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Company information / Breakdown of capital

Quantity of shares (Unit)	Current quarter 09/30/2025
Paid-in capital	
Common	545,825,286
Preferred	0
Total	545,825,286
Treasury	
Common	732,100
Preferred	0
Total	732,100

Individual financial statements / Balance sheet – Assets**(In thousands of reais)**

Code of account	Account description	Current quarter 09/30/2025	Prior year 12/31/2024
1	Total assets	2,201,806	2,067,888
1.01	Current assets	681,836	409,557
1.01.01	Cash and cash equivalents	15,992	15,783
1.01.02	Interest earning bank deposits	582,553	327,637
1.01.02.01	Interest earning bank deposits measured at fair value through profit or loss	452,440	192,982
1.01.02.01.04	Free investments	452,440	192,982
1.01.02.03	Interest earning bank deposits measured at amortized cost	130,113	134,655
1.01.02.03.01	Investments that guarantee technical reserves	58,406	37,251
1.01.02.03.02	Free investments	71,707	97,404
1.01.03	Accounts receivable	47,062	51,202
1.01.03.01	Clients	24,784	25,501
1.01.03.01.06	Assets of insurance and reinsurance contracts	24,784	25,501
1.01.03.02	Other accounts receivable	22,278	25,701
1.01.06	Recoverable taxes	24,085	7,364
1.01.06.01	Current taxes recoverable	24,085	7,364
1.01.06.01.01	Tax and social security credits	24,085	7,364
1.01.07	Prepaid expenses	12,144	7,571
1.01.07.20	Other	12,144	7,571
1.02	Non-current assets	1,519,970	1,658,331
1.02.01	Long-term assets	498,259	644,932
1.02.01.03	Interest earning bank deposits measured at amortized cost	413,503	539,081
1.02.01.03.01	Investments that guarantee technical reserves	79,928	139,379
1.02.01.03.03	Free investments	333,575	399,702
1.02.01.07	Deferred taxes	0	25,879
1.02.01.07.01	Deferred income tax and social contribution	0	25,879
1.02.01.08	Prepaid expenses	25	0
1.02.01.10	Other non-current assets	84,731	79,972
1.02.01.10.03	Judicial and tax deposits	35,306	32,104
1.02.01.10.04	Other credits receivable	13,698	13,697
1.02.01.10.06	Tax and social security credits (recoverable taxes)	35,727	34,171
1.02.02	Investments	84,364	86,656
1.02.02.01	Equity interest	84,364	86,656
1.02.02.01.02	Interest in subsidiaries	79,911	82,309
1.02.02.01.03	Joint ownership	4,452	4,346
1.02.02.01.04	Other investments	1	1
1.02.03	Property, plant and equipment	25,963	29,345
1.02.03.01	Property, plant and equipment in operation	16,365	18,313
1.02.03.02	Right-of-use in lease	9,598	11,032
1.02.04	Intangible assets	911,384	897,398
1.02.04.01	Intangible assets	911,384	897,398

Individual financial statements - Balance sheet - Liabilities**(In thousands of reais)**

