225,519**	**14.1**	**6.7**	**0.2**	**346,002**	**15.5**	**313,312**	**14.8**	**10.4**	**0.7**
Depreciation and amortization	11,897	2.1	12,791	2.3	(7.0)	(0.2)	35,830	2.1	34,965	2.2	2.5	(0.1)	50,091	2.3	44,906	2.1	11.5	0.2
Amortization of utilization rights	1,562	0.3	1,898	0.3	(17.7)	-	4,864	0.3	3,790	0.2	28.3	0.1	7,672	0.3	4,903	0.2	56.5	0.1
G&A (not adjusted at EBITDA base)	**13,459**	**2.4**	**14,689**	**2.7**	**(8.4)**	**(0.3)**	**40,694**	**2.4**	**38,755**	**2.4**	**5.0**	**-**	**57,763**	**2.6**	**49,808**	**2.4**	**-**	**0.2**
Total administrative expenses (G&A)	**95,921**	**16.8**	**95,356**	**17.5**	**0.6**	**(0.7)**	**281,233**	**16.7**	**264,276**	**16.5**	**6.4**	**0.2**	**403,765**	**18.1**	**363,122**	**17.2**	**11.2**	**0.9**

The administrative expenses (G&A at adjusted EBITDA basis) were 14.4% of NOR in 3Q24, 0.4 p.p. lower than 3Q23.



Performance comment

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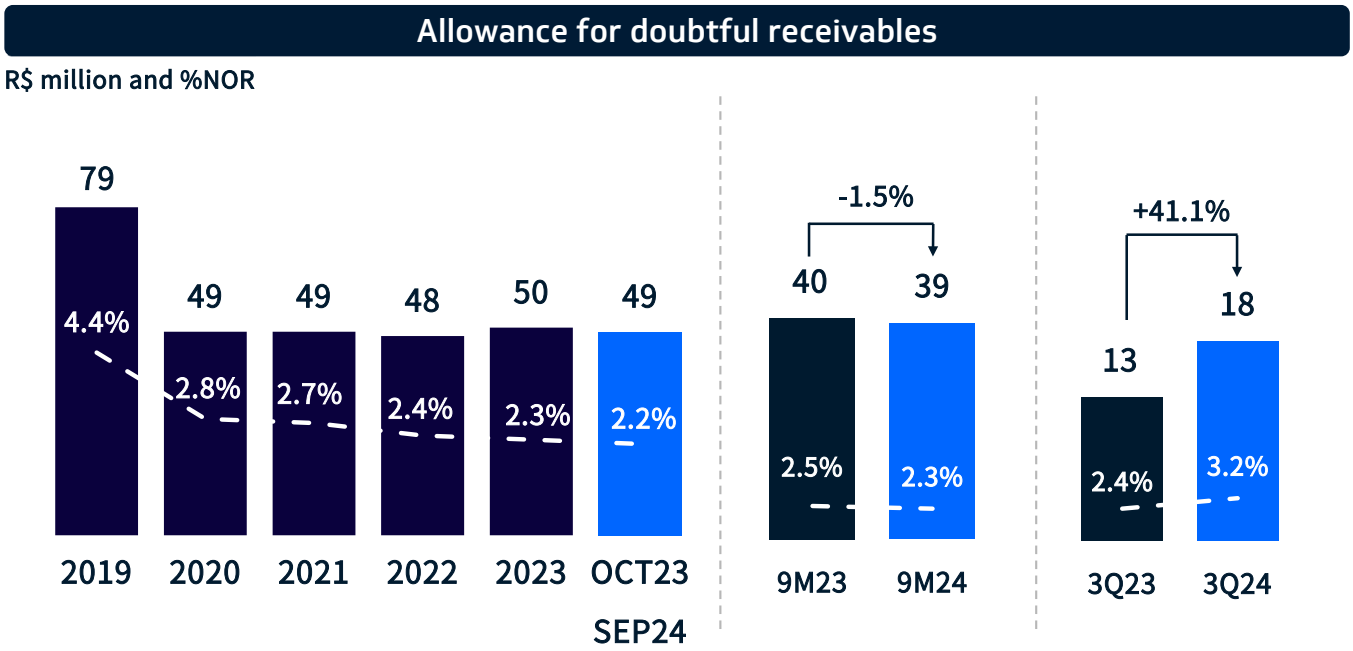
Allowance for doubtful receivables

	3Q24	3Q23	Δ%	9M24	9M23	Δ%	OCT23-SEP24	OCT22-SEP23	Δ%
Allowance for doubtful receivables (R$ 000)	18,264	12,947	41.1	38,999	39,591	(1.5)	49,408	53,662	(7.9)
Allowance for doubtful receivables (% NOR)	3.2	2.4	0.8 p.p.	2.3	2.5	(0.2 p.p.)	2.2	2.5	(0.3 p.p.)

The allowance for doubtful receivables is calculated considering overdue invoices (60 days for Individual plans and 90 days for corporate plans), plus an average percentage of historical losses.

In 2024, the allowance for doubtful receivables was 2.3% of NOR, the same level since 2022.



Performance comment

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EBITDA and Adjusted EBITDA

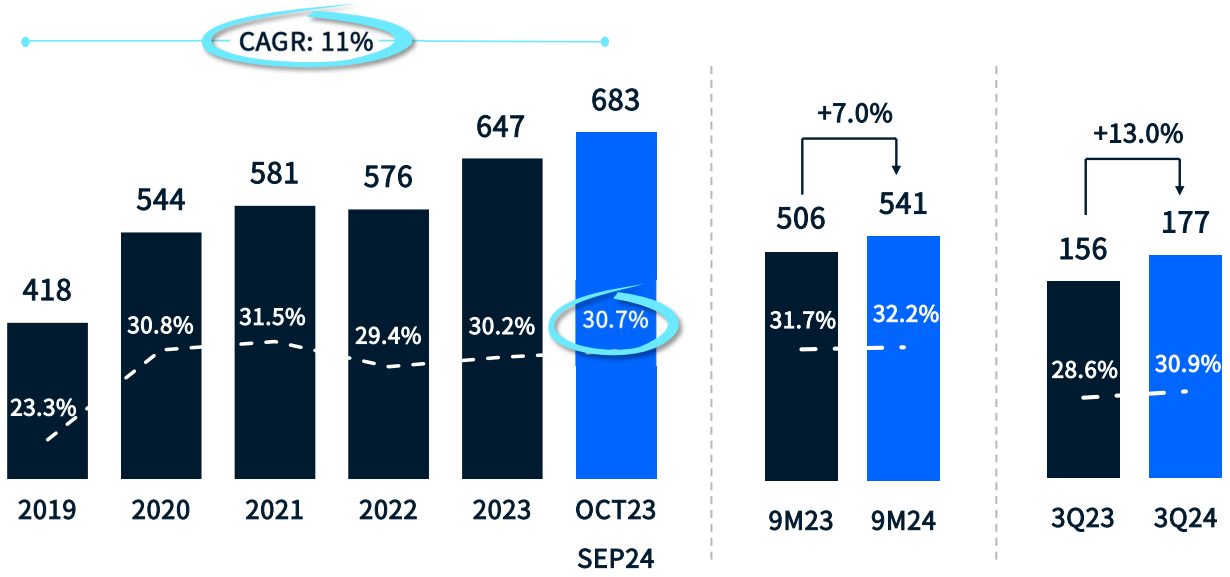
	3Q24		3Q23		Y/Y %	Δ% p.p. NOR	9M24		9M23		Y/Y %	Δ% p.p. NOR	OCT23-SEP24		OCT22-SEP23		Y/Y %	Δ% p.p. NOR
	R$ 000	% NOR	R$ 000	% NOR			R$ 000	% NOR	R$ 000	% NOR			R$ 000	% NOR	R$ 000	% NOR		
Net Income	**141,819**	**24.8**	**123,385**	**22.6**	**14.9**	**2.2**	**419,558**	**25.0**	**410,258**	**25.7**	**2.3**	**(0.7)**	**545,853**	**24.5**	**505,209**	**23.9**	**8.0**	**0.6**
(+) Current income and social contribution tax	52,480	9.2	34,306	6.3	53.0	2.9	165,968	9.9	146,322	9.2	13.4	0.7	209,714	9.4	188,613	8.9	11.2	0.5
(+) Deferred income and social contribution tax	(2,582)	(0.5)	(142)	-	1,723.5	(0.5)	3,133	0.2	14,399	0.9	(78.2)	(0.7)	6,402	0.3	11,144	0.5	(42.6)	(0.2)
(-) Financial income	32,943	5.8	24,549	4.5	34.2	1.3	95,615	5.7	77,422	4.8	23.5	0.9	125,544	5.6	98,039	4.6	28.1	1.0
(+) Financial expenses	5,592	1.0	5,243	1.0	6.7	-	13,819	0.8	13,674	0.9	1.1	(0.1)	25,275	1.1	17,455	0.8	44.8	0.3
(-) Participation of minoritary shareholders	(106)	-	(90)	-	18.0	-	67	-	(153)	-	(143.7)	-	23	-	(193)	-	(112.1)	-
(+) Depreciation and amortization	11,897	2.1	12,791	2.3	(7.0)	(0.2)	35,830	2.1	34,965	2.2	2.5	(0.1)	50,091	2.3	44,906	2.1	11.5	0.2
(+) Amortization of utilization rights	1,562	0.3	1,898	0.3	(17.7)	-	4,864	0.3	3,790	0.2	28.3	0.1	7,672	0.3	4,903	0.2	56.5	0.1
(-) Equity in subsidiaries	1,313	0.2	1,446	0.3	(9.2)	(0.1)	4,270	0.3	4,538	0.3	(5.9)	-	2,874	0.1	4,896	0.2	(41.3)	(0.1)
EBITDA	**176,619**	**30.9**	**151,577**	**27.8**	**16.5**	**3.1**	**543,219**	**32.3**	**541,600**	**33.9**	**0.3**	**(1.6)**	**716,566**	**32.2**	**669,487**	**31.7**	**7.0**	**0.5**
(+) Incurred But Not Reported Provision - IBNR	(1,874)	(0.3)	7,391	1.4	(125.4)	(1.7)	(3,134)	(0.2)	(24,427)	(1.5)	(87.2)	1.3	(733)	-	(26,067)	(1.2)	(97.2)	1.2
(+) Odontored - Technical reserves	(101)	-	336	0.1	(130.2)	(0.1)	(441)	-	276	-	(259.6)	-	90	-	443	-	(79.6)	-
(+) Brasildental EBITDA Pro Forma	1,904	0.3	1,717	0.3	10.9	-	6,014	0.4	5,649	0.4	6.5	-	8,099	0.4	7,715	0.4	5.0	-
(-) Reversal TSS/ ANS	-	-	-	-	-	-	-	-	-	-	-	-	(41,296)	(1.9)	-	-	-	(1.9)
(-) INSS reversal	-	-	-	-	-	-	-	-	(12,564)	(0.8)	-	0.8	-	-	(12,564)	(0.6)	(100.0)	0.6
Adjusted EBITDA	**176,548**	**30.9**	**156,224**	**28.6**	**13.0**	**2.3**	**541,085**	**32.2**	**505,741**	**31.7**	**7.0**	**0.5**	**682,726**	**30.7**	**634,221**	**30.0**	**7.6**	**0.7**

Adjusted EBITDA reached R$176,548 in 3Q24, 13.0% higher than in 3Q23, with a margin expansion from 28.6% to 30.9%. In the last twelve months, adjusted EBITDA was a record R$682,726, with a margin of 30.7%.

Since 2020, Adjusted EBITDA CAGR represents 11%.

Adjusted EBITDA

R$ milllion and %NOR



Performance comment

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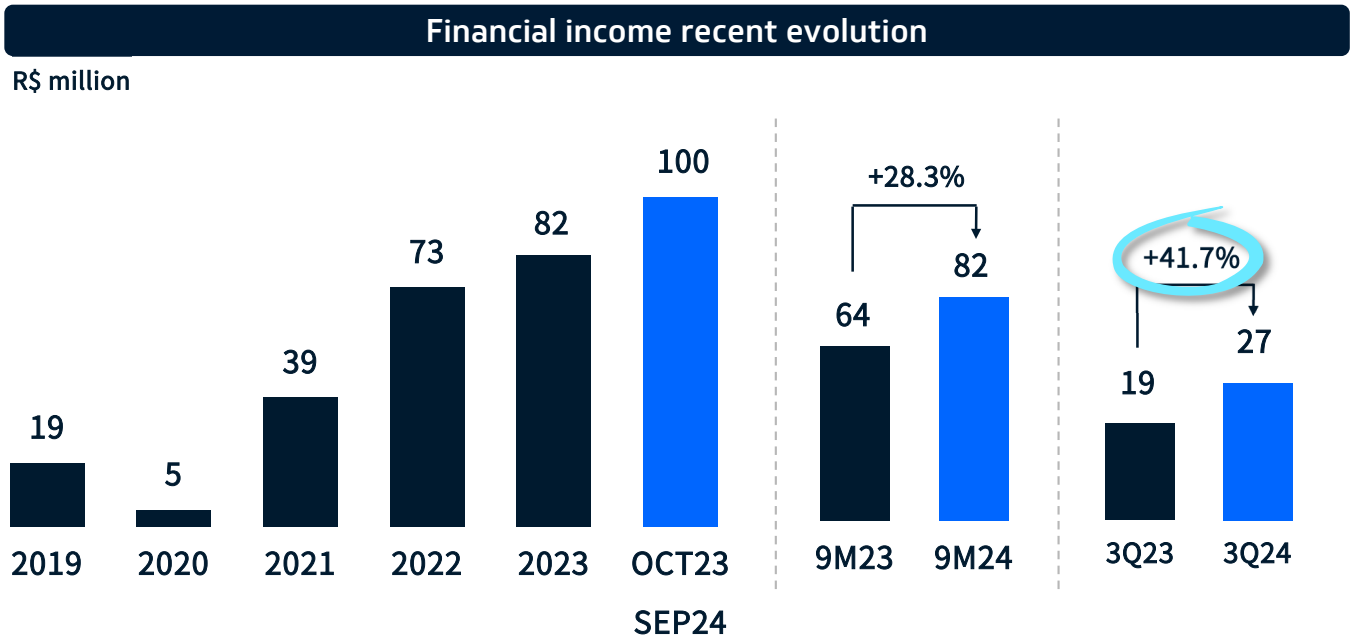
Financial income

	3Q24		3Q23		Δ%	9M24		9M23		Δ%	OCT23-SEP24		OCT22-SEP23		Δ%
	R$ 000	% Sales	R$ 000	% Sales		R$ 000	% Sales	R$ 000	% Sales		R$mil	% Sales	R$ 000	% Sales	
Net financial income	27,351	4.8	19,306	3.5	41.7	81,796	4.9	63,748	4.0	28.3	100,269	4.5	80,584	3.8	24.4
(+) Financial income	32,943	5.8	24,549	4.5	34.2	95,615	5.7	77,422	4.8	23.5	125,544	5.6	98,039	4.6	28.1
(-) Financial expenses	5,592	1.0	5,243	1.0	6.7	13,819	0.8	13,673	0.9	1.1	25,275	1.1	17,455	0.8	44.8

The net financial income was R$27,351 in 3Q24, an increase of 41.7% Y/Y.

During 2021, the Company's financial portfolio was partially migrated from Current Assets to long-term Treasury bonds, currently representing 59% of total portfolio, of which post-fixed (77%) and pre-fixed (23%), with the same credit risk profile. The new instruments are booked at their yield curve, minimizing the volatility of the consolidated portfolio, and will be held to maturity. The Company does not make use of derivatives.



Performance comment

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Income and social contribution taxes

	3Q24		3Q23		Δ%	9M24		9M23		Δ%	OCT23-SEP24		OCT22-SEP23		Δ%
	R$ 000	% Sales	R$ 000	% Sales		R$ 000	% Sales	R$ 000	% Sales		R$ 000	% Sales	R$ 000	% Sales	
Taxes	**49,898**	**8.7**	**34,165**	**6.3**	**46.1**	**169,101**	**10.1**	**160,721**	**10.1**	**5.2**	**216,116**	**9.7**	**199,757**	**9.5**	**8.2**
(-) Current income and social contribution taxes	52,480	9.2	34,306	6.3	53.0	165,968	9.9	146,322	9.2	13.4	209,714	9.4	188,613	8.9	11.2
(-) Deferred income and social contribution taxes	(2,582)	(0.5)	(142)	-	1,723.5	3,133	0.2	14,399	0.9	(78.2)	6,402	0.3	11,144	0.5	(42.6)

Effective tax rates

Effective tax rates						
(R$000, except otherwise specified)	**3Q24**	**3Q23**	**9M24**	**9M23**	**OCT23-SEP24**	**OCT22-SEP23**
Income before taxes and profit sharing	**191,823**	**152,842**	**584,020**	**553,770**	**720,652**	**687,798**
(-) Profit sharing	7,697	7,086	26,242	27,356	33,180	35,648
(=) Tax base	**184,126**	**145,756**	**557,778**	**526,414**	**687,473**	**652,149**
Taxes						
(-) Current income and social contribution taxes	52,480	34,306	165,968	146,322	209,714	188,613
(-) Deferred income and social contribution taxes	(2,582)	(142)	3,133	14,399	6,402	11,144
Total taxes	**49,898**	**34,165**	**169,101**	**160,721**	**216,116**	**199,757**
Current effective tax rate (% NOR)	**28.5%**	**23.5%**	**29.8%**	**27.8%**	**30.5%**	**28.9%**

Goodwill

Goodwill balance for future profitability resulting from the acquisition and subsequent incorporation of the companies Mogidonto (R$6,544) and Rede Dental (R$3,091) to be excluded from the calculation of taxable income at the rate of 1/60th for each month of the calculation period.