Code of account	Account description	Current quarter 09/30/2025	Prior year 12/31/2024
2	Total liabilities	2,201,806	2,067,888
2.01	Current liabilities	783,154	725,553
2.01.01	Social and labor charges	51,050	57,620
2.01.01.02	Labor obligations	51,050	57,620
2.01.01.02.01	Salaries, vacation and fees	51,050	57,620
2.01.02	Suppliers	41,936	31,413
2.01.02.01	Domestic suppliers	41,936	31,413
2.01.02.01.01	Trading on operations	27,105	11,675
2.01.02.01.02	Suppliers of assets and services	7,617	11,495
2.01.02.01.03	Other debits from health care operations	794	1,071
2.01.02.01.04	Consideration/premiums to be repaid	124	45
2.01.02.01.07	Anticipated revenue from consideration/premiums	6,296	7,127
2.01.03	Tax liabilities	32,837	39,986
2.01.03.01	Federal tax liabilities	29,979	37,273
2.01.03.01.01	Income tax and social contribution payable	10,098	15,952
2.01.03.01.02	Other federal tax liabilities	19,881	21,321
2.01.03.03	Municipal tax liabilities	2,858	2,713
2.01.05	Other liabilities	657,331	596,534
2.01.05.02	Other	657,331	596,534
2.01.05.02.01	Dividends and interest on own capital payable	398,554	261,213
2.01.05.02.05	Other accounts payable	18,928	36,076
2.01.05.02.12	Liabilities from insurance and reinsurance contracts	237,816	297,287
2.01.05.02.13	Lease liabilities	2,033	1,958
2.02	Non-current liabilities	128,351	114,566
2.02.02	Other liabilities	39,384	47,339
2.02.02.02	Other	39,384	47,339
2.02.02.02.03	Other liabilities	13,339	14,767
2.02.02.02.04	Fees payable	61	0
2.02.02.02.07	Lease liabilities	9,932	11,460
2.02.02.02.12	Other accounts payable	16,052	21,112
2.02.03	Deferred taxes	8,330	0
2.02.03.01	Deferred income tax and social contribution	8,330	0
2.02.04	Provisions	80,637	67,227
2.02.04.01	Tax, social security, labor and civil provisions	80,637	67,227
2.02.04.01.01	Tax provisions	31,297	28,882
2.02.04.01.02	Social security and labor provisions	896	1,304
2.02.04.01.04	Civil provisions	48,444	37,041
2.03	Shareholders' equity	1,290,301	1,227,769
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	326,831	420,718
2.03.04.01	Legal reserve	127,428	127,428
2.03.04.07	Tax incentive reserve	129	129
2.03.04.08	Additional dividend proposed	0	81,000

Individual financial statements - Balance sheet - Liabilities**(In thousands of reais)**

Code of account	Account description	Current quarter 09/30/2025	Prior year 12/31/2024
2.03.04.09	Treasury shares	-7,832	-71,572
2.03.04.10	Statutory Reserve of Regulatory Capital	100,000	100,000
2.03.04.11	Investment and expansion reserve	107,106	183,733
2.03.05	Retained earnings/losses	149,083	0
2.03.06	Equity valuation adjustments	-799	-795
2.03.07	Accumulated translation adjustments	2,508	2,755
2.03.08	Other comprehensive income	-2,729	-10,316

Individual financial statements / Statement of income**(In thousands of reais)**

Code of account	Account description	Current quarter 07/01/2025–09/30/2025	Accumulated of the current year 01/01/2025–09/30/2025	Same quarter of the prior year 07/01/2024–09/30/2024	Accumulated of the prior year 01/01/2024–09/30/2024
3.01	Revenue from sales of goods and/or services	594,824	1,751,662	551,666	1,634,131
3.01.07	Insurance revenue (PAA)	458,672	1,352,359	430,352	1,258,531
3.01.08	Insurance revenue (BBA)	136,152	399,303	121,314	375,600
3.02	Cost of goods and/or services sold	-400,806	-1,118,628	-361,384	-1,084,167
3.02.08	Insurance costs	-400,806	-1,118,628	-361,384	-1,084,167
3.03	Gross income (loss)	194,018	633,034	190,282	549,964
3.04	Operating expenses/revenue	-6,248	-15,986	-10,665	-17,583
3.04.02	General and administrative expenses	-14,532	-43,848	-11,581	-35,399
3.04.02.01	Administrative expenses	-14,549	-41,579	-11,577	-34,874
3.04.02.05	Income (loss) from disposal or write-off of non-current asset items and other	17	-2,269	-4	-525
3.04.04	Other operating revenue	10,162	34,089	8,551	31,286
3.04.04.01	Other operating revenues from health care plans	10,062	33,892	8,457	30,956
3.04.04.02	Revenues from health care plans for the Operator	100	197	94	330
3.04.05	Other operating expenses	-5,095	-14,488	-12,270	-28,157
3.04.05.02	Provision for credit losses	263	0	-5,728	-5,739
3.04.05.03	Profit sharing	-5,358	-14,488	-6,542	-22,418
3.04.06	Equity in net income of subsidiaries	3,217	8,261	4,635	14,687
3.05	Income (loss) before financial income and taxes	187,770	617,048	179,617	532,381
3.06	Financial income (loss)	13,461	38,279	18,149	56,460
3.06.01	Financial revenues	30,135	86,417	31,911	94,512
3.06.02	Financial expenses	-16,674	-48,138	-13,762	-38,052
3.07	Income (loss) before income tax	201,231	655,327	197,766	588,841
3.08	Income tax and social contribution	-58,930	-195,474	-50,046	-164,249
3.08.01	Current	-54,123	-165,106	-49,773	-159,927
3.08.02	Deferred	-4,807	-30,368	-273	-4,322
3.09	Net income (loss) from continued operations	142,301	459,853	147,720	424,592
3.11	Income/loss for the period	142,301	459,853	147,720	424,592

Individual financial statements / Statement of income

(In thousands of reais)

Code of account	Account description	Current quarter 07/01/2025–09/30/2025	Accumulated of the current year 01/01/2025–09/30/2025	Same quarter of the prior year 07/01/2024–09/30/2024	Accumulated of the prior year 01/01/2024–09/30/2024
3.99	Earnings per share - (Reais R\$ / Shares)				
3.99.01	Basic earnings per share				
3.99.01.01	Common shares	0.26106	0.84308	0.26984	0.77196
3.99.02	Diluted earnings per share				
3.99.02.01	Common shares	0.26106	0.84308	0.26984	0.77196

Individual financial statements / Statement of comprehensive income**(In thousands of reais)**

Code of account	Account description	Current quarter 07/01/2025–09/30/2025	Accumulated of the current year 01/01/2025–09/30/2025	Same quarter of the prior year 07/01/2024–09/30/2024	Accumulated of the prior year 01/01/2024–09/30/2024
4.01	Net income for the period	142,301	459,853	147,720	424,592
4.02	Other comprehensive income	-1,694	7,336	-96	-9,479
4.02.01	Accumulated translation adjustment	12	-247	-378	341
4.02.03	Other comprehensive income of investees recognized under the equity method	-6	126	8	-126
4.02.04	Other comprehensive income	-1,700	7,461	285	-9,692
4.02.05	Equity valuation adjustments of investees recognized under the equity method.	0	-4	-11	-2
4.03	Comprehensive income for the period	140,607	467,189	147,624	415,113

Individual financial statements / Statement of cash flows (Indirect method)**(In thousands of reais)**

Code of account	Account description	Accumulated of the current year	Accumulated of the prior year
		01/01/2025–09/30/2025	01/01/2024–09/30/2024
6.01	Net cash from operational activities	177,459	243,324
6.01.01	Cash generated in operations	695,020	613,603
6.01.01.01	Net income (loss) for the period	459,853	424,592
6.01.01.02	Depreciation and amortization	40,759	34,243
6.01.01.03	Net inflation adjustments	2,999	-2,261
6.01.01.05	Provision for lawsuits	1,929	1,203
6.01.01.06	Disposal of non-current assets and other	2,269	525
6.01.01.07	Equity in net income of subsidiaries	-8,261	-14,687
6.01.01.08	Provision for credit losses	0	5,739
6.01.01.11	Income tax and social contribution	195,472	164,249
6.01.02	Changes in assets and liabilities	-517,561	-370,279
6.01.02.01	Interest earning bank deposits measured at fair value through profit or loss	-259,458	-255,004
6.01.02.03	Other accounts receivable, recoverable taxes and prepaid expenses	-17,805	47,636
6.01.02.05	Long-term assets (Non-current)	1,127	-8,242
6.01.02.06	Assets and liabilities of insurance and reinsurance contracts	-47,299	-10,597
6.01.02.09	Tax obligations (taxes payable)	-6,415	-3,929
6.01.02.10	Labor obligations, suppliers, and other accounts payable	-25,905	3,047
6.01.02.11	Long-term liabilities (Non-current liabilities)	-5,361	-5,865
6.01.02.13	Income tax and social contribution paid	-170,960	-150,762
6.01.02.15	Trading on operations	15,430	13,618
6.01.02.16	Interest and fines paid	-915	-181
6.02	Net cash used in investment activities	86,672	56,792
6.02.01	Acquisition of property, plant and equipment	-2,645	-6,920
6.02.02	Acquisition of intangible assets	-51,078	-54,560
6.02.03	Disposal of property, plant and equipment and intangible assets	0	169
6.02.07	Dividends received from Subsidiaries and Jointly-controlled subsidiaries	10,275	12,125
6.02.11	Interest earning bank deposits measured at amortized cost	130,120	105,978
6.03	Net cash from financing activities	-263,922	-304,606
6.03.01	Dividends and interest on own capital paid	-248,939	-242,359
6.03.02	Acquisition of own shares - Treasury	-12,888	-59,669
6.03.05	Payment of Lease	-2,095	-2,578
6.05	Increase (decrease) in cash and cash equivalents	209	-4,490
6.05.01	Opening balance of cash and cash equivalents	15,783	13,615
6.05.02	Closing balance of cash and cash equivalents	15,992	9,125