Goodwill amortization schedule from 2024*	
Period	**Total amortization R$000**
2024	1,345
2025	5,381
2026	2,908
Total	**9,634**

*Includes the difference between all amounts paid and the fair value of assets and liabilities of investments acquired and evaluated through a Purchase Price Allocation (PPA) assessment.

Performance comment

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Net income

	3Q24	3Q23	Δ%	9M24	9M23	Δ%	OCT23-SEP24	OCT22-SEP23	Δ%
Net income (R$ 000)	141,819	123,385	14.9	419,558	410,258	2.3	545,853	505,209	8.0
Net margin (% NOR)	24.8	22.6	2.2 p.p.	25.0	25.7	(0.7 p.p.)	24.5	23.9	0.6 p.p.
EPS (R$/share)	0,259[1]	0.223	16.1	0,767[1]	0.743	3.3	0,998[1]	0.914	9.1

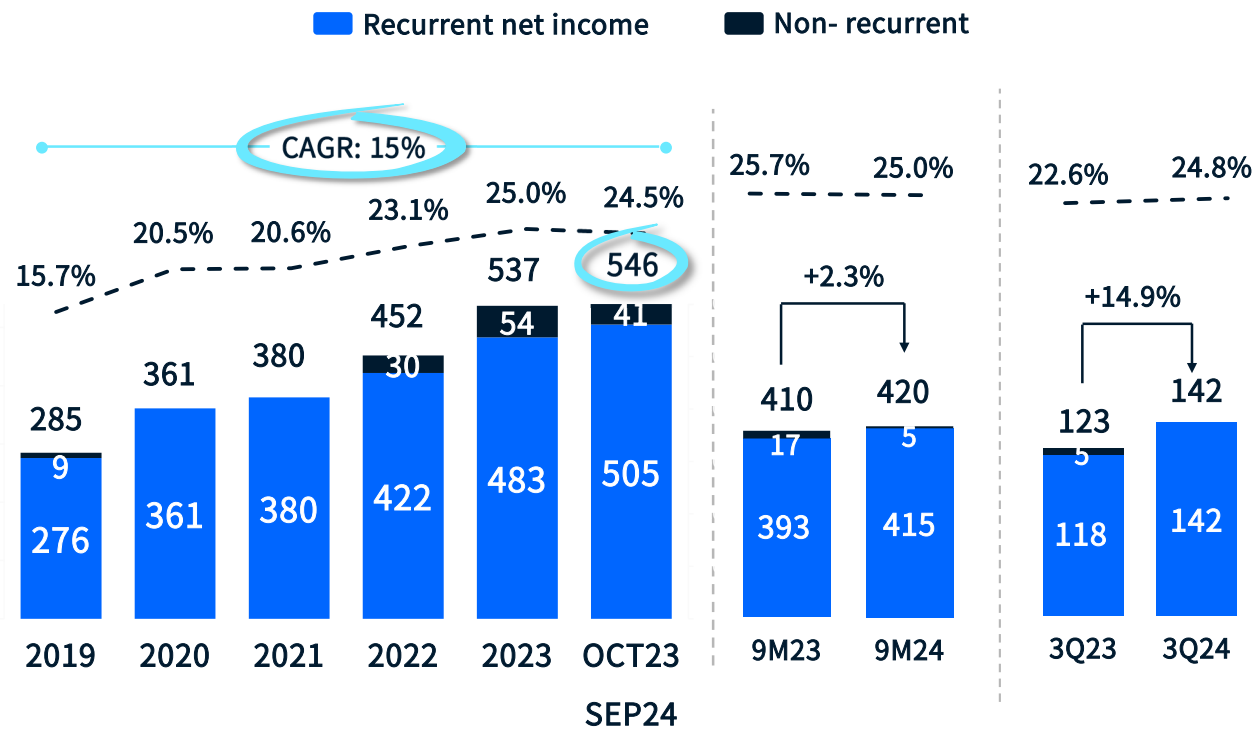
[1]considers Treasury shares as of October 31, 2024

Net income reached R$141,819 in 3Q24, 14.9% up compared to 3Q23. In the last twelve months, net income was R$545,853, up 8.0% versus the previous year.

Since 2019, net income CAGR equals 15%.

Net Income and Net Margin

R$ million and %NOR



Performance comment

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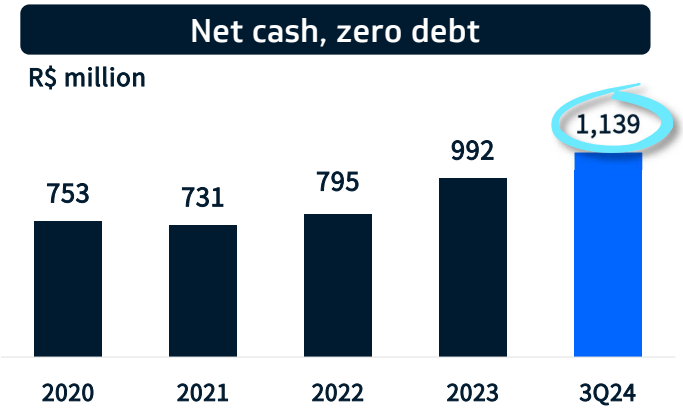
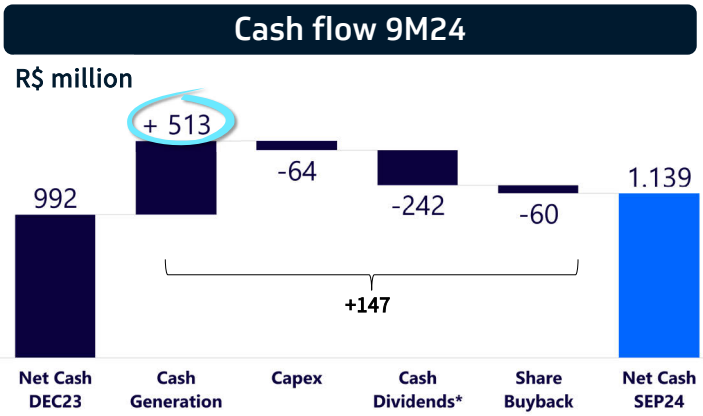
Cash flow

(R$000)	3Q24	3Q23	9M24	9M23
CASH FLOW FROM OPERATIONAL ACTIVITIES				
Net income for the period	**141,926**	**123,475**	**419,492**	**410,411**
Reconciliation of net income with the cash generated by operations	87,076	-22,474	255,266	154,917
NET CASH FROM OPERATIONAL ACTIVITIES	**229,002**	**101,001**	**674,758**	**565,328**
Decrease (increase) in operational assets	(30,667)	51,835	(18,076)	(10,241)
Increase (decrease) in operational liabilities	(39,728)	(59,958)	(148,396)	(205,423)
NET CASH PROVIDED BY (USED IN) OPERATIONAL ACTIVITIES	**158,607**	**92,878**	**508,286**	**349,664**
CASH FLOW FROM INVESTING ACTIVITIES				
Acquisition of property and equipment	(3,278)	(4,391)	(8,554)	(7,029)
System development, software licenses and other	(25,649)	(17,582)	(54,812)	(63,720)
Deferred selling expenses	500	2,000	4,125	6,250
Advance for future increase of invested capital	-	-	-	(18,726)
Disposal of fixed and intangible assets	169	-	169	-
NET CASH PROVIDED BY (USED IN) INVESTING ACTIVITIES	**(28,258)**	**(19,973)**	**(59,072)**	**(83,225)**
CASH FLOW FROM FINANCING ACTIVITIES				
Dividends paid	(200,000)	(119,998)	(200,146)	(119,998)
Interest on capital paid	(22,779)	-	(42,359)	-
NET CASH PROVIDED BY (USED IN) FINANCING ACTIVITIES	**(222,779)**	**(119,998)**	**(302,174)**	**(119,998)**
INCREASE (DECREASE) IN CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS	**(92,431)**	**(47,093)**	**147,040**	**146,440**
Cash, Cash Equivalents and short-term investiments				
Balance at the beginning of period	1,231,620	988,764	992,149	795,231
Balance at the end of period	1,139,188	941,671	1,139,188	941,671
INCREASE (DECREASE) IN CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS	**(92,431)**	**(47,093)**	**147,040**	**146,440**





Performance comment

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CAPEX

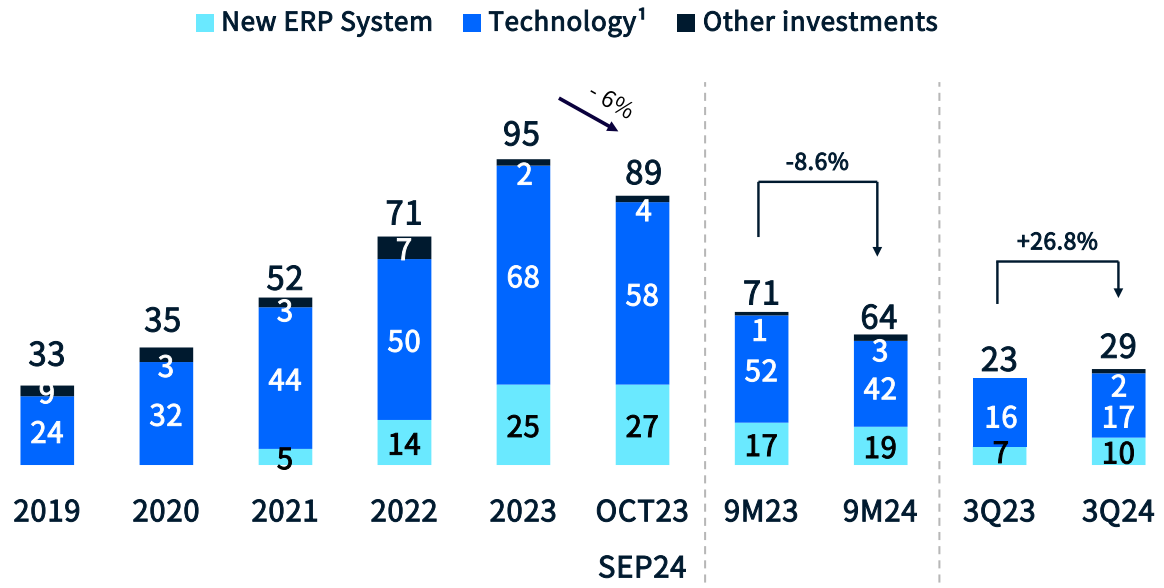
The IT development has historically been Odontoprev's largest investment item.

(R$thousand)	3Q24	3Q23	9M24	9M23
IT platform, acquisition/license of software	25,638	18,705	55,022	63,497
Computer equipment	1,629	4,082	5,873	5,109
Dental plan equipment, furniture and utensils	354	100	846	946
Installations	1,459	212	1,929	640
Others	217	-	780	335
Total Capex	**29,297**	**23,099**	**64,450**	**70,527**

The annual CAPEX level reflects investments in the company's digital initiatives, maturing in 2024. In the last twelve months, investments in technology are already down to R$89 million.

CAPEX: Technology represents the main investment

R$ million and %NOR



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

Performance comment

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Shareholder remuneration

Dividends (DIV), interest on capital (IOC) and capital reduction (CR) - R$ thousand													
Payment	Approval	Shareholder position	Type	Period	Gross amount R$	Net amount R$	Net value per share R$				Annual total gross amount R$	Net Income	Payout
							DIV	IOC	CR	Total			
Total paid in 2014:					**216,658**	**211,822**	**0.347440879**	**0.051619184**	**-**	**0.399060063**	**213,582**	**194,709**	**110%**
Total paid in 2015:					**223,205**	**217,921**	**0.356336989**	**0.056787711**	**-**	**0.413124700**	**220,945**	**220,946**	**100%**
Total paid in 2016:					**185,559**	**178,759**	**0.265208801**	**0.072859879**	**-**	**0.338068680**	**172,791**	**215,990**	**80%**
Total paid in 2017:					**279,012**	**271,887**	**0.436065493**	**0.076050963**	**-**	**0.512116456**	**246,668**	**244,571 [1]**	**101%**
Total paid in 2018:					**86,716**	**78,340**	**0.058430479**	**0.089647129**	**-**	**0.148077608**	**173,357**	**284,793**	**61% [2]**
Total paid in 2019:					**250,712**	**241,097**	**0.351910051**	**0.095206558**	**-**	**0.447116609**	**199,334**	**284,762**	**70%**
Total paid in 2020:					**270,219**	**262,006**	**0.406237632**	**0.087765775**	**-**	**0.494003407**	**333,213**	**361,128**	**92%**
Total paid in 2021:					**261,159**	**251,455**	**0.372061480**	**0.104762084**	**-**	**0.476823564**	**188,506**	**380,357**	**96% [3]**
Total paid in 2022:					**169,778**	**159,389**	**0.179075757**	**0.108277182**	**-**	**0.287352939**	**249,258**	**452,171**	**91% [4]**
07/12/2023	04/05/2023	04/20/2023	DIV	4Q22	120,000	120,000	0.217196275	-	-	0.217196275			
12/19/2023	03/14/2023	03/17/2023	IOC	1Q23	21,239	18,053	-	0.032675339	-	0.032675339			
12/19/2023	06/26/2023	06/29/2023	IOC	2Q23	21,111	17,944	-	0.032478425	-	0.032478425			
12/19/2023	09/19/2023	09/22/2023	IOC	3Q23	20,544	17,462	-	0.031606078	-	0.031606078			
Total paid in 2023:					**182,894**	**173,460**	**0.217196275**	**0.096759842**	**-**	**0.313956117**			
02/16/2024	12/13/2023	12/18/2023	IOC	4Q23	19,580	16,643	-	0.030122765	-	0.030122765	**509,728**	**536,554**	**95%**
08/21/2024	04/03/2024	04/12/2024	DIV	4Q23	200,000	200,000	0.364065058	-	-	0.364065058			
08/21/2024	03/27/2024	04/01/2024	IOC	1Q24	22,779	19,362	-	0.035162942	-	0.035162942			
Total paid in 2024:					**242,359**	**236,005**	**0.364065058**	**0.065285707**	**-**	**0.429350765**			
12/18/2024	04/03/2024	04/12/2024	DIV	4Q23	227,254	227,254	0.413675305	-	-	0.413675305			
12/18/2024	05/07/2024	05/15/2024	DIV	1Q24	73,000	73,000	0.133326134	-	-	0.133326134			
Total to be paid in 2024:					**300,254**	**300,254**	**0.547001439**	**-**	**-**	**0.547001439**			
01/29/2025	06/17/2024	06/24/2024	IOC	2Q24	21,642	18,396	-	0.033603739	-	0.033603739			
04/03/2025	08/06/2024	08/23/2024	DIV	2Q24	85,478	85,478	0.156145973	-	-	0.156145973			
04/03/2025	09/26/2024	10/01/2024	IOC	3Q24	18,392	15,633		0.028557637		0.028557637			
04/03/2025	11/05/2024	11/08/2024	DIV	3Q24	123,427	123,427	0.225673086	-	-	0.225673086			
Total to be paid in 2025:					**248,939**	**242,934**	**0.381819059**	**0.062161376**	**-**	**0.443980435**			
Total since the IPO					**3,979,417**	**3,862,063**							

[1] Net income does not consider Bradesco Dental and Odontoprev INSS;

[2] In 2018, there was the acquisition of Odonto System, concluded on 08/07/18;

[3] In 2021, also includes R$177 million disbursed in Buyback Program;

[4] In 2022, also includes R$163 million disbursed in Buyback Program.

Performance comment

odontoprev

Share Buyback Program

The Company, from time to time, carries out Share Buyback Programs which, added to the regular payments of interest on equity and dividends, aim to maximize the generation of value for shareholders.