Individual financial statements / Statement of changes in shareholders' equity / DMPL – 01/01/2025–09/30/2025**(In thousands of reais)**

Code of account	Account description	Paid-up capital	Capital reserves, Options granted and Treasury shares	Profit reserves	Retained earnings (loss)	Other comprehensive income	Shareholders' equity
5.01	Opening balances	851,017	-107,182	492,290	0	-8,356	1,227,769
5.02	Prior-year adjustments	0	0	0	0	0	0
5.03	Adjusted opening balances	851,017	-107,182	492,290	0	-8,356	1,227,769
5.04	Capital transactions with partners	0	63,740	-157,627	-310,770	0	-404,657
5.04.04	Treasury shares acquired	0	-12,887	0	0	0	-12,887
5.04.06	Dividends	0	0	0	-233,155	0	-233,155
5.04.07	Interest on own capital	0	0	0	-77,615	0	-77,615
5.04.18	Additional dividend proposed	0	0	-81,000	0	0	-81,000
5.04.20	Cancellation of treasury shares	0	76,627	-76,627	0	0	0
5.05	Total comprehensive income	0	0	0	459,853	7,336	467,189
5.05.01	Net income for the period	0	0	0	459,853	0	459,853
5.05.02	Other comprehensive income	0	0	0	0	7,336	7,336
5.05.02.04	Translation adjustments in the period	0	0	0	0	-247	-247
5.05.02.06	Equity valuation adjustments of investees recognized under the equity method.	0	0	0	0	-4	-4
5.05.02.08	Other comprehensive income	0	0	0	0	7,461	7,461
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	-43,442	334,663	149,083	-1,020	1,290,301

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 (loss)	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 added value**(In thousands of reais)**