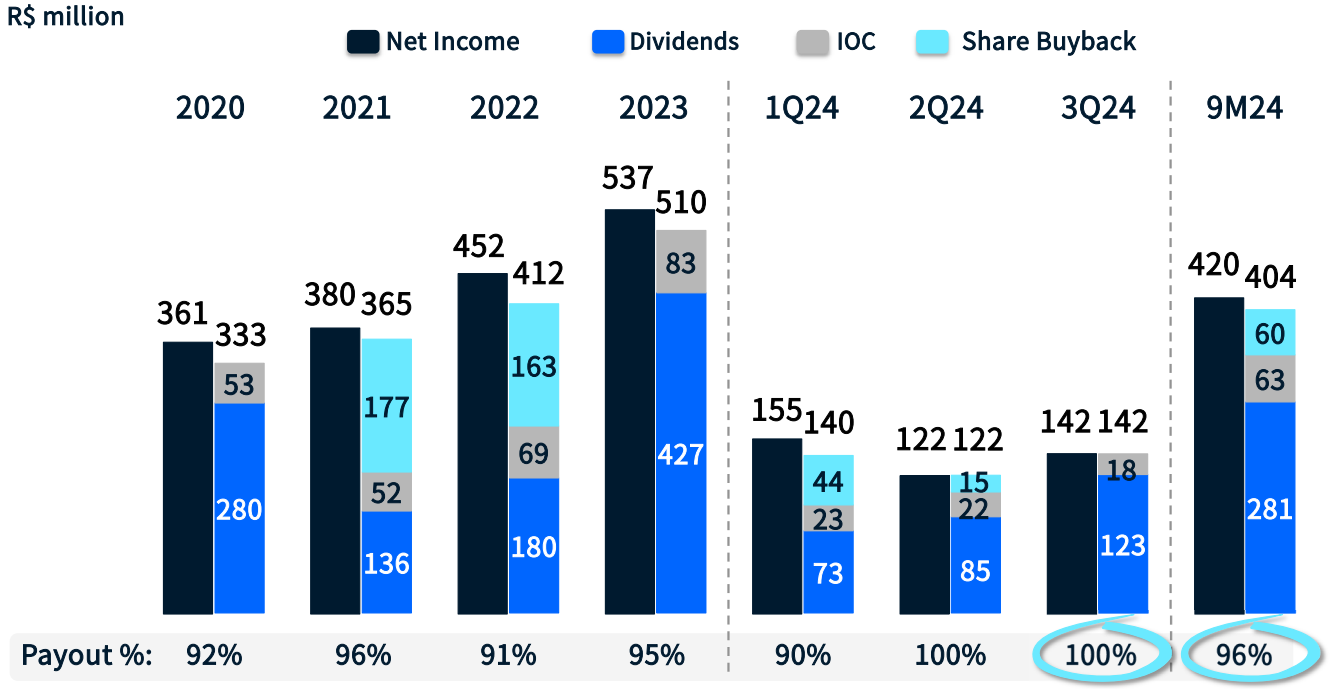
On October 31, 2024, the total number of shares held in Treasury reached 5,568,000, under the up to 10 million shares current program, maturing on August 29, 2025.

The current Share Buyback Program, approved on February 28, 2024, has an adjusted average cost of R$10.91, as follows:

Share Buyback Program (a)				Dividends and Interest on capital approved in 2024 (R$ per share) (b)						(a) + (b)
2024	# Repurchased shares (thousand)	Amount (R$ thousand)	Nominal cost per share (R$)	IOC 1Q24 (R$22,779) 04/01/24	Dividend 2023 (R$427,254) 04/12/24	Dividend 1Q24 (R$73,000) 05/15/24	IOC 2Q24 (R$21,642) 06/24/24	DIV 2Q24 (R$85,478) 23/08/24	IOC 3Q24 (R$18,392) 10/01/24	Adjusted cost per share (R$)
March	1,855	22,179	11.96	(0.04)	(0.78)	(0.13)	(0.03)	(0.16)	(0.03)	10.80
April	1,962	22,256	11.35	-	(0.78)	(0.13)	(0.03)	(0.16)	(0.03)	10.52
May	1,150	14,086	12.25	-	-	(0.13)	(0.03)	(0.16)	(0.03)	11.89
June	103	1,147	11.14	-	-	-	(0.03)	(0.16)	(0.03)	10.93
October	499	5,257	10.54	-	-	-	-	-	(0.03)	10.54
Total	5,568	64,926	11.66							10.91

In a meeting held today, the Board of Directors approved the distribution of 3Q24 dividends of R$123 million, which added to the interest on capital of R$18 million, totaled R$142 million to shareholders, 100% of the 3Q24 net income.

Total shareholder remuneration since 2020: Dividends + IOC + Share buybacks



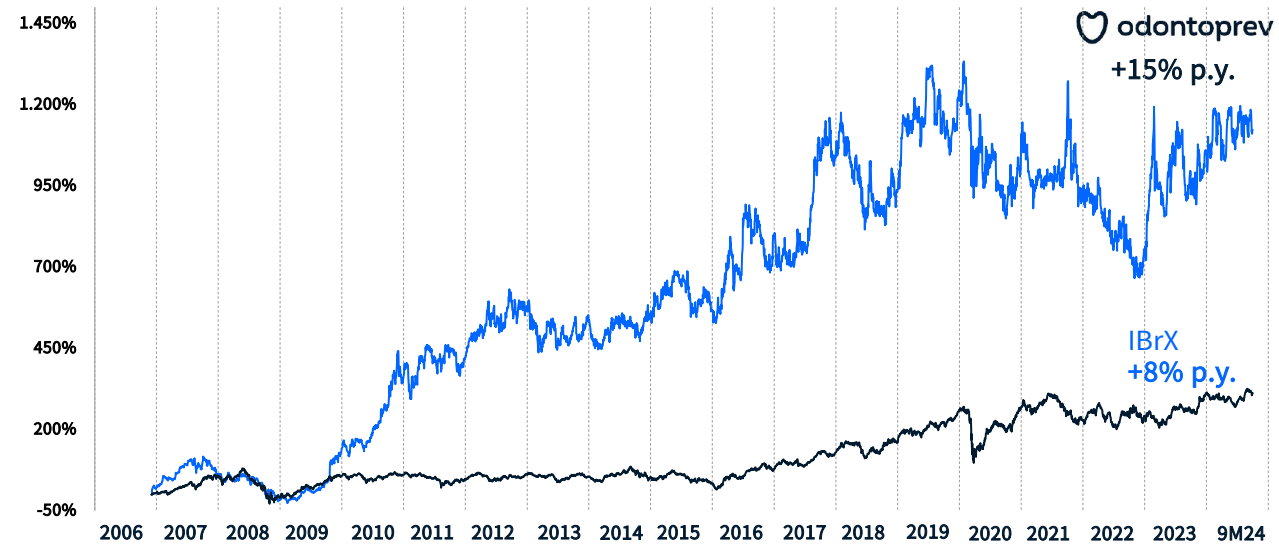
Performance comment

odontoprev

Capital Markets

Total shareholder return was +0.4% in 3Q24 and +6.9% in 2024, compared to +6.4% and -1.2% for the IBrX, respectively. Odontoprev's average annual return to shareholders has been +15% since the IPO in 2006, versus the IBrX's average annual variation of +8%.

Odontoprev total shareholder return since IPO x IBrX

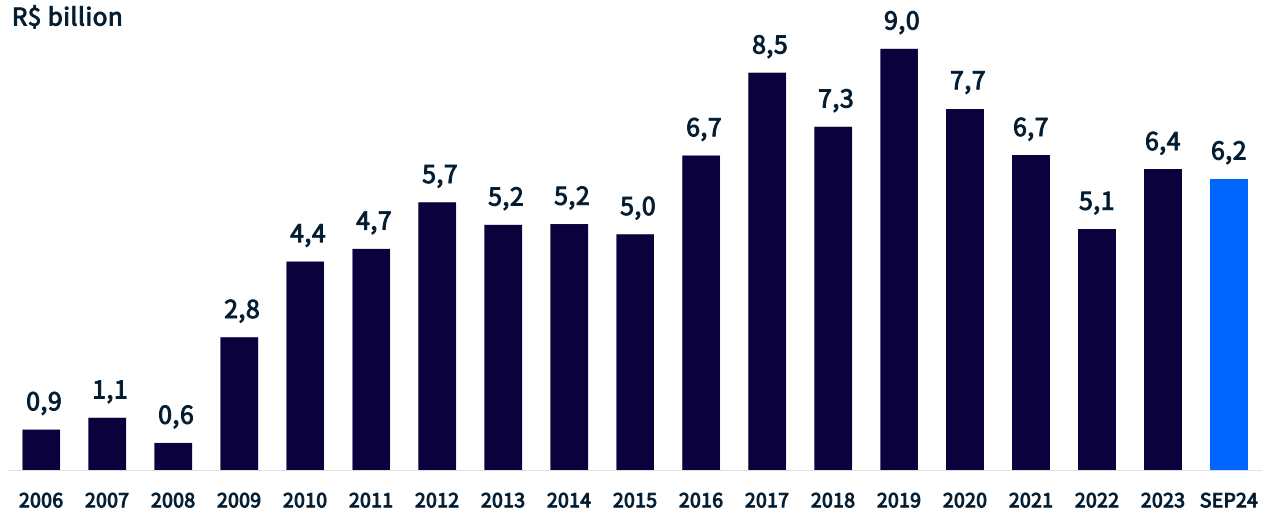


	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	9M24
ODPV3:	+22.1%	+31.2%	-46,.%	+202.3%	+89.5%	+8.4%	+25.3%	-4.9%	+4.9%	-0.3%	+37.1%	+31.4%	- 11.9%	+25.3%	-10.5%	-10.3%	-18.9%	+32.9%	+6.9%
IBX:	+6.9%	+47.8%	-41.8%	+72.8%	+2.6%	-11.4%	+11.5%	-3.1%	-2.8%	-12.4%	+36.7%	+27.5%	+15.4%	+33.4%	+3.5%	-11.2%	+4.0%	+21.3%	-1.2%

Source: Odontoprev/ B3 | Update: 09.30.2024

At the end of September, market capitalization reached R$6.2 billion with an ADTV of R$17 million.

Market Cap growth since IPO



Performance comment

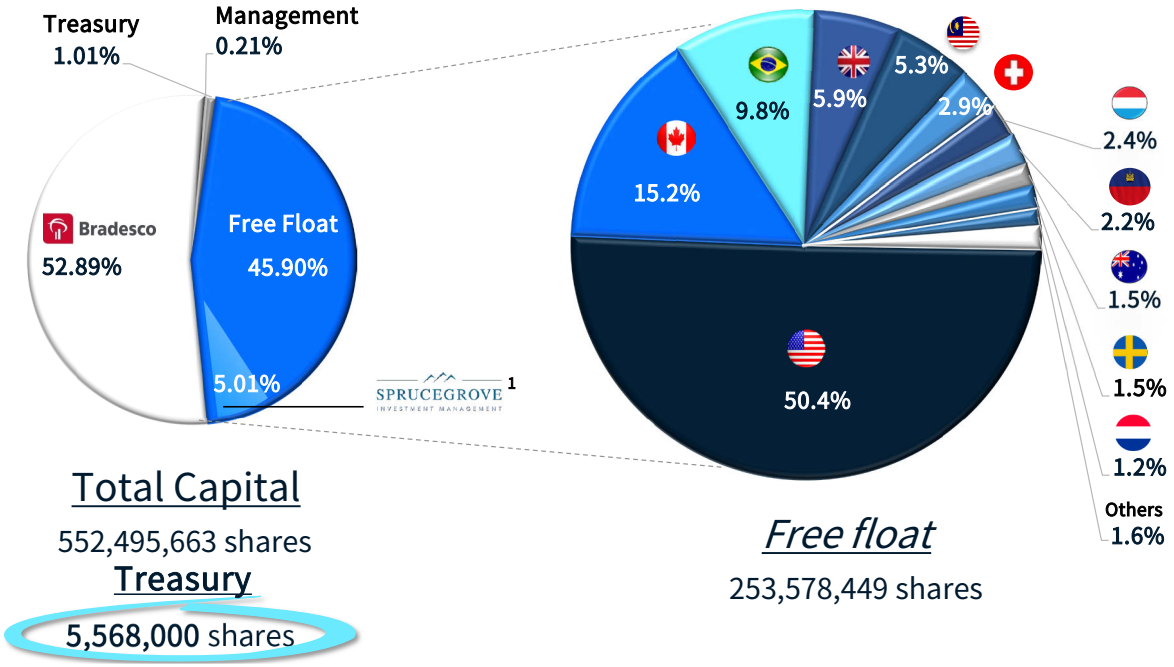
odontoprev

The number of individual shareholders was 45,648, with 486 institutional investors, from more than 30 countries.

Odontoprev in Capital Markets	3Q24	3Q23	Δ%
Total number of shareholders	46,134	49,098	(6.0)
Individual investors	45,648	48,530	(5.9)
Institutional investors	486	568	(14.4)
Shares (thousand)	552,496	552,496	-
Treasury shares	5,069	-	-
Market Cap (R$ million)	6,216	6,017	3.3
Share price (R$)	11.25	10.89	3.3
Adjusted share price (R$)	11.22	9.81	14.4

Global shareholder structure: investors from more than 30 countries

October/24



Source: Odontoprev; [1]According to the Notice to the Market of 06.07.24.

Odontoprev S.A.

Notes to the individual and consolidated, condensed interim financial statements
September 30, 2024 and 2023 and December 31, 2023
(Amounts expressed in thousands of Reais, unless otherwise indicated)

1. Operations and general information

Odontoprev S.A. (Company or Odontoprev) is a publicly-held corporation located at Alameda Araguaia, 2104, 21º andar, Alphaville – Barueri, São Paulo – Brazil.

The Company started operating on August 28, 1987 and is engaged in providing private dental care plans, the management, sale or availability of these plans to corporations and/or individuals, as well holding interests, as partner, shareholder or unitholder in other civil or commercial companies, in commercial enterprises of any nature, in Brazil and/or overseas, and the management of its own assets and/or those of third parties.

The Company is classified as a dental operator in the tertiary sector, according to Normative Resolution (RN) 531 of May 02, 2022 of the National Agency of Supplementary Health (ANS).

The Odontoprev's shares are traded on B3 under the ticker "ODPV3" and has been listed in the corporate governance segment called Novo Mercado (New Market) since December 01, 2006.

On September 30, 2024, the company declares that it is able to take to maturity the interest earning bank deposits classified in the "amortized cost" category.

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

	Participation in capital stock (%)							
	September 30, 2024				December 31, 2023			
	Subsidiaries		Indirect associated company	Joint control	Subsidiaries		Indirect associated company	Joint control
	Direct	Indirect			Direct	Indirect		
COMPANIES:								
Odontoprev Serviços Ltda. (Odontoprev Serviços)	100.0	-	-	-	100.0	-	-	-
Easy Software S.A. (Easy Software)	-	51.0	-	-	-	51.0	-	-
Dental Partner Comércio de Produtos e Equipamentos Odontológicos Ltda. (Dental Partner)	-	100.0	-	-	-	100.0	-	-
SF 210 Participações Societárias S.A. (SF 210)	-	-	18.1	-	-	-	18.1	-
Clidec Participações S.A. (Clidec Participações)	-	100.0	-	-	-	100.0	-	-
Machiron Desenvolvimento de Sistemas S.A. (MaChiron)	-	-	20.0	-	-	-	20.0	-
TERTIARY SEGMENT DENTAL OPERATOR – RN 531 ANS:								
Brasildental Operadora de Planos Odontológicos S.A. (Brasildental)	-	-	-	25.0	-	-	-	25.0
NETWORK OF DENTAL AND RADIOLOGICAL CLINICS:								
Clidec - Clínica Dentária Especializada Cura D'ars Ltda. (Clidec)	100.0	-	-	-	100.0	-	-	-
Boutique Dental Ltda. (Boutique Dental)	-	100.0	-	-	-	100.0	-	-
Clínicas Radiológicas Papaiz (Papaiz)[1]	-	100.0	-	-	-	100.0	-	-
Lúmax Radiologia e Tomografia Odontológica Ltda (Lúmax)[1]	-	100.0	-	-	-	100.0	-	-
COMPANIES IN MEXICO:								
Odontored CV Sociedad Anómima de Capital Variable (Odontored)	100.0	-	-	-	100.0	-	-	-
Oprev Administradora Sociedad Anônima de Capital Variable (Oprev)	-	100.0	-	-	-	100.0	-	-

[1] Subsidiary acquired by Clidec Participações as of February 01, 2023.

Approval of condensed interim financial statements

The authorization and approval to issue these interim, individual and consolidated, condensed financial statements were given by the Board of Directors (BD) in a meeting held on November 5, 2024.

Odontoprev S.A.

Notes to the individual and consolidated, condensed interim financial statements
September 30, 2024 and 2023 and December 31, 2023
(Amounts expressed in thousands of Reais, unless otherwise indicated)

2. Description of material accounting policies

2.1. Preparation basis

The Company's individual interim condensed financial statements were prepared in accordance with technical pronouncement CPC 21 (R1) – "Interim Financial Reporting", and the interim condensed financial statements were prepared in accordance with technical pronouncement CPC 21 (R1) – "Interim Financial Reporting", equivalent to IAS 34, issued by the International Accounting Standards Board (IASB), according to the going concern assumption. Moreover, all relevant information specific to the financial statements, and only such information, is being evidenced, and corresponds to the information used by the Management in Company's administration.

The individual, consolidated and condensed interim financial statements were prepared and are being presented in accordance with the requirements of the Brazilian Securities and Exchange Commission (CVM).

According to CVM/SNC/SEP Circular Letter 003/2011, this quarterly information is presented in line with the concept of selected explanatory notes without repeating certain explanatory notes previously disclosed, but with an indication of the changes that occurred in the period and, therefore, must be read together with the annual financial statements for the year ended December 31, 2023, disclosed to the CVM on February 28, 2024. The lists of these explanatory notes are presented below:

Note	Title	Situation	Page on DFP (*)
1	Operations and general information	(a)	50
2	Description of significant accounting policies	(a)	52
3	Estimates and accounting judgements	(b)	67
4	Risk management	(b)	68
5	Business combination	(b)	72
6	Cash and cash equivalents	(b)	72
11.3	Other credits receivable	(b)	76
15	Minimum capital	(a)	78
19.2 (a)	Social security and labor	(b)	85
19.2 (b)	Civil	(b)	85
19.2 (c)	Tax assessment notices - stock options	(b)	85
19.3	Other liabilities	(b)	86
19.4	Investments payable	(b)	86
21.3	Profit reserves	(a)	88
21.6	Allocation of profits	(c)	89

(a) Note presented with reduced content when compared to the financial statements as of December 31, 2023.

(b) Note not presented since there was no change in accounting policies and no unusual transactions, when compared with the financial statements as of December 31, 2023.

(c) Note not presented since condensed interim financial statements are not applicable.

(*) Page where the explanatory note is located in the Standardized Financial Statements (DFP) for the year ended December 31, 2023, available on the Brazilian Securities Commission (CVM) website (www.cvm.gov.br) and on the Company's website (https://ri.odontoprev.com.br).

Odontoprev S.A.

Notes to the individual and consolidated, condensed interim financial statements
September 30, 2024 and 2023 and December 31, 2023
(Amounts expressed in thousands of Reais, unless otherwise indicated)

2.2. Standards and interpretations

CVM Resolution 193/2023

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 will be mandatory for publicly-held companies starting from years beginning on or after January 01, 2026. The Company started the studies for implementation to meet the requirements of the new standard, according to the regulatory deadline. The Company's Management has chosen not to make this voluntary disclosure.

Constitutional amendment 132 of December 20, 2023

On December 20, 2023, Constitutional Amendment 132 was enacted, laying the foundations for Tax Reform. The main effect of the approval is the unification, as of 2033, of five taxes - ICMS, ISS, IPI, PIS and Cofins - into a single levy, which will be divided between the federal levels (CBS: Contribution on Goods and Services) and state/municipal (IBS: Tax on sales and services). The Company is monitoring the regulatory process by issuing Complementary Bills that are being discussed by the Legislative Branches and, once they have received final approval, with the final text and published by the Brazilian Federal Revenue Service, they will be evaluated by Management.

IFRS 18/2024

The International Accounting Standards Board (IASB) issued IFRS 18 - Presentation and Disclosure in Financial Statements on April 09, 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 planning to assess the potential impacts and necessary actions of this standard.

3. Interest earning bank deposits (financial assets at fair value through profit or loss and amortized cost)

		Company		Consolidated	
	Rating	September 30, 2024	December 31, 2023	September 30, 2024	December 31, 2023
Fixed income investment fund	Current assets	435,920	180,916	457,228	199,104
CETES	Current assets	-	-	9,045	9,799
Fair value through profit or loss		**435,920**	**180,916**	**466,273**	**208,903**
NTN-B	Current assets	135,275	137,885	135,275	137,885
LTN	Current assets	-	10,845	-	10,845
NTN-B.	Non-current assets	377,644	466,775	377,644	466,775
NTN-F.	Non-current assets	149,958	153,350	149,958	153,350
Amortized cost		**662,877**	**768,855**	**662,877**	**768,855**
		1,098,797	**949,771**	**1,129,150**	**977,758**
	Current assets	571,195	329,646	601,548	357,633
	Non-current assets	527,602	620,125	527,602	620,125
		1,098,797	**949,771**	**1,129,150**	**977,758**

Odontoprev S.A.

Notes to the individual and consolidated, condensed interim financial statements
September 30, 2024 and 2023 and December 31, 2023
(Amounts expressed in thousands of Reais, unless otherwise indicated)

Investment funds (fixed income inv. fund): investment fund units on BRAM FI RF Crédito Privado Bancos and BRAM FI Renda Fixa Referenciado DI, which are valued based on the values disclosed by Bradesco Asset Management.

***Certificados de la Tesorería de la Federación* (CETES):** fixed-income government bonds held by Odontored issued by the Mexican government.

National Treasury Notes - Series B (NTN-B) - Treasury IPCA with twice-yearly interest: federal government bonds, refer to the assets from managed portfolios, which are managed by Bradesco Asset Management. As of September 30, 2024, the fair value is R$ 491,556 (R$ 596,507 as of December 31, 2023).

National Treasury Notes - Series F (NTN-F) - Fixed rate Treasury with twice-yearly interest: federal government bonds, refer to the assets from managed portfolios, which are managed by Bradesco Asset Management. As of September 30, 2024, the fair value is R$ 140,170 (R$ 152,851 as of December 31, 2023).

		Investment portfolio per original maturities - Company			
	Rating	Without maturity	181−360 days	>360 days	Total
Fixed income investment fund	Current assets	435,920	-	-	435,920
Fair value through profit or loss		**435,920**	**-**	**-**	**435,920**
NTN-B	Current assets	-	135,275	-	135,275
NTN-B	Non-current assets	-	-	377,644	377,644
NTN-F	Non-current assets	-	-	149,958	149,958
Amortized cost		**-**	**135,275**	**527,602**	**662,877**
September 30, 2024		**435,920**	**135,275**	**527,602**	**1,098,797**
December 31, 2023		**180,916**	**148,730**	**620,125**	**949,771**

		Investment portfolio per original maturities - Consolidated				
	Rating	Without maturity	01–180 days	181−360 days	>360 days	Total
Fixed income investment fund	Current assets	457,228	-	-	-	457,228
CETES	Current assets	-	9,045	-	-	9,045
Fair value through profit or loss		**457,228**	**9,045**	**-**	**-**	**466,273**
NTN-B	Current assets	-	-	135,275	-	135,275
NTN-B	Non-current assets	-	-	-	377,644	377,644
NTN-F	Non-current assets	-	-	-	149,958	149,958
Amortized cost		**-**	**-**	**135,275**	**527,602**	**662,877**
September 30, 2024		**457,228**	**9,045**	**135,275**	**527,602**	**1,129,150**
December 31, 2023		**199,104**	**9,799**	**148,730**	**620,125**	**977,758**

Odontoprev S.A.

Notes to the individual and consolidated, condensed interim financial statements
September 30, 2024 and 2023 and December 31, 2023
(Amounts expressed in thousands of Reais, unless otherwise indicated)

Changes in investment portfolio - Company

	Fair value through profit or loss		Amortized cost				
	Fixed income inv. fund	Total	NTN-B1	NTN-F1	LTN2	Total	Total
December 31, 2022	**104,614**	**104,614**	**471,331**	**124,384**	**48,087**	**643,802**	**748,416**
Investments	1,101,969	1,101,969	156,980	27,996	-	184,976	1,286,945
(-) Redemptions	(1,045,431)	(1,045,431)	(72,325)	(12,365)	(40,863)	(125,553)	(1,170,984)
Earnings	19,764	19,764	48,674	13,335	3,621	65,630	85,394
December 31, 2023	**180,916**	**180,916**	**604,660**	**153,350**	**10,845**	**768,855**	**949,771**
Investments	1,080,087	1,080,087	34,994	-	-	34,994	1,115,081
(-) Redemptions	(854,092)	(854,092)	(168,555)	(14,238)	(11,499)	(194,292)	(1,048,384)
Earnings	29,009	29,009	41,820	10,846	654	53,320	82,329
September 30, 2024	**435,920**	**435,920**	**512,919**	**149,958**	**-**	**662,877**	**1,098,797**

[1] Redemptions corresponding to receipt of interest coupon.

[2] Redemptions corresponding to the receipt of maturing securities in August 2024.

Changes in investment portfolio - Consolidated

	Fair value through profit or loss			Amortized cost				
	Fixed income inv. fund	CETES	Total	NTN-B[1]	NTN-F[1]	LTN2	Total	Total
December 31, 2022	**127,381**	**8,211**	**135,592**	**471,331**	**124,384**	**48,087**	**643,802**	**779,394**
Investments	1,199,648	92,585	1,292,233	156,980	27,996	-	184,976	1,477,209
(-) Redemptions	(1,151,915)	(91,964)	(1,243,879)	(72,325)	(12,365)	(40,863)	(125,553)	(1,369,432)
Earnings	23,990	967	24,957	48,674	13,335	3,621	65,630	90,587
December 31, 2023	**199,104**	**9,799**	**208,903**	**604,660**	**153,350**	**10,845**	**768,855**	**977,758**
Investments	1,155,727	73,605	1,229,332	34,994	-	-	34,994	1,264,326
(-) Redemptions	(928,417)	(75,125)	(1,003,542)	(168,555)	(14,238)	(11,499)	(194,292)	(1,197,834)
Earnings	30,814	766	31,580	41,820	10,846	654	53,320	84,900
September 30, 2024	**457,228**	**9,045**	**466,273**	**512,919**	**149,958**	**-**	**662,877**	**1,129,150**

[1] Redemptions corresponding to receipt of interest coupon.

[2] Redemptions corresponding to the receipt of maturing securities in August 2024.

4. Tax and social security credits

	Company		Consolidated	
	September 30, 2024	December 31, 2023	September 30, 2024	December 31, 2023
INSS	143	143	143	143
IRPJ	30,385	22,499	33,941	25,311
CSLL	6,811	4,425	9,055	6,612
IRRF	90	55	897	1,112
PIS and COFINS	224	131	1,336	1,707
ISS	1,495	1,499	1,511	1,516
Other	-	-	827	709
	39,148	**28,752**	**47,710**	**37,109**
Current assets	1,951	4,794	10,138	12,922
Non-current assets	37,197	23,958	37,572	24,187
	39,148	**28,752**	**47,710**	**37,109**

Odontoprev S.A.

Notes to the individual and consolidated, condensed interim financial statements
September 30, 2024 and 2023 and December 31, 2023
(Amounts expressed in thousands of Reais, unless otherwise indicated)

Corporate income tax (IRPJ) and social contribution (CSLL): corporate income tax (IRPJ) balance composed of advances from the current and previous years, and social contribution (CSLL) balance composed of credits from previous years, both arising from technological innovation, subject to approval by the MCTI (Ministry of Science, Technology and Innovation).

5. Other accounts receivable

	Company		Consolidated	
	September 30, 2024	**December 31, 2023**	**September 30, 2024**	**December 31, 2023**
Advances to suppliers and others	1,979	127	4,675	839
Advances to employees	757	9,095	1,000	10,485
Recoverable TSS[1]	-	45,934	-	45,934
Other credits receivable[2]	14,254	12,640	34,836	29,416
	16,990	**67,796**	**40,511**	**86,674**

[1]In August 2023, there was recognition of the recovery of amounts paid in the supplementary health fee - TSS. This recognition occurred due to the inclusion in the list of court-ordered debt payments (*precatórios*), involving Odontoprev's cases. In January 2024, the Company became aware of the judicial deposit made by the Federal Government, and in February, the amount of R$ 46,052 was transferred to the Company's bank account.
[2]Refers mainly to customers for sales and goods and services and revenue from post-payment contracts.

6. Long-term assets

6.1. Deferred income tax and social contribution

				Company				Consolidated			
Timing differences	Rating	Realization estimate	Note	December 31, 2023	Formation	Realized	September 30, 2024	December 31, 2023	Formation	Realized	September 30, 2024
Provision for lawsuits (Contingencies)	Assets	>12 months	14.1	11,520	1,930	-	13,450	12,271	1,568	-	13,839
Sundry provisions	Assets	≤12 months	13	4,075	2,467	-	6,542	3,839	2,777	-	6,616
Long-term incentive program (ILP)	Assets	≤12 months and >12 months	-	7,977	-	(613)	7,364	13,708	-	(5,012)	8,696
Profit sharing	Assets	≤12 months	-	5,418	-	(976)	4,442	9,165	-	(3,881)	5,284
CPC 50/IFRS 17 effect	Assets	>12 months	-	29,926	3,408	(516)	32,818	30,928	2,696	(434)	33,190
Other	Assets	≤12 months	-	5,126		(3,849)	1,277	561	3,206	-	3,767
Deferred IRPJ/CSLL (Assets)				**64,042**	**7,805**	**(5,954)**	**65,893**	**70,472**	**10,247**	**(9,327)**	**71,392**
Amortization of goodwill	Liabilities	>12 months	-	(55,280)	(1,182)	-	(56,462)	(55,275)	(1,182)	-	(56,457)
Other	Liabilities	>12 months	-	-	-	-	-	(5)	-	-	(5)
Deferred IRPJ/CSLL (Liabilities)				**(55,280)**	**(1,182)**	**-**	**(56,462)**	**(55,280)**	**(1,182)**	**-**	**(56,462)**
Deferred IRPJ/CSLL				**8,762**	**6,623**	**(5,954)**	**9,431**	**15,192**	**9,065**	**(9,327)**	**14,930**
Deferred income tax (IRPJ)				6,443	4,870	(4,378)	6,935	11,394	6,477	(6,858)	11,013
Deferred social contribution (CSLL)				2,319	1,753	(1,576)	2,496	3,798	2,588	(2,469)	3,917
Deferred IRPJ/CSLL				**8,762**	**6,623**	**(5,954)**	**9,431**	**15,192**	**9,065**	**(9,327)**	**14,930**

6.2. Judicial deposits

	Company		Consolidated	
	September 30, 2024	**December 31, 2023**	**September 30, 2024**	**December 31, 2023**
Tax	**29,048**	**27,405**	**30,242**	**28,597**
ISS[1]	27,429	25,866	27,429	25,866
Other	1,619	1,539	2,813	2,731
Social security and labor	**333**	**265**	**435**	**351**
Civil	**1,793**	**1,533**	**1,831**	**1,533**
	31,174	**29,203**	**32,508**	**30,481**

[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 (objects of the lawsuit). Amount fully provisioned in non-current liabilities under "Tax obligations".

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7. Investments

							Company
	Interest in subsidiaries				Jointly-controlled subsidiary		
	Odontored	Clidec	Odontoprev Serviços	Total	Brasildental	Other investments	Total investments
December 31, 2023	**9,693**	**45,390**	**20,997**	**76,080**	**4,468**	**2**	**80,550**
Dividends	-	-	(8,000)	(8,000)	(4,125)	-	**(12,125)**
Revenue/(expense) in equity in net income of subsidiaries	849	1,837	7,306	9,992	4,695	-	**14,687**
Other comprehensive income	345	-	(4)	341	-	-	**341**
Other comprehensive income (CPC 50/IFRS 17)	(2)	-	-	(2)	(126)	-	**(128)**
Other investments	-	-	-	-	-	(1)	**(1)**
September 30, 2024	**10,885**	**47,227**	**20,299**	**78,411**	**4,912**	**1**	**83,324**
Capital	6,030	31,516	9,700	-	9,500	-	-
Units/Shares	6,030	31,516	9,700	-	380,000	-	-
Interest (%)	100.0	100.0	100.0	-	25.0	-	-
Total assets	16,974	53,969	35,383	-	34,995	-	-
Liabilities	16,125	52,132	28,077	-	16,217	-	-
Shareholders' equity	10,885	47,227	20,299	-	19,654	-	-
Net revenue	31,577	26,819	44,190	-	80,374	-	-
Costs and expenditures	30,728	22,624	33,053	-	52,252	-	-
Taxes and interests	-	2,358	3,831	-	9,344	-	-
Income for the period	849	1,837	7,306	-	18,778	-	-

						Consolidated
	Interest in associated companies			Jointly-controlled subsidiary		
	Other companies			(regulated entity)		
	Machiron	SF 210	Total	Brasildental	Other investments	Total investments
December 31, 2023	**148**	**1,677**	**1,825**	**4,468**	**57**	**6,350**
Dividends	-	-	-	(4,125)	-	(4,125)
Revenue/(expense) in equity in net income of subsidiaries	(90)	(8)	(98)	4,695	-	4,597
Other comprehensive income (CPC 50/IFRS 17)	-	-	-	(126)	-	(126)
Other investments	-	-	-	-	(1)	(1)
September 30, 2024	**58**	**1,669**	**1,727**	**4,912**	**56**	**6,695**
Capital	595	8,859	-	9,500	-	-
Units/Shares	595	8,859	-	380,000	-	-
Interest (%)	20.0	18.1	-	25.0	-	-
Total assets	292	9,219	-	34,995	-	-
Liabilities	731	9,225	-	16,217	-	-
Shareholders' equity	239	9,213	-	19,654	-	-
Net revenue	370	-	-	80,374	-	-
Costs and expenditures	816	44	-	52,252	-	-
Taxes and interests	-	-	-	9,344	-	-
Income (loss) for the period	(446)	(44)	-	18,778	-	-

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8. Property, plant and equipment