Code of account	Account description	Accumulated of the current year	Accumulated of the prior year
		01/01/2025–09/30/2025	01/01/2024–09/30/2024
7.01	Revenues	1,751,662	1,628,392
7.01.01	Sale of goods, products and services	1,751,662	1,634,131
7.01.04	Formation/reversal of allowance for doubtful accounts	0	-5,739
7.02	Inputs acquired from third parties	-882,347	-858,599
7.02.01	Cost of products, goods and services sold	-737,018	-724,409
7.02.02	Materials, energy, third-party services and other	-14,830	-15,063
7.02.04	Other	-130,499	-119,127
7.02.04.01	Other operating revenues (expenses)	11,991	19,299
7.02.04.03	Administrative expenses	-142,490	-138,426
7.03	Gross added value	869,315	769,793
7.04	Retention	-40,759	-34,243
7.04.01	Depreciation, amortization and depletion	-40,759	-34,243
7.05	Net added value produced	828,556	735,550
7.06	Added value received as transfer	94,678	109,199
7.06.01	Equity in net income of subsidiaries	8,261	14,687
7.06.02	Financial revenues	86,417	94,512
7.07	Total added value payable	923,234	844,749
7.08	Distribution of added value	923,234	844,749
7.08.01	Personnel	115,413	120,453
7.08.01.01	Direct remuneration	89,709	95,042
7.08.01.02	Benefits	20,372	20,200
7.08.01.03	Severance pay fund (FGTS)	5,332	5,211
7.08.02	Taxes, duties and contributions	298,483	261,528
7.08.02.01	Federal	271,667	236,559
7.08.02.02	State	4	52
7.08.02.03	Municipal	26,812	24,917
7.08.03	Third-party capital remuneration	49,485	38,176
7.08.03.02	Rentals	1,347	124
7.08.03.03	Other	48,138	38,052
7.08.04	Remuneration of own capital	459,853	424,592
7.08.04.01	Interest on own capital	77,615	62,813
7.08.04.02	Dividends	233,155	158,478
7.08.04.03	Retained earnings / Loss for the period	149,083	203,301

Consolidated financial statements / Balance sheet – Assets**(In thousands of reais)**

Code of account	Account description	Current quarter 09/30/2025	Prior year 12/31/2024
1	Total assets	2,248,918	2,122,069
1.01	Current assets	756,071	490,076
1.01.01	Cash and cash equivalents	16,683	16,531
1.01.02	Interest earning bank deposits	612,672	357,791
1.01.02.01	Interest earning bank deposits measured at fair value through profit or loss	482,559	223,136
1.01.02.01.04	Free investments	482,559	223,136
1.01.02.03	Interest earning bank deposits measured at amortized cost	130,113	134,655
1.01.02.03.01	Investments that guarantee technical reserves	58,406	37,251
1.01.02.03.02	Free investments	71,707	97,404
1.01.03	Accounts receivable	79,994	85,065
1.01.03.01	Clients	32,912	33,316
1.01.03.01.07	Assets of insurance and reinsurance contracts	32,912	33,316
1.01.03.02	Other accounts receivable	47,082	51,749
1.01.04	Inventories	20	56
1.01.06	Recoverable taxes	34,025	15,853
1.01.06.01	Current taxes recoverable	34,025	15,853
1.01.06.01.01	Tax and social security credits	34,025	15,853
1.01.07	Prepaid expenses	12,677	8,690
1.01.07.20	Other	12,677	8,690
1.01.08	Other current assets	0	6,090
1.01.08.03	Other	0	6,090
1.01.08.03.02	Assets held for sale	0	6,090
1.02	Non-current assets	1,492,847	1,631,993
1.02.01	Long-term assets	507,143	653,691
1.02.01.03	Interest earning bank deposits measured at amortized cost	413,503	539,081
1.02.01.03.01	Investments that guarantee technical reserves	79,928	139,379
1.02.01.03.02	Free investments	333,575	399,702
1.02.01.07	Deferred taxes	0	32,346
1.02.01.07.01	Deferred income tax and social contribution	0	32,346
1.02.01.08	Prepaid expenses	25	0
1.02.01.10	Other non-current assets	93,615	82,264
1.02.01.10.01	Non-current assets held for sale	6,766	0
1.02.01.10.03	Judicial and tax deposits	36,549	33,435
1.02.01.10.04	Other credits receivable	14,154	14,268
1.02.01.10.06	Tax and social security credits (recoverable taxes)	36,146	34,561
1.02.02	Investments	6,213	6,121
1.02.02.01	Equity interest	6,213	6,121
1.02.02.01.01	Interest in associated companies	1,705	1,719
1.02.02.01.04	Joint ownership	4,452	4,346
1.02.02.01.05	Other investments	56	56
1.02.03	Property, plant and equipment	46,064	52,154
1.02.03.01	Property, plant and equipment in operation	27,734	30,438
1.02.03.02	Right-of-use in lease	18,330	21,716
1.02.04	Intangible assets	933,427	920,027