Changes in property, plant and equipment - Company

	December 31, 2023	Acquisitions	Write-offs	Transfers	Depreciations / Amortizations	September 30, 2024	Cost of acquisition	Depreciations / Amortizations	Book balance, net	Annual depreciation rate (%)
IT equipment	8,304	4,589	(19)	506	(2,340)	11,040	20,916	(9,876)	11,040	20
Vehicles	1,003	229	(140)		(240)	852	1,457	(605)	852	20
Facilities	326	327		15	(44)	624	746	(122)	624	10
Machinery and Equip.	481	96	(18)	15	(52)	522	832	(310)	522	10
Furniture and fixtures	592	134	(3)	(17)	(111)	595	1,705	(1,110)	595	10
Communication equipment	120	15		(111)	(9)	15	47	(32)	15	10
Dental equipment	73			5	(11)	67	168	(101)	67	10
Property, plant and equipment for use	**10,899**	**5,390**	**(180)**	**413**	**(2,807)**	**13,715**	**25,871**	**(12,156)**	**13,715**	
Other property, plant and equipment	4,362	1,530	(8)	78	(1,274)	4,688	10,096	(5,408)	4,688	20
Property, plant and equipment	**15,261**	**6,920**	**(188)**	**491**	**(4,081)**	**18,403**	**35,967**	**(17,564)**	**18,403**	
Right-of-use (CPC 6 (R2)/IFRS 16)i	12,372	324			(1,494)	11,202	17,144	(5,942)	11,202	
Property, plant and equipment	**27,633**	**7,244**	**(188)**	**491**	**(5,575)**	**29,605**	**53,111**	**(23,506)**	**29,605**	

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

Changes in Property, Plant and Equipment - Consolidated

	December 31, 2023	Acquisitions	Write-offs	Transfers	Depreciations / Amortizations	September 30, 2024	Cost of acquisition	Depreciations / Amortizations	Book balance, net	Annual depreciation rate (%)
IT equipment	8,800	5,000	(45)	510	(2,520)	11,745	23,675	(11,930)	11,745	20
Vehicles	986	432	(140)	-	(212)	1,066	1,740	(674)	1,066	20
Facilities	513	330	-	15	(60)	798	960	(162)	798	10
Machinery and Equip.	7,129	456	(24)	(10)	(992)	6,559	13,644	(7,085)	6,559	10
Furniture and fixtures	1,602	263	(43)	(32)	(209)	1,581	3,606	(2,025)	1,581	10
Communication equipment	124	19	-	(115)	(10)	18	73	(55)	18	10
Dental equipment	1,645	125	-	45	(194)	1,621	2,904	(1,283)	1,621	10
Total for own use	**20,799**	**6,625**	**(252)**	**413**	**(4,197)**	**23,388**	**46,602**	**(23,214)**	**23,388**	
Other property, plant, and equipment (improvements)	7,678	1,929	(8)	78	(1,973)	7,704	19,430	(11,726)	7,704	20
Total other property, plant and equipment	**28,477**	**8,554**	**(260)**	**491**	**(6,170)**	**31,092**	**66,032**	**(34,940)**	**31,092**	
Right-of-use (CPC 6 (R2)/IFRS 16)i	26,583	932	(98)	-	(4,464)	22,953	38,617	(15,664)	22,953	-
Total property, plant and equipment	**55,060**	**9,486**	**(358)**	**491**	**(10,634)**	**54,045**	**104,649**	**(50,604)**	**54,045**	

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

9. Intangible assets

9.1. Goodwill on acquisition of investments

Cash generating unit (CGU)	December 31, 2023 and September 30, 2024
	Net goodwill
Odontoprev[1]	99,515
Bradesco Dental[2]	409,640
Odonto System[3]	145,793
Company	**654,948**
Various units, with non-significant goodwill[4]	14,521
Consolidated	**669,469**

[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] Integration of the activities carried out, complementing skills and creating a differentiated operation in the market.

[3] Objective of regional expansion and products.

[4] Acquisitions of businesses with the aim of verticalizing the operation.

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The Company evaluates its recoverability through impairment tests and for goodwill from acquisitions of investments allocated to cash generating units (CGUs).
On September 30, 2024, through internal assessments, the Management concluded that there was no evidence of impairment.

The last impairment test was performed on November 30, 2023 and is carried out annually by the Company.

9.2. Intangible assets

	Company				Consolidated			
	Goodwill on acquisition of investments	Development of systems and software use licenses	Allocated intangible assets	Intangible assets	Goodwill on acquisition of investments	Development of systems and software use licenses	Allocated intangible assets	Intangible assets
December 31, 2023	**654,948**	**178,067**	**23,728**	**856,743**	**669,469**	**180,547**	**29,636**	**879,652**
Additions	-	54,560	-	54,560	-	54,812	-	54,812
Write-offs	-	(522)	-	(522)	-	(522)	-	(522)
Transfers	-	(491)	-	(491)	-	(491)	-	(491)
Amortizations	-	(26,608)	(2,060)	(28,668)	-	(26,648)	(2,360)	(29,008)
September 30, 2024	**654,948**	**205,006**	**21,668**	**881,622**	**669,469**	**207,698**	**27,276**	**904,443**
Cost	669,822	365,003	69,515	1,104,340	684,608	372,713	75,844	1,133,165
Accumulated amortizations	(14,874)	(159,997)	(47,847)	(222,718)	(15,139)	(165,015)	(48,568)	(228,722)
Book balance, net	**654,948**	**205,006**	**21,668**	**881,622**	**669,469**	**207,698**	**27,276**	**904,443**

10. Minimum capital

The Company is a dental operator regulated by the Brazilian Supplementary Health Agency (ANS), which imposes regulatory limits on it with the mandatory adoption of the risk-based capital model. For this reason, the amounts and nomenclatures presented in this note follow the ANS accounting standards, i.e. disregarding the effects of CPC 50/IFRS 17, which has not been approved by this regulator.

ANS establishes the rules for recognizing technical reserves and criteria for maintaining minimum shareholders' equity in accordance with NR 569/2022.

	Company: calculation of PMA, PLA, MS and CBR	
	September 30, 2024	December 31, 2023
Reference capital	11,702	11,227
(x) K factor[1]	3.23%	3.23%
Adjusted minimum shareholders' equity (PMA)	**378**	**363**
Book value of shareholders' equity	1,327,658	1,431,211
Ownership interest in regulated entities	(4,630)	(4,388)
Deferred acquisition costs	(33,858)	(34,627)
Prepaid expenses	(10,252)	(4,239)
Intangible assets	(881,622)	(856,743)
Goodwill from indirect interests	(14,532)	(14,532)
Adjusted shareholders' equity (ASE)	**382,764**	**516,682**
Risk-based capital (CBR)[2]	**295,967**	**303,470**
Required sufficiency (PLA ANS - CBR)	**86,797**	**213,212**

[1] K Factor corresponds to the classification: group dentistry, tertiary segment and region 1 according to appendix RN 569/2022.
[2] The CBR value considers the use of the reduced factors, under the terms of what was defined in article 6 of Regulatory Resolution 569/2022.

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11. Liabilities from insurance and reinsurance contracts

Pursuant to CPC 50/IFRS 17, we highlight below the breakdown and changes of liabilities from insurance and reinsurance contracts:

(a) Assets/Liabilities of insurance and reinsurance contracts

	Company		Consolidated	
	September 30, 2024	December 31, 2023	September 30, 2024	December 31, 2023
Assets for Remaining Coverage (PAA)	(30,942)	(31,125)	(36,177)	(32,912)
Liabilities for Remaining Coverage (BBA)	108,112	111,821	108,112	111,821
Liabilities claims incurred	177,456	164,103	179,663	165,739
	254,626	**244,799**	**251,598**	**244,649**
Assets of insurance and reinsurance contracts	(30,942)	(31,125)	(36,177)	(32,912)
Liabilities of insurance and reinsurance contracts	285,568	275,924	287,775	277,561
	254,626	**244,799**	**251,598**	**244,649**

(b) Remaining coverage for the general model (Building Block Approach - BBA)

	Company and Consolidated					
	Subscribed contracts	Acquired contracts	Total	Subscribed contracts	Acquired contracts	Total
	Non-Onerous Contracts			Non-Onerous Contracts		
	Period ended September 30, 2024			Period ended December 31, 2023		
Cash flows from acquisition	53,507	3,108,801	3,162,308	63,810	2,864,721	2,928,531
Events and other directly attributable expenses	146,813	14,052,076	14,198,889	212,273	12,976,170	13,188,443
Estimates of present value of future cash outflow	**200,320**	**17,160,877**	**17,361,197**	**276,083**	**15,840,891**	**16,116,974**
Estimates of present value of future cash inflow	(316,408)	(17,662,967)	(17,979,375)	(370,672)	(16,414,521)	(16,785,193)
Risk adjustment for non-financial risk adjustment	2,440	10,225	12,665	2,527	12,571	15,098
Contractual service margin (CSM)	109,119	604,506	713,625	94,510	670,432	764,942
Net amount included in the provision of insurance contracts	**(4,529)**	**112,641**	**108,112**	**2,448**	**109,373**	**111,821**

(c) Realization of insurance coverage margin

	Company and Consolidated						
	Period ended September 30, 2024						
	≤01 year	01−02 years	02−03 years	03−04 years	04−05 years	>05 years	Total
Direct Insurance	190,564	136,626	100,679	77,981	61,130	146,645	713,625
Insurance contracts issued	**190,564**	**136,626**	**100,679**	**77,981**	**61,130**	**146,645**	**713,625**

	Company and Consolidated						
	Period ended December 31, 2023						
	≤01 year	01−02 years	02−03 years	03−04 years	04−05 years	>05 years	Total
Direct Insurance	167,505	150,522	111,377	86,264	67,830	181,444	764,942
Insurance contracts issued	**167,505**	**150,522**	**111,377**	**86,264**	**67,830**	**181,444**	**764,942**

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(d) Changes in reserves - remaining coverage and claims incurred

Company

	Assets/Liabilities for remaining coverage	Liabilities claims incurred - BBA		Liabilities claims incurred - PAA		Total
		Best outflow estimate (BEL)	Risk adjustment (RA)	Best outflow estimate (BEL)	Risk adjustment (RA)	
Assets of insurance and reinsurance contracts	(31,256)	-	-	-	-	(31,256)
Liabilities of insurance and reinsurance contracts	148,980	32,007	900	131,146	3,758	316,791
Balance at December 31, 2022	**117,724**	**32,007**	**900**	**131,146**	**3,758**	**285,535**
Contracts by the total retrospective method	(1,833,559)	-	-	-	-	(1,833,559)
Contracts by the fair value method	(224,550)	-	-	-	-	(224,550)
Insurance revenues	**(2,058,109)**	**-**	**-**	**-**	**-**	**(2,058,109)**
Incurred claims and other insurance service expenses	-	292,883	8,790	1,475,326	47,024	1,824,023
Adjustments regarding the past to incurred claim liabilities	-	(223,787)	(8,408)	(807,782)	(42,499)	(1,082,476)
Amortization of cash flows from insurance acquisition	246,559	-	-	-	-	246,559
Insurance service expenses	**246,559**	**69,096**	**382**	**667,544**	**4,525**	**988,107**
Income (loss) from insurance service	**(1,811,550)**	**69,096**	**382**	**667,544**	**4,525**	**(1,070,002)**
Net financial expenses for insurance contracts	31,529	2,070	101	-	-	33,699
Financial expenses	**31,529**	**2,070**	**101**	**-**	**-**	**33,699**
Total changes in the statement of comprehensive income (ORA)	(54,954)	248	5	-	-	(54,700)
Premiums received	1,940,000	-	-	-	-	1,940,000
Cash flow from acquisition	(87,572)	-	-	-	-	(87,572)
Claims paid		(84,225)	-	(663,455)	-	(747,680)
Cash flows	**1,852,428**	**(84,225)**	**-**	**(663,455)**	**-**	**1,104,748**
Experience adjustment	(54,482)	-	-	-	-	(54,482)
Balance at December 31, 2023	**80,696**	**19,196**	**1,388**	**135,236**	**8,283**	**244,799**
Assets of insurance and reinsurance contracts	(31,125)	-	-	-	-	(31,125)
Liabilities of insurance and reinsurance contracts	111,821	19,196	1,388	135,236	8,283	275,924
Contracts by the total retrospective method	(1,462,373)	-	-	-	-	(1,462,373)
Contracts by the fair value method	(171,758)	-	-	-	-	(171,758)
Insurance revenues	**(1,634,131)**	**-**	**-**	**-**	**-**	**(1,634,131)**
Incurred claims and other insurance service expenses	-	176,180	8,490	1,110,927	55,320	1,350,916
Adjustments regarding the past to incurred claim liabilities	-	(119,335)	(8,634)	(602,566)	(53,950)	(784,486)
Amortization of cash flows from insurance acquisition	187,915	-	-	-	-	187,915
Insurance service expenses	**187,915**	**56,844**	**(144)**	**508,361**	**1,369**	**754,345**
Income (loss) from insurance service	**(1,446,216)**	**56,844**	**(144)**	**508,361**	**1,369**	**(879,786)**
Net financial expenses for insurance contracts	25,214	1,379	134	-	-	26,727
Financial expenses	**25,214**	**1,379**	**134**	**-**	**-**	**26,727**
Total changes in the statement of comprehensive income (ORA)	14,648	47	3	-	-	14,698
Premiums received	1,519,472	-	-	-	-	1,519,472
Cash flow from acquisition	(75,201)	-	-	-	-	(75,201)
Claims paid	-	(60,648)	-	(493,993)	-	(554,641)
Cash flows	**1,444,271**	**(60,648)**	**-**	**(493,993)**	**-**	**889,630**
Experience adjustment	(41,442)					(41,442)
Balance at September 30, 2024	**77,170**	**16,818**	**1,381**	**149,604**	**9,653**	**254,626**
Assets of insurance and reinsurance contracts	(30,942)	-	-	-	-	(30,942)
Liabilities of insurance and reinsurance contracts	108,112	16,818	1,381	149,604	9,653	285,568

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	Assets/Liabilities for remaining coverage	Liabilities claims incurred - BBA		Liabilities claims incurred - PAA		Total
		Best outflow estimate (BEL)	Risk adjustment (RA)	Best outflow estimate (BEL)	Risk adjustment (RA)	
Assets of insurance and reinsurance contracts	**(36,003)**	**-**	**-**	**-**	**-**	**(36,003)**
Liabilities of insurance and reinsurance contracts	**148,980**	**32,007**	**900**	**132,546**	**3,767**	**318,201**
Balance at December 31, 2022	**112,977**	**32,007**	**900**	**132,546**	**3,767**	**282,198**
Contracts by the total retrospective method	(1,859,144)	-	-	-	-	(1,859,144)
Contracts by the fair value method	(224,550)	-	-	-	-	(224,550)
Insurance revenues	**(2,083,694)**	**-**	**-**	**-**	**-**	**(2,083,694)**
Incurred claims and other insurance service expenses	-	292,883	8,790	1,425,656	46,233	1,773,562
Adjustments regarding the past to incurred claim liabilities	-	(223,787)	(8,408)	(757,897)	(41,695)	(1,031,787)
Amortization of cash flows from insurance acquisition	246,559	-	-	-	-	246,559
Insurance service expenses	**246,559**	**69,096**	**382**	**667,759**	**4,538**	**988,335**
Income (loss) from insurance service	**(1,837,134)**	**69,096**	**382**	**667,759**	**4,538**	**(1,095,359)**
Net financial expenses for insurance contracts	31,529	2,070	101	-	-	33,699
Financial expenses	31,529	2,070	101	-	-	33,699
Total changes in the statement of comprehensive income (ORA)	(54,954)	248	5	-	-	(54,700)
Premiums received	1,968,545	-	-	-	-	1,968,545
Cash flow from acquisition	(87,572)	-	-	-	-	(87,572)
Claims paid		(84,226)	-	(663,455)	-	(747,681)
Cash flows	**1,880,973**	**(84,226)**	**-**	**(663,455)**	**-**	**1,133,292**
Experience adjustment	(54,482)	-	-	-	-	(54,482)
Balance at December 31, 2023	**78,909**	**19,195**	**1,388**	**136,851**	**8,305**	**244,649**
Assets of insurance and reinsurance contracts	(32,912)	-	-	-	-	(32,912)
Liabilities of insurance and reinsurance contracts	111,821	19,195	1,388	136,851	8,305	277,561
Contracts by the total retrospective method	(1,493,951)	-	-	-	-	(1,493,951)
Contracts by the fair value method	(171,758)	-	-	-	-	(171,758)
Insurance revenues	**(1,665,709)**	**-**	**-**	**-**	**-**	**(1,665,709)**
Incurred claims and other insurance service expenses	-	176,180	8,490	1,161,547	55,474	1,401,690
Adjustments regarding the past to incurred claim liabilities	-	(119,335)	(8,634)	(658,658)	(54,110)	(840,738)
Amortization of cash flows from insurance acquisition	193,159	-	-	-	-	193,159
Insurance service expenses	**193,159**	**56,844**	**(144)**	**502,889**	**1,363**	**754,111**
Income (loss) from insurance service	**(1,472,550)**	**56,844**	**(144)**	**502,889**	**1,363**	**(911,598)**
Net financial expenses for insurance contracts	25,214	1,379	134	-	-	26,727
Financial expenses	**25,214**	**1,379**	**134**	**-**	**-**	**26,727**
Total changes in the statement of comprehensive income (ORA)	14,648	47	3	-	-	14,698
Premiums received	1,547,620	-	-	-	-	1,547,620
Cash flow from acquisition	(75,201)	-	-	-	-	(75,201)
Claims paid	-	(60,647)	-	(487,945)	-	(548,592)
Cash flows	**1,472,419**	**(60,647)**	**-**	**(487,945)**	**-**	**923,827**
Experience adjustment	(46,705)	-	-	-	-	(46,705)
Balance at September 30, 2024	**71,935**	**16,818**	**1,381**	**151,795**	**9,669**	**251,598**
Assets of insurance and reinsurance contracts	(36,177)	-	-	-	-	(36,177)
Liabilities of insurance and reinsurance contracts	108,112	16,818	1,381	151,795	9,669	287,775

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(e) Contract measurement components - remaining coverage (Building Block Approach - BBA)

	Company and Consolidated			
	Best outflow estimate (BEL)	Risk adjustment (RA)	Insurance coverage margin (CSM)	Total
Balance at December 31, 2022	**(1,189,017)**	**17,788**	**1,320,209**	**148,980**
CSM recognized for services rendered	-	-	(221,762)	(221,762)
Changes in the risk adjustment recognized for expired risk	-	(5,220)	-	(5,220)
Experience adjustment	(257,624)	-	-	(257,624)
Changes regarding the current service	**(257,624)**	**(5,220)**	**(221,762)**	**(484,606)**
Changes in the CMS adjusting estimates	3,442,336	(49,606)	(3,439,885)	(47,155)
Changes in estimates that are not adjusted to the CSM	112,374	4	-	112,378
Contracts initially recognized in the period	(3,007,970)	48,912	2,959,058	-
Changes regarding the future service	**546,740**	**(690)**	**(480,827)**	**65,223**
Income (loss) from insurance service	**289,116**	**(5,910)**	**(702,589)**	**(419,383)**
Insurance contract financial expenses	(173,881)	3,220	147,322	(23,339)
Insurance contract financial expenses	**(173,881)**	**3,220**	**147,322**	**(23,339)**
Premiums received	493,135	-	-	493,135
Cash flows from acquisition of insurance	(87,572)	-	-	(87,572)
Cash flows	**405,563**	**-**	**-**	**405,563**
Balance at December 31, 2023	**(668,219)**	**15,098**	**764,942**	**111,821**
CSM recognized for services rendered	-	-	(208,637)	(208,637)
Changes in the risk adjustment recognized for expired risk	-	(4,971)	-	(4,971)
Experience adjustment	(161,992)	-	-	(161,992)
Changes regarding the current service	**(161,992)**	**(4,971)**	**(208,637)**	**(375,600)**
Changes in the CMS adjusting estimates	548,338	(21,322)	(562,333)	(35,317)
Changes in estimates that are not adjusted to the CSM	69,531	-	-	69,531
Contracts initially recognized in the period	(688,962)	23,422	665,540	-
Changes regarding the future service	**(71,093)**	**2,100**	**103,207**	**34,214**
Income (loss) from insurance service	**(233,085)**	**(2,871)**	**(105,430)**	**(341,386)**
Insurance contract financial expenses	(14,702)	438	54,113	39,849
Insurance contract financial expenses	**(14,702)**	**438**	**54,113**	**39,849**
Premiums received	373,029	-	-	373,029
Cash flows from acquisition of insurance	(75,201)	-	-	(75,201)
Cash flows	**297,828**	**-**	**-**	**297,828**
Balance at September 30, 2024	**(618,178)**	**12,665**	**713,625**	**108,112**

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(f) Insurance coverage margin

			Company and Consolidated
	Contracts assessed through the fair value in the transition	Contracts assessed by the total retrospective method and new contracts	Total
CSM as of December 31, 2022	**548,760**	**771,449**	**1,320,209**
CSM recognized for services rendered	(88,775)	(132,987)	(221,762)
Changes regarding the current service	**(88,775)**	**(132,987)**	**(221,762)**
Contracts initially recognized in the period	-	2,959,058	2,959,058
Changes in the CMS adjusting estimates	(78,731)	(3,361,154)	(3,439,885)
Changes regarding the future service	**(78,731)**	**(402,096)**	**(480,827)**
Income (loss) from insurance service	**(167,506)**	**(535,083)**	**(702,589)**
Insurance contract financial expenses	40,292	107,030	147,322
CSM as of December 31, 2023	**421,546**	**343,396**	**764,942**
CSM recognized for services rendered	(91,383)	(117,254)	(208,637)
Changes regarding the current service	**(91,383)**	**(117,254)**	**(208,637)**
Contracts initially recognized in the period	-	665,540	665,540
Changes in the CMS adjusting estimates	(23,801)	(538,532)	(562,333)
Changes regarding the future service	**(23,801)**	**127,008**	**103,207**
Income (loss) from insurance service	**(115,184)**	**9,754**	**(105,430)**
Insurance contract financial expenses	26,966	27,147	54,113
CSM as of September 30, 2024	**333,328**	**380,297**	**713,625**

12. Tax obligations

	Company		Consolidated	
	September 30, 2024	December 31, 2023	September 30, 2024	December 31, 2023
Income and social contribution tax payable[1]	**13,508**	**4,344**	**14,494**	**4,590**
IRPJ	9,653	2,954	10,373	3,109
CSLL	3,855	1,390	4,121	1,481
Other federal tax liabilities	**12,557**	**13,480**	**16,232**	**17,504**
COFINS	4,915	4,637	5,337	5,078
PIS	799	754	879	849
PIS, COFINS CSLL (PCC)	1,670	1,752	1,721	1,818
IRRF	5,081	6,328	5,340	6,752
IVA[2]	-	-	2,467	2,560
Other	92	9	488	447
State obligations	**-**	**-**	**-**	**148**
Municipal obligations[3]	**30,307**	**28,999**	**31,055**	**29,569**
	56,372	**46,823**	**61,781**	**51,811**
Current liabilities	28,943	20,957	34,011	25,570
Non-current liabilities	27,429	25,866	27,770	26,241
	56,372	**46,823**	**61,781**	**51,811**

[1] The Company adopts the annual 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 behavior of the income (loss) for the period (the year 2023 has ended and the year 2024 is still ongoing).

[2] Value Added Tax from Subsidiary Odontored.

[3] It mainly refers to the service tax (ISS) payable from Odonto System.

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13. Other accounts payable

	Company		Consolidated	
	September 30, 2024	December 31, 2023	September 30, 2024	December 31, 2023
Sundry provisions	**5,592**	**6,266**	**5,811**	**6,372**
IT support and service	2,361	4,147	2,361	4,147
Telecom	-	245	-	245
Services	2,832	1,572	3,040	1,676
Traveling	110	-	121	-
Marketing actions	289	302	289	304
Credits to be identified[1]	**12,498**	**9,505**	**13,662**	**9,776**
Unearned revenue (CPC 47/IFRS 15)	**-**	**-**	**3,076**	**2,433**
Outros2	**3,778**	**10,653**	**4,424**	**11,529**
	21,868	**26,424**	**26,973**	**30,110**

[1] Correspond to amounts received from clients still unidentified.
[2] It refers mainly to revenues from post-payment contracts.

14. Non-current

14.1. Provision for tax, labor and civil lawsuits

						Company
					September 30, 2024	
	Tax		Civil			
Changes	**Other**	**ANS1**	**Other**	**Social security and labor**	**Total**	**December 31, 2023**
Opening balance	**598**	**27,421**	**4,634**	**1,231**	**33,884**	**34,036**
Formation	2,199	6,417	16,615	217	25,448	26,719
Write-offs (payments/reversals)	(23)	(7,158)	(15,057)	(1,142)	(23,380)	(31,785)
Inflation adjustment	73	3,315	152	25	3,565	4,914
Provision	**2,847**	**29,995**	**6,344**	**331**	**39,517**	**33,884**
Number of lawsuits					1,171	830

[1] Those are Tax Assessment Notices drawn up by the ANS whose purpose is the non-payment of reimbursement for treatments performed at free choice by beneficiaries linked to certain products, mapped and monitored internally.

						Consolidated
					September 30, 2024	
	Tax		Civil			
Changes	**Other**	**ANS1**	**Other**	**Social security and labor**	**Total**	**December 31, 2023**
Opening balance	**1,917**	**27,421**	**4,634**	**2,994**	**36,966**	**35,404**
Acquisition Balance Papaiz / Lúmax	-	-	-	-	-	1,045
Formation	2,199	6,417	16,667	914	26,197	29,010
Write-offs (payments/reversals)	(43)	(7,159)	(15,086)	(2,107)	(24,395)	(34,289)
Inflation adjustment	80	3,315	152	69	3,616	5,796
Provision	**4,153**	**29,994**	**6,367**	**1,870**	**42,384**	**36,966**
Number of lawsuits					1,189	852

[1] Those are Tax Assessment Notices drawn up by the ANS whose purpose is the non-payment of reimbursement for treatments performed at free choice by beneficiaries linked to certain products, mapped and monitored internally.

As of September 30, 2024, the amounts related to possible losses not provided for in the Company and its Subsidiaries totaled (i) R$ 3,833 - 82 labor lawsuits; (ii) R$ 76,150 - 3,277 civil lawsuits; and (iii) R$ 73,413 - 48 tax lawsuits (As of December 31, 2023, the amounts totaled (i) R$ 2,791 - 45 labor lawsuits; (ii) R$ 63,402 – 2,631 civil lawsuits; and (iii) R$ 71,978 – 48 tax lawsuits).

15. Right-of-use and lease liabilities – CPC 06 (R2) / IFRS 16

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 considering the present value of future lease payments, discounted using the average rate of 11.47% (10.51% as of December 31, 2023), and the corresponding entry was recorded as right of use in assets. The total impacts measured are presented below:

		Company		Consolidated	
	Rating	**September 30, 2024**	**December 31, 2023**	**September 30, 2024**	**December 31, 2023**
Right to use	Non-current assets	17,144	16,821	38,617	40,823
Accumulated amortization	Non-current assets	(5,942)	(4,449)	(15,664)	(14,240)
Assets		**11,202**	**12,372**	**22,953**	**26,583**
Lease liabilities	Current liabilities	2,737	2,716	7,396	7,905
Adjustment to present value	Current liabilities	(849)	(959)	(1,937)	(2,259)
		1,888	**1,757**	**5,459**	**5,646**
Lease liabilities	Non-current liabilities	13,957	16,304	23,690	28,481
Adjustment to present value	Non-current liabilities	(2,267)	(2,954)	(3,527)	(4,832)
		11,690	**13,350**	**20,163**	**23,649**
Liabilities		**13,578**	**15,107**	**25,622**	**29,295**

16. Shareholders' equity

16.1. Capital

	Company and Consolidated	
	September 30, 2024	December 31, 2023
Subscribed and paid-up capital (in thousands of reais)	851,017	851,017
Number of common shares, without par value (number of shares)	552,495,663	552,495,663
Article 7 of Bylaws - authorization for the issuance of shares, without amendment to the Bylaws (number of shares)	80,000,000	80,000,000
Closing quotation: ODPV3 - B3 SA Brasil Bolsa Balcão (R$/share)	11.25	11.62
Equity value (R$/share)	2.40	2.92

16.2. Capital reserves

Other capital reserves: goodwill/negative goodwill on capital transaction totaling (R$ 35,610) ((35,610) as of December 31, 2023).

16.3. Profit reserves

	Company and Consolidated	
	September 30, 2024	**December 31, 2023**
Legal reserve	100,749	100,749
Statutory Reserve of Regulatory Capital	100,000	100,000
Investment and expansion reserve	60,373	60,373
Tax incentive reserve	129	129
Additional dividend proposed	-	242,492
First investment reserve	57,936	57,936
	319,187	**561,679**

First investment reserve: refers to the values determined in the transition from CPC 50 / IFRS 17.

16.4. Other comprehensive income

	Company and Consolidated
Balance at December 31, 2022	**(27,985)**
Revenues and expenses recognized in the period in other comprehensive income	54,470
Deferred tax	(18,521)
Revenues and expenses recognized in the period in other comprehensive income of investees recognized under the equity method	735
Balance at December 31, 2023	**8,699**
Revenues and expenses recognized in the period in other comprehensive income	(14,937)
Deferred tax	4,993
Revenues and expenses recognized in the period in other comprehensive income of investees recognized under the equity method	126
Balance at September 30, 2024	**(1,119)**

16.5. Treasury shares

On a timely manner, the Company carries out Share Repurchase Programs which, in addition to regular payments of interest on own capital and dividends, have the objective of maximizing the generation of value for shareholders.

At a meeting on February 28, 2024, the Board of Directors approved a new Repurchase Program, the fourth since 2021, totaling 10 million shares, representing 3.9% of shares outstanding on the market, including within a period of up to 18 months, ending on August 29, 2025.

Until September 30, 2024, the total number of Treasury shares acquired under the current Program reached 5,069,100 shares, with an average nominal cost of R$ 11.77 per share, totaling R$ 59,669.

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16.6. Resolutions

						Company
			Resolution			Competence
Approval	Type	Date	Dividend per share (R$)	Payment date	September 30, 2024	December 31, 2023
RCA	Interest on own capital	03/14/2023	0.03844	12/19/2023	-	21,239
RCA	Interest on own capital	06/26/2023	0.03821	12/19/2023	-	21,110
RCA	Interest on own capital	09/19/2023	0.03718	12/19/2023	-	20,544
RCA	Interest on own capital	12/13/2023	0.03544	02/16/2024	-	19,580
RCA	Interest on own capital	03/27/2024	0.04137 [1]	08/21/2024	22,779	-
RCA	Interest on own capital	06/17/2024	0.03953 [1]	01/29/2025	21,642	-
RCA	Interest on own capital	09/26/2024	0.03360 [1]	04/03/2025	18,392	
			Interest on own capital		**62,813**	**82,473**
RCA	Dividends	05/07/2024	0.13305	12/18/2024	73,000	-
RCA	Dividends	08/06/2024	0.15615	04/03/2025	85,478	-
			Interim dividends		**158,478**	**-**
AUG	Additional dividend proposed	02/28/2024	0.33633	08/21/2024	-	184,761
		Additional dividend to the minimum mandatory			**-**	**184,761**
AUG	Additional dividend proposed	02/28/2024	0.02774	08/21/2024	-	15,239
AUG	Additional dividend proposed	02/28/2024	0.41368	12/18/2024	-	227,253
			Additional dividend		**-**	**242,492**
			Total deliberated earnings		**221,291**	**509,726**

RCA = Board of Directors' Meeting.

AGO = Ordinary General Meeting

[1] The value per share of the bonus was calculated based on the Treasury position on the approval date. Due to the current share repurchase program, the value of the proceeds per share may change.

17. Operating segments

The activities of the Company and its subsidiaries are organized in the following business segments:

(a) Corporate: includes clients over 200 beneficiaries;
(b) Small and medium-sized enterprise (SME): clients sized between 3 and 199 beneficiaries;
(c) Individual: monthly and annual plans sold to individuals; 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); and (vi) imaging diagnosis (Papaiz and Lúmax).

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									Contribution margin - Consolidated	
	CORPORATE		SME		INDIVIDUAL		OTHER		TOTAL	
	Period ended September 30,		Period ended September 30,		Period ended September 30,		Period ended September 30,		Period ended September 30,	
	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023
Insurance revenue (Premium Allocation Approach - PAA)	896,432	821,533	362,098	347,673	-	-	31,579	17,824	1,290,109	1,187,030
Insurance revenue (Building Block Approach - BBA)	-	-	-	-	375,600	362,201	-	-	375,600	362,201
Insurance and reinsurance revenue	**896,432**	**821,533**	**362,098**	**347,673**	**375,600**	**362,201**	**31,579**	**17,824**	**1,665,709**	**1,549,231**
Sales of goods and services	-	-	-	-	-	-	40,410	37,424	40,410	37,424
Taxes on sales of goods and services	-	-	-	-	-	-	(10,898)	(12,490)	(10,898)	(12,490)
Revenue from sales of goods and services	**-**	**-**	**-**	**-**	**-**	**-**	**29,512**	**24,934**	**29,512**	**24,934**
SALES REVENUE	**896,432**	**821,533**	**362,098**	**347,673**	**375,600**	**362,201**	**61,091**	**42,758**	**1,695,221**	**1,574,165**
Events occurred	(473,133)	(447,707)	(22,615)	(19,637)	(56,700)	(43,803)	(8,504)	(5,354)	(560,952)	(516,501)
Costs of purchase	(67,266)	(58,636)	(44,591)	(38,319)	(77,011)	(93,196)	(4,291)	(709)	(193,159)	(190,860)
Tax expenses	(37,668)	(34,032)	(18,915)	(17,767)	(20,870)	(21,737)	-	-	(77,453)	(73,536)
OPERATING INCOME	**318,365**	**281,158**	**275,977**	**271,950**	**221,019**	**203,465**	**48,296**	**36,695**	**863,657**	**793,268**
CONTRIBUTION MARGIN	**318,365**	**281,158**	**275,977**	**271,950**	**221,019**	**203,465**	**48,296**	**36,695**	**863,657**	**793,268**
Sales revenue (%)	**53.8**	**53.0**	**21.7**	**22.4**	**22.5**	**23.4**	**3.7**	**2.8**	**100.0**	**100.0**
Margin x sales revenue (%)	**35.5**	**34.2**	**76.2**	**78.2**	**58.8**	**56.2**	**79.1**	**85.8**	**50.9**	**50.4**
Distribution of margin x total/segment (%)	**36.9**	**35.4**	**32.0**	**34.3**	**25.6**	**25.6**	**5.6**	**4.6**	**100.0**	**100.0**