Consolidated financial statements / Balance sheet – Assets

(In thousands of reais)

Code of account	Account description	Current quarter 09/30/2025	Prior year 12/31/2024
1.02.04.01	Intangible assets	933,427	920,027

Consolidated financial statements / Balance sheet - Liabilities**(In thousands of reais)**

Code of account	Account description	Current quarter 09/30/2025	Prior year 12/31/2024
2	Total liabilities	2,248,918	2,122,069
2.01	Current liabilities	824,127	764,626
2.01.01	Social and labor charges	65,076	69,765
2.01.01.02	Labor obligations	65,076	69,765
2.01.01.02.01	Salaries, vacation and fees	65,076	69,765
2.01.02	Suppliers	48,825	36,361
2.01.02.01	Domestic suppliers	48,825	36,361
2.01.02.01.01	Trading on operations	27,176	11,732
2.01.02.01.02	Suppliers of assets and services	14,435	16,386
2.01.02.01.03	Other debits from health care operations	794	1,071
2.01.02.01.04	Consideration/premiums to be repaid	124	45
2.01.02.01.07	Anticipated revenue from consideration/premiums	6,296	7,127
2.01.03	Tax liabilities	40,638	47,600
2.01.03.01	Federal tax liabilities	37,181	44,262
2.01.03.01.01	Income tax and social contribution payable	11,546	16,735
2.01.03.01.02	Other federal tax liabilities	25,635	27,527
2.01.03.03	Municipal tax liabilities	3,457	3,338
2.01.05	Other liabilities	669,588	610,900
2.01.05.02	Other	669,588	610,900
2.01.05.02.01	Dividends and interest on own capital payable	398,554	261,213
2.01.05.02.05	Other accounts payable	25,843	43,514
2.01.05.02.12	Liabilities from insurance and reinsurance contracts	238,394	299,398
2.01.05.02.13	Lease liabilities	6,797	6,775
2.02	Non-current liabilities	134,137	129,210
2.02.02	Other liabilities	47,610	57,925
2.02.02.02	Other	47,610	57,925
2.02.02.02.03	Other liabilities	13,808	15,351
2.02.02.02.04	Fees payable	61	0
2.02.02.02.07	Lease liabilities	15,518	19,010
2.02.02.02.11	Taxes and charges payable	277	303
2.02.02.02.12	Other accounts payable	17,946	23,261
2.02.03	Deferred taxes	2,827	0
2.02.03.01	Deferred income tax and social contribution	2,827	0
2.02.04	Provisions	83,700	71,285
2.02.04.01	Tax, social security, labor and civil provisions	83,700	71,285
2.02.04.01.01	Tax provisions	32,610	30,185
2.02.04.01.02	Social security and labor provisions	2,646	4,045
2.02.04.01.04	Civil provisions	48,444	37,055
2.03	Consolidated shareholders' equity	1,290,654	1,228,233
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	326,831	420,718
2.03.04.01	Legal reserve	127,428	127,428
2.03.04.07	Tax incentive reserve	129	129

Consolidated financial statements / Balance sheet - Liabilities**(In thousands of reais)**

Code of account	Account description	Current quarter 09/30/2025	Prior year 12/31/2024
2.03.04.08	Additional dividend proposed	0	81,000
2.03.04.09	Treasury shares	-7,832	-71,572
2.03.04.10	Statutory Reserve of Regulatory Capital	100,000	100,000
2.03.04.11	Investment and expansion reserve	107,106	183,733
2.03.05	Retained earnings/losses	149,083	0
2.03.06	Equity valuation adjustments	-799	-795
2.03.07	Accumulated translation adjustments	2,508	2,755
2.03.08	Other comprehensive income	-2,729	-10,316
2.03.09	Non-controlling interest	353	464

Consolidated financial statements / Statement of income**(In thousands of reais)**