									Contribution margin - Consolidated	
	CORPORATE		SME		INDIVIDUAL		OTHER		TOTAL	
	Quarter ended September 30		Quarter ended September 30		Quarter ended September 30		Quarter ended September 30		Quarter ended September 30	
	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023
Insurance revenue (Premium Allocation Approach - PAA)	305,076	276,917	125,275	121,192	-	-	8,686	2,777	439,037	400,886
Insurance revenue (Building Block Approach - BBA)	-	-	-	-	121,314	141,512	-	-	121,314	141,512
Insurance and reinsurance revenue	**305,076**	**276,917**	**125,275**	**121,192**	**121,314**	**141,512**	**8,686**	**2,777**	**560,351**	**542,398**
Sales of goods and services	-	-	-	-	-	-	13,767	13,849	13,767	13,849
Taxes on sales of goods and services	-	-	-	-	-	-	(3,692)	(4,287)	(3,692)	(4,287)
Revenue from sales of goods and services	**-**	**-**	**-**	**-**	**-**	**-**	**10,075**	**9,562**	**10,075**	**9,562**
SALES REVENUE	**305,076**	**276,917**	**125,275**	**121,192**	**121,314**	**141,512**	**18,761**	**12,339**	**570,426**	**551,960**
Events occurred	(152,493)	(178,107)	(4,259)	(9,767)	(16,159)	(21,020)	(2,969)	(2,537)	(175,880)	(211,431)
Costs of purchase	(24,161)	(19,361)	(16,016)	(12,626)	(30,831)	(22,545)	(1,377)	(185)	(72,385)	(54,717)
Tax expenses	(12,973)	(10,336)	(6,268)	(5,798)	(6,458)	(7,145)			(25,699)	(23,279)
OPERATING INCOME	**115,449**	**69,113**	**98,732**	**93,001**	**67,866**	**90,802**	**14,415**	**9,617**	**296,462**	**262,533**
CONTRIBUTION MARGIN	**115,449**	**69,113**	**98,732**	**93,001**	**67,866**	**90,802**	**14,415**	**9,617**	**296,462**	**262,533**
Sales revenue (%)	**18.3**	**17.9**	**7.5**	**7.8**	**7.3**	**9.1**	**1.1**	**0.8**	**100.0**	**100.0**
Margin x sales revenue (%)	**37.8**	**25.0**	**78.8**	**76.7**	**55.9**	**64.2**	**76.8**	**77.9**	**52.0**	**47.6**
Distribution of margin x total/segment (%)	**38.9**	**26.3**	**33.3**	**35.4**	**22.9**	**34.6**	**4.9**	**3.7**	**100.0**	**100.0**

18. Sales revenue

									Company				Consolidated			
	Quarter ended September 30				Period ended September 30,				Quarter ended September 30				Period ended September 30,			
	2024		2023		2024		2023		2024		2023		2024		2023	
Considerations attributed to the PAA (Premium Allocation Approach) period	430,352		398,107		1,258,531		1,169,205		439,037		400,886		1,290,109		1,187,030	
Revenues related to BBA (Building Block Approach) contracts	28,871		39,538		92,476		112,681		28,871		39,538		92,476		112,681	
Change in the risk adjustment for non-financial risk	1,423		1,800		4,971		3,113		1,423		1,800		4,971		3,113	
CSM recognized for services rendered	66,875		78,268		208,637		156,678		66,875		78,268		208,637		156,678	
Recovery of acquisition cash flow	24,145		21,906		69,516		89,729		24,145		21,906		69,516		89,729	
Insurance and reinsurance revenue	**551,666**		**539,619**		**1,634,131**		**1,531,406**		**560,351**		**542,398**		**1,665,709**		**1,549,231**	
Sale of goods and services	-		-		-		-		13,767		13,849		40,410		37,424	
Taxes on sales of goods and services	-		-		-		-		(3,692)		(4,287)		(10,898)		(12,490)	
	551,666		**539,619**		**1,634,131**		**1,531,406**		**570,426**		**551,960**		**1,695,221**		**1,574,165**	

19. Insurance expenses

									Company				Consolidated			
	Quarter ended September 30				Period ended September 30,				Quarter ended September 30				Period ended September 30,			
	2024		2023		2024		2023		2024		2023		2024		2023	
Events occurred	(177,713)		(213,714)		(566,430)		(523,935)		(175,880)		(211,431)		(560,952)		(516,501)	
Costs of purchase	(70,666)		(54,158)		(187,915)		(188,998)		(72,385)		(54,717)		(193,159)		(190,860)	
Tax expenses	(25,699)		(23,279)		(77,453)		(73,536)		(25,699)		(23,279)		(77,453)		(73,536)	
Administrative expenses	(89,906)		(85,085)		(254,969)		(243,841)		(89,905)		(84,848)		(254,968)		(243,567)	
	(363,984)		**(376,236)**		**(1,086,767)**		**(1,030,310)**		**(363,869)**		**(374,275)**		**(1,086,532)**		**(1,024,464)**	

Odontoprev S.A.

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20. Financial income (loss)

	Company				Consolidated			
	Quarter ended September 30		Period ended September 30,		Quarter ended September 30		Period ended September 30,	
	2024	2023	2024	2023	2024	2023	2024	2023
Yields from financial investments	26,904	18,189	82,329	64,738	27,800	19,768	84,900	68,463
Inflation adjustment on judicial deposits	577	76	756	230	580	410	772	577
Inflation adjustment - recoverable TSS	-	18,081	-	18,081	-	18,081	-	18,081
Inflation adjustment on tax credits[2]	2,050	1,639	6,016	2,574	2,118	1,642	6,204	2,592
Interest for late receipt[5]	777	828	2,562	2,536	778	829	2,567	2,541
Other	1,603	1,422	2,849	2,194	1,804	1,636	4,162	2,985
Finance revenues	**31,911**	**40,235**	**94,512**	**90,353**	**33,080**	**42,366**	**98,605**	**95,239**
Bank fees	(1,159)	(1,092)	(3,660)	(3,265)	(1,183)	(1,116)	(3,726)	(3,343)
Adjustment to present value - lease liabilities (CPC 06 (R2)/IFRS 16)	(233)	(262)	(727)	(792)	(562)	(1,162)	(1,782)	(1,951)
Inflation adjustment of provision for judicial contingencies	(2,310)	(581)	(3,924)	(1,699)	(2,317)	(869)	(3,972)	(2,142)
Inflation adjustment - INSS return	-	-	-	9,465	-	-	-	9,465
Discounts granted	(358)	(147)	(1,035)	(688)	(429)	(151)	(1,201)	(692)
Interest accreditation (CPC 50 / IFRS 17)	(9,110)	(8,425)	(26,727)	(24,977)	(9,110)	(8,425)	(26,727)	(24,977)
Other financial expenses	(592)	(495)	(1,979)	(3,227)	(1,285)	(576)	(3,322)	(4,179)
Financial expenses	**(13,762)**	**(11,002)**	**(38,052)**	**(25,183)**	**(14,886)**	**(12,299)**	**(40,730)**	**(27,819)**
	18,149	29,233	56,460	65,170	18,194	30,067	57,875	67,420

1 In August 2023, there was recognition of the recovery of amounts paid in the supplementary health fee - TSS. See Note 5.

2 Odontoprev (which merged Rede Dental) received a final and unappealable decision in the lawsuit, securing its right to offset social security contributions unduly collected by RedeDental on payments made to individual dentists between October 2007 to October 2019 (period after acquisition by Odontoprev).

3 Refers mainly to the recognition of interest on individual/family plans.

4 Refers to amounts to be reimbursed to clients due to the success obtained in the National Social Security Institute – INSS lawsuit. In March 2023, the provision of the prescribed amounts was reversed.

21. Calculation of IRPJ/CSLL

	Company				Consolidated			
	Quarter ended September 30		Period ended September 30,		Quarter ended September 30		Period ended September 30,	
	2024	2023	2024	2023	2024	2023	2024	2023
Effect (CPC 50 / IFRS 17) before IRPJ and CSLL	8,447	19,291	6,618	(17,970)	8,651	16,714	7,318	(20,081)
IRPJ and CSLL calculation basis	189,319	158,502	582,223	572,404	191,824	160,109	589,479	580,073
	197,766	**177,793**	**588,841**	**554,434**	**200,475**	**176,823**	**596,797**	**559,992**
(x) Current rate (%)	34	34	34	34	34	34	34	34
Estimate of IRPJ and CSLL expenses, according to the current rate	**(67,240)**	**(60,450)**	**(200,206)**	**(188,508)**	**(68,162)**	**(60,120)**	**(202,911)**	**(190,397)**
Effect of Corporate Income Tax and Social contribution on permanent/temporary differences:								
Equity in net income of subsidiaries	1,250	2,912	4,327	7,368	446	492	1,452	1,543
Provision for lawsuits (Note 15.1)	(793)	273	(1,930)	65	(800)	273	(1,941)	(231)
Sundry provisions	(3,406)	(13,989)	(2,467)	(10,356)	(3,459)	(14,034)	(2,508)	(10,316)
Amortization of goodwill	458	3,025	1,727	9,073	458	3,025	1,727	9,073
Profit sharing	(2,224)		1,684		(2,486)		1,932	
Interest on own capital	6,253	6,985	21,356	21,384	6,253	6,985	21,356	21,384
Adjustments - Law 12973/14	145	(40)	122	(135)	161	(30)	145	(89)
Other	2,746	2,294	3,044	1,965	2,002	2,643	1,240	2,289
Effect (CPC 50 / IFRS 17)	2,872	6,560	2,250	(6,109)	2,941	5,682	2,488	(6,828)
Current IRPJ and CSLL expense	**(59,939)**	**(52,430)**	**(170,093)**	**(165,253)**	**(62,646)**	**(55,084)**	**(177,020)**	**(173,572)**
2018 and 2019 PAT (Workers' Meal Program)		1,402		1,402		1,402		1,402
Technological Innovation in 2023	10,166	7,695	10,166	7,695	10,166	7,695	10,166	7,695
Total IRPJ and CSLL expense	**(49,773)**	**(43,333)**	**(159,927)**	**(156,156)**	**(52,480)**	**(45,987)**	**(166,854)**	**(164,475)**
Deferred IRPJ and CSLL revenue (expense)	**2,273**	**8,216**	**(2,738)**	**(5,990)**	**2,582**	**9,353**	**(3,133)**	**(5,188)**
Deferred IRPJ and CSLL revenue (CPC 50 / IFRS 17)	**(2,546)**	**(8,445)**	**(1,584)**	**4,529**	**(2,750)**	**(5,868)**	**(2,284)**	**6,640**
Total IRPJ and CSLL expense	**(50,046)**	**(43,562)**	**(164,249)**	**(157,617)**	**(52,648)**	**(42,502)**	**(172,271)**	**(163,023)**
Effective rate	25.3%	24.5%	27.9%	28.4%	26.3%	24.0%	28.9%	29.1%

22. Earnings per share – basic and diluted

Diluted earnings per share do not differ from basic earnings per share, as there are no diluted potential instruments.

	Quarter ended September 30		Period ended September 30,	
	2024	2023	2024	2023
Income attributable to Company's shareholders (in thousands of reais)	147,720	134,231	424,592	396,817
Weighted average number of common shares issued (thousands)	547,427	552,496	550,020	552,496
Basic and diluted earnings per share (R$)	**0.26984**	**0.24295**	**0.77196**	**0.71823**

Odontoprev S.A.

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23. 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.

Company's operations with its Subsidiaries, Associated companies and key management personnel (Note 1)	Classification | Nature	September 30, 2024		December 31, 2023		Quarter ended September 30, 2024		Period ended September 30, 2024		Quarter ended September 30, 2023		Period ended September 30, 2023	
		Assets	Liabilities	Assets	Liabilities	Revenue	Expense	Revenue	Expense	Revenue	Expense	Revenue	Expense
Dental Partner	Sales of goods and services | Dental materials	863	-	73	-	956	-	2,559	-	2,936	-	8,262	-
Odontoprev	Insurance Expenses | Administrative Services	-	863	-	73	-	(19,590)	-	(56,039)	-	(17,853)	-	(59,127)
Odontoprev Serviços	Sales of goods and services | Commercial advisory	765	-	735	-	17,156	-	49,638	-	15,525	-	52,714	-
Odontoprev	Administrative expenses | Salaries and charges	-	-	-		-	(9)	-	(29)	-	(9)	-	(30)
Brasildental	Insurance Expenses | Administrative Services	-	765	-	735	-	(3,651)	-	(9,384)	-	(2,480)	-	(7,521)
Odontoprev	Insurance Revenue | Dental Plans	-	-	-	-	23	-	70	-	21	-	64	-
Odontoprev	Insurance Revenue | Assumed/ceded co-responsibility	4,508	-	4,331	-	12,907	-	38,498	-	13,851	-	40,229	-
Odontoprev	Other operating revenues | Revenues from healthcare plans	-	-	-	-	19	-	58	-	12	-	31	-
Brasildental	Insurance Revenue | Assumed/ceded co-responsibility	-	4,508	-	4,331	-	(12,907)	-	(38,498)	-	(13,851)	-	(40,229)
Clidec	Administrative expenses | Salaries and charges	-	-	-	-	-	(12)		(37)	-	(11)	-	(32)
Clidec	Sales of goods and services | Clinical dental services	-	-	-	-	7,162	-	21,068	-	6,485	-	18,972	-
Boutique Dental	Sales of goods and services | Clinical dental services	-	-	-	-	1,894	-	3,834	-	1,375	-	3,775	-
Papaiz	Sales of goods and services | Radiology services	-	-	-	-	1,790	-	4,825	-	1,494	-	3,736	-
Lúmax	Sales of goods and services | Radiology services	-	-	-	-	41	-	41	-	-	-	-	-
Odontoprev	Insurance Expenses | Events occurred	-	-	-	-	-	(4,803)	-	(13,983)	-	(4,546)	-	(12,550)
Odontoprev	Insurance Expenses | Events occurred	-	-	-	-	-	(942)	-	(2,537)	-	(2,847)	-	(7,891)
Clidec	Other operating costs | Dental materials	-	-	-	-	-	(14)	-	(22)	-	(89)	-	(344)
Boutique Dental	Other operating costs | Dental materials	-	-	-	-	-	-	-	-	-	-	-	(26)
Easy	Administrative expenses | Administrative services	-	-	-	-	-	(20)	-	(62)	-	(13)	-	(33)
MaChiron	Intangible asset | System development	1,805	-	1,548	-	-	-	-	-	-	-	-	-
Key management personnel	Insurance Expenses | Events occurred	-	-	-	-	-	-	-	(5)	-	-	-	-
Total		**7,941**	**6,136**	**6,687**	**5,139**	**41,948**	**(41,948)**	**120,591**	**(120,596)**	**41,699**	**(41,699)**	**127,783**	**(127,783)**

The Company and its Subsidiaries conduct transactions with companies of Bradesco Organization, of which Bradesco Saúde, shareholder of Odontoprev, is part:

													Consolidated
		September 30, 2024		December 31, 2023		Quarter ended September 30, 2024		Period ended September 30, 2024		Quarter ended September 30, 2023		Period ended September 30, 2023	
Companies related to Banco Bradesco	Classification | Nature	Assets	Liabilities	Assets	Liabilities	Revenue	Expense	Revenue	Expense	Revenue	Expense	Revenue	Expense
Alelo S.A.	Insurance Expenses | Employee Benefits	-	64	-	10	-	(979)	-	(2,585)	-	(486)	-	(2,108)
Banco Bradescard S.A.	Insurance Expenses | Acquisition Cost	26	205	-	-	-	(1,878)	-	(2,030)	-	(845)	-	(3,372)
Banco Bradesco S.A.	Current account	1,079	-	1,069	-	-	-	-	-	-	-	-	-
Banco Bradesco S.A.	Interest earning bank deposit	1,120,104	-	967,959	-	27,523	-	84,139	-	-	-	67,864	-
Banco Bradesco S.A.	Insurance Revenue | Dental Plans	10	-	-	-	12,580	-	37,806	-	12,763	-	38,499	-
Banco Bradesco S.A.	Insurance expenses | Travel and accommodation - officers and employees	-	183	-	179	-	(243)		(568)	-	(170)	-	(617)
Banco Bradesco S.A.	Financial Expenses | Bookkeeping of shares	-	-	-	-	-	(59)	-	(186)	-	(65)	-	(214)
Banco Bradesco S.A.	Insurance Expenses | Rentals of branches	-	-	-	-	-	(33)	-	(92)	-	(25)	-	(73)
Banco Bradesco S.A.	Financial Expenses | Investment management	-	-	-	-	-	(103)	-	(330)	-	(95)	-	(270)
Banco Bradesco S.A.	Financial expenses | Bank fee	-	-	-	-	-	(841)	-	(2,722)	-	(763)	-	(2,390)
Bradesco S/A Corretora De Títulos E Valores Mobiliários	Insurance Expenses | Acquisition Cost	-	-	-	-	-	-	-	(6)	-	-	-	-
Bradesco Capitalização S.A.	Special savings bonds	4,863	-	4,353	-	-	-	-		-	-	-	-
Bradesco Saúde S.A.	Insurance Expenses | Medical Assistance - Employees	-	-	-	-	-	(2,992)	-	(8,620)	-	(5,412)	-	(10,076)
Bradesco Saúde S.A.	Dividends and interest on own capital	-	237,235	-	108,076	-		-		-	-	-	-
Bradesco Vida e Previdência S.A.	Insurance Expenses | Private pension - employees	-	133	-	119	-	(266)	-	(894)	-	-	-	-
Bradesco Vida e Previdência S.A.	Insurance expenses | Life insurance - Employees	-	6	-	6	-	(71)	-	(250)	-	(52)	-	(155)
Bradescor Corretora de Seguros Ltda.	Insurance Expenses | Acquisition Cost	90	853	-	6	-	(880)	-	(943)	-	(20)	-	(49)
Bradseg Promotora de Vendas S.A.	Insurance Expenses | Acquisition Cost	192	4,525	-	-	-	(5,421)	-	(21,753)	-	(7,288)	-	(19,970)
Braspag -Tecnologia em Pagamento Ltda.	Insurance Expenses | Financial Services	-	-	-	-	-	(70)	-	(333)	-	-	-	
Brescia Empreendimentos E Participações Ltda.	Insurance Expenses | Rentals of branches	-	-	-	-	5	-	14	-	5	-	14	
Bsp Empreendimento Imobiliário D166 Ltda.	Insurance Expenses | Rentals of branches	-	-	-	-	-	(16)	-	(47)	-	(17)	-	(51)
Bsp Park Estacionamentos E Participações S.A.	Insurance Expenses | Parking	-	-	-	-	-	(2)	-	(5)	-	(2)	-	(5)
Mediservice	Other Operating Revenues | Management Fee	-	-	-	-	48	-	219	-	68	-	181	-
Santecorp Holding Ltda	Insurance Expenses | Medical/Outpatient Services	-	-	-	-	-	(72)	-	(323)	-	(137)	-	(388)
Stelo S.A.	Other Operating Revenues | Management Fee	-	-	-	-	-	-	-	-	-	(45)	-	(175)
Swiss Re Corporate Solutions Brasil Seguros S.A.	Insurance Expenses | Legal Guarantee Insurance	-	-	-	-	-	(55)	-	(165)	-	(81)	-	(175)
Banco Digio S.A.	Insurance Expenses | Acquisition Cost	-	4	-	-	-	(5)	-	(16)	-	15	-	-
Key management personnel	Insurance Expenses | Acquisition Cost	5	4	-	-	-	(1)	-	(2)	-	-	-	(1)
Key management personnel	Insurance Revenue | Dental Plans	-	-	-	-	1	-	3	-	-	-	2	-
Key management personnel	Insurance Expenses | Administrative Expenses	-	-	-	-	-	(253)	-	(977)	-	-	-	(238)
Key management personnel	Insurance Expenses | Events occurred	-	-	-	-	-	(2)	-	(10)	-	(7)	-	(17)
		1,126,369	**243,212**	**973,381**	**108,396**	**40,157**	**(14,242)**	**122,181**	**(42,857)**	**32,344**	**(15,495)**	**106,560**	**(40,344)**

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 has a joint venture 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. As of September°30,

2024, the amounts of R$ 22,418 (R$ 23,464 as of September 30, 2023) and R$ 26,242 (R$ 27,356 as of September 30, 2023) were appropriated as profit sharing in the Company and in the Consolidated.

In 2019, the Company implemented 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. The stock options program remains in effect, as approved by the GM with the last granting being made in 2016.

The measurement period corresponds to three years and the payment is conditioned upon the achievement of the corporate performance targets established by the Board of Directors and the service condition.

As of September 30, 2024, the amounts of R$ 15,381 and R$ 16,509 in the Company and Consolidated, respectively (R$ 14,323 and R$ 15,122 as of September 30, 2023), were appropriated to income (loss) for the period.

The annual fixed remuneration attributed to the Board of Directors and the Tax Council and the fixed/variable remuneration attributed to the Statutory Executive Board were as follows:

	Period ended September 30,	
	2024	**2023**
Statutory Board	**21,104**	**21,670**
Directors fee	4,458	4,728
Benefits	630	536
Private pension	259	-
Bonus	7,252	8,246
ILP	8,505	8,160
Board of Directors	**2,980**	**2,990**
Directors fee	2,980	2,990
Tax Council	**392**	**392**
Directors' fee	392	392
	24,476	**25,052**

The Board of Directors and Tax Council, as well as the Personnel Management Committee, 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 09/30/2024

Shareholder	Common shares		Preferred shares		Total	
	Quantity	%	Quantity	%	Quantity	%
Bradesco Saúde S.A.	292,213,236	52.89	-	-	292,213,236	52.89
Sprucegrove Investment Management	27,671,300	5.01	-	-	27,671,300	5.01
Treasury shares	5,069,100	0.92	-	-	5,069,100	0.92
Outstanding shares	227,542,027	41.18	-	-	227,542,027	41.18
Total	**552,495,663**	**100.00**	-	-	**552,495,663**	**100.00**

BREAKDOWN OF CAPITAL OF LEGAL ENTITIES (COMPANY'S SHAREHOLDERS), DOWN TO INDIVIDUAL
Name: Bradesco Saúde S.A. **Position as of 09/30/2024**

Shareholder	Common shares		Preferred shares		Total	
	Quantity	%	Quantity	%	Quantity	%
Bradesco Gestão de Saúde S.A.	20,870,945	100.00	-	-	20,870,945	100.00

BREAKDOWN OF CAPITAL OF LEGAL ENTITIES (COMPANY'S SHAREHOLDERS), DOWN TO INDIVIDUAL
Name: Bradesco Gestão de Saúde S.A. **Position as of 09/30/2024**

Shareholder	Common shares		Preferred shares		Total	
	Quantity	%	Quantity	%	Quantity	%
Bradseg Participações S.A.	12,251,025,597	100.00	-	-	12,251,025,597	100.00
Total	**12,251,025,597**	**100.00**	-	-	**12,251,025,597**	**100.00**

BREAKDOWN OF CAPITAL OF LEGAL ENTITIES (COMPANY'S SHAREHOLDERS), DOWN TO INDIVIDUAL
Name: Bradseg Participações S.A. **Position as of 09/30/2024**

Shareholder	Common shares		Preferred shares		Total	
	Quantity	%	Quantity	%	Quantity	%
Banco Bradesco S.A.	12,318	100.00	-	-	12,318	100.00
Total	**12,318**	**100.00**	-	-	**12,318**	**100.00**

*according to the Reference Form of 10/14/2024, 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 Companhia Comercial de Participações	2,445,219,983	45.87	1,292,135	0.02	2,446,512,118	22.99
Fundação Bradesco	914,471,634	17.16	3	0.00	914,471,637	8.59
NCF Participações S.A.	451,890,822	8.48	119,774,968	2.25	571,665,790	5.37
Other	1,501,924,042	28.18	5,175,884,941	97.45	6,677,808,983	62.75
Treasury shares	16,798,200	0.32	14,913,500	0.28	31,711,700	0.30
	5,330,304,681	**100.00**	**5,311,865,547**	**100.00**	**10,642,170,228**	**100.00**

BREAKDOWN OF CAPITAL OF LEGAL ENTITIES (COMPANY'S SHAREHOLDERS), DOWN TO INDIVIDUAL
Name: Cidade de Deus Companhia Comercial de Participações

Shareholder	Common shares		Preferred shares		Total	
	Quantity	%	Quantity	%	Quantity	%
Fundação Bradesco	2,779,096,924	35.44	-	-	2,779,096,924	35.44
Nova Cidade de Deus Participações S.A.	3,758,724,093	47.93	-	-	3,758,724,093	47.93
Other	1,304,138,507	16.63	-	-	1,304,138,507	16.63
	7,841,959,524	**100.00**	-	-	**7,841,959,524**	**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 Companhia Comercial de Participações	1,367,843,225	74.72	-	-	1,367,843,225	39.51
Fundação Bradesco	460,004,645	25.13	1,631,492,454	100.00	2,091,497,099	60.41
Nova Cidade de Deus Participações S.A.	2,738,642	0.15	-	-	2,738,642	0.08
	1,830,586,512	**100.00**	**1,631,492,454**	**100.00**	**3,462,078,966**	**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.	189,425,112	53.70	-	-	189,425,112	26.07
Fundação Bradesco	163,332,621	46.30	373,794,914	100.00	537,127,535	73.93
	352,757,733	**100.00**	**373,794,914**	**100.00**	**726,552,647**	**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	45,919,796	20.71	20,722,561	9.35	66,642,357	15.03
NCD Participações Ltda	67,114,094	30.27	141,898,399	64.05	209,012,493	47.15
Other	108,710,981	49.03	58,939,266	26.60	167,650,247	37.82
	221,744,871	**100.00**	**221,560,226**	**100.00**	**443,305,097**	**100.00**

BREAKDOWN OF CAPITAL OF LEGAL ENTITIES (COMPANY'S SHAREHOLDERS), DOWN TO INDIVIDUAL
Name: NCD Participações Ltda

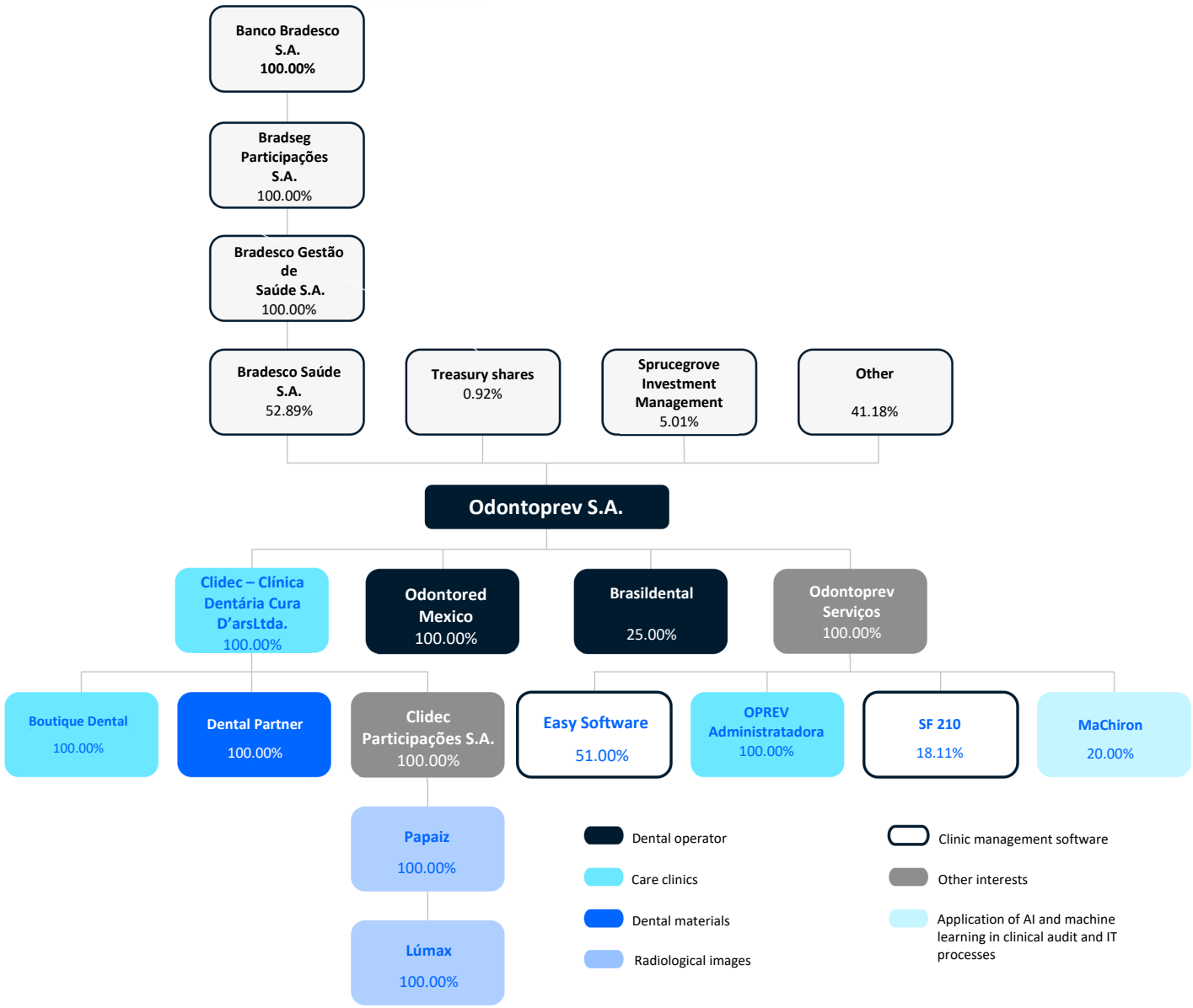
Shareholder	Common shares		Preferred shares		Total	
	Quantity	%	Quantity	%	Quantity	%
Fundação Bradesco	2,793,303,109	100.00	-	-	2,793,303,109	100.00
Other	1	0.00	-	-	1	0.00
	2,793,303,110	**100.00**	-	-	**2,793,303,110**	**100.00**

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 09/30/2024						
Shareholder	Number of common shares (in units)	%	Number of preferred shares (in units)	%	Total number of Shares (in units)	%
Controlling managers	292,213,236	52.89	-	-	292,213,236	52.89
Managers	1,138,078	0.21	-	-	1,138,078	0.21
Treasury shares	5,069,100	0.92	-	-	5,069,100	0.92
Other	254,075,249	45.99	-	-	254,075,249	45.99
Total	552,495,663	100.00	-	-	552,495,663	100.00
Outstanding shares	254,075,249	45.99	-	-	254,075,249	45.99

CONSOLIDATED SHAREHOLDING POSITION OF THE CONTROLLING SHAREHOLDERS AND DIRECTORS AND OFFICERS AND SHARES IN CIRCULATION Position as of 09/30/2023						
Shareholder	Number of common shares (in units)	%	Number of preferred shares (in units)	%	Total number of Shares (in units)	%
Controlling managers	292,213,236	52.89	-	-	292,213,236	52.89
Managers	1,425,795	0.26	-	-	1,425,795	0.26
Treasury shares	-	-	-	-	-	-
Other	258,856,632	46.85	-	-	258,856,632	46.85
Total	552,495,663	100.00	-	-	552,495,663	100.00
Outstanding shares	258,856,632	46.85	-	-	258,856,632	46.84

Other information the Company deems to be relevant



Opinions and Statements / Special Review Report - Unqualified

To The Board of Directors and Shareholders of
Odontoprev S.A.
Barueri - SP

Introduction

We have reviewed the interim, individual and consolidated and condensed financial information of Odontoprev S.A. ("Company"), contained in the Quarterly Information (ITR) Form for the quarter ended September 30, 2024, which comprise the balance sheet as of September 30, 2024 and related statements of income, of comprehensive income for the three- and nine-month periods then ended, of changes in shareholders' equity and of cash flows for the nine-month period then ended, including the explanatory notes.

Company's Management is responsible for the preparation of the individual interim financial information in accordance with CPC 21(R1) and the consolidated, condensed interim financial information in accordance with CPC 21 (R1) and with international standard IAS 34 - Interim Financial Reporting, issued by the International Accounting Standards Board - (IASB), as well as for the presentation of this information in a manner consistent with the standards issued by the Brazilian Securities and Exchange Commission, applicable to the preparation of the Quarterly Information (ITR). Our responsibility is to express a conclusion on these interim financial information 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 the interim, individual condensed information

Based on our review, we are not aware of any facts that would lead us to believe that the interim, individual condensed financial information included in the quarterly information referred to above was not prepared, in all material respects, in accordance with CPC 21(R1) applicable to the preparation of Quarterly Information (ITR), and presented in a manner consistent with the standards issued by the Securities Commission.

Conclusion on the interim, consolidated and condensed information

Based on our review, we are not aware of any facts that would lead us to believe that the interim consolidated, condensed financial information included in the quarterly information referred to above was not prepared, in all material respects, in accordance with CPC 21 (R1) and IAS 34, applicable to the preparation of Quarterly Information - ITR, and presented in a manner consistent with the standards issued by the Securities Commission.

Other issues - Statements of added value

The aforementioned quarterly information includes the individual and consolidated statements of added value for the nine-month period ended September 30, 2024, prepared under responsibility of Company's Management, and presented as supplementary information for purposes of IAS 34. 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 information and book records, as applicable, and whether their form and content are in accordance with the criteria defined in Technical Pronouncement CPC 09 – Statement of Added Value. Based on our review, we are not aware of any facts that may lead us to believe that those 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 interim, individual and consolidated, condensed financial information taken as a whole.

São Paulo, November 05, 2024

KPMG Auditores Independentes Ltda.
CRC 2SP-027685/O-0 F SP

Cláudio Rogélio Sertório
Accountant CRC 1SP212059/O-0

Opinions and Statements / Statement of the Executive Officers on the Financial Statements

We declare, in our capacity as Statutory Directors of Odontoprev 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 VI of CVM Resolution 80 of March 29, 2022, as amended, which we reviewed, discussed and agreed with the Financial Statements for the third quarter of 2024.

Barueri/SP, November 5, 2024

Opinions and Statements / Statement of the Directors on Independent Auditor's Report

We declare, in our capacity as Statutory Directors of Odontoprev 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 3Q24 quarterly earnings.

Barueri/SP, November 5, 2024