Code of account	Account description	Current quarter 07/01/2025–09/30/2025	Accumulated of the current year 01/01/2025–09/30/2025	Same quarter of the prior year 07/01/2024–09/30/2024	Accumulated of the prior year 01/01/2024–09/30/2024
3.01	Revenue from sales of goods and/or services	617,388	1,808,778	570,332	1,695,127
3.01.02	Sales of goods and services	14,516	40,769	13,767	40,410
3.01.05	Taxes on sales of goods and services	-3,355	-9,887	-3,692	-10,898
3.01.07	Insurance revenue (PAA)	470,075	1,378,593	438,943	1,290,015
3.01.08	Insurance revenue (BBA)	136,152	399,303	121,314	375,600
3.02	Cost of goods and/or services sold	-401,927	-1,118,892	-359,479	-1,080,267
3.02.08	Insurance costs	-387,356	-1,075,631	-345,896	-1,040,610
3.02.09	Costs of goods and services	-14,571	-43,261	-13,583	-39,657
3.03	Gross income (loss)	215,461	689,886	210,853	614,860
3.04	Operating expenses/revenue	-25,812	-68,042	-28,572	-75,938
3.04.01	Sales expenses	-315	-1,021	-353	-987
3.04.01.01	Sales expenses	-315	-1,021	-353	-987
3.04.02	General and administrative expenses	-30,360	-90,548	-25,407	-79,968
3.04.02.01	Administrative expenses	-30,343	-88,253	-25,404	-79,386
3.04.02.05	Income (loss) from disposal or write-off of non-current asset items and other	-17	-2,295	-3	-582
3.04.04	Other operating revenue	10,355	35,538	9,497	34,053
3.04.04.01	Other operating revenues from health care plans	10,262	35,398	9,423	33,742
3.04.04.02	Revenues from health care plans for the Operator	93	140	74	311
3.04.05	Other operating expenses	-6,847	-16,787	-14,107	-33,633
3.04.05.02	Provision for credit losses	225	2,142	-5,984	-6,263
3.04.05.03	Profit sharing	-6,752	-17,714	-7,697	-26,242
3.04.05.04	Long-term incentive program (ILP)	-320	-1,215	-426	-1,128
3.04.06	Equity in net income of subsidiaries	1,355	4,776	1,798	4,597
3.05	Income (loss) before financial income (loss) and taxes	189,649	621,844	182,281	538,922
3.06	Financial income (loss)	13,689	38,411	18,194	57,875
3.06.01	Financial revenues	31,233	89,682	33,080	98,605
3.06.02	Financial expenses	-17,544	-51,271	-14,886	-40,730

Consolidated financial statements / Statement of income**(In thousands of reais)**

Code of account	Account description	Current quarter 07/01/2025–09/30/2025	Accumulated of the current year 01/01/2025–09/30/2025	Same quarter of the prior year 07/01/2024–09/30/2024	Accumulated of the prior year 01/01/2024–09/30/2024
3.07	Income (loss) before income tax	203,338	660,255	200,475	596,797
3.08	Income tax and social contribution	-60,962	-200,513	-52,648	-172,271
3.08.01	Current	-55,720	-169,261	-52,480	-166,854
3.08.02	Deferred	-5,242	-31,252	-168	-5,417
3.09	Net income (loss) from continued operations	142,376	459,742	147,827	424,526
3.11	Income/loss for the period	142,376	459,742	147,827	424,526
3.11.01	Attributed to the Parent company's partners	142,301	459,853	147,720	424,592
3.11.02	Attributed to non-controlling partners	75	-111	107	-66
3.99	Earnings per share - (Reais R\$ / Shares)				
3.99.01	Basic earnings per share				
3.99.01.01	Common shares	0.26106	0.84308	0.26984	0.77196
3.99.02	Diluted earnings per share				
3.99.02.01	Common shares	0.26106	0.84308	0.26984	0.77196

Consolidated financial statements / Statement of comprehensive income**(In thousands of reais)**

Code of account	Account description	Current quarter 07/01/2025–09/30/2025	Accumulated of the current year 01/01/2025–09/30/2025	Same quarter of the prior year 07/01/2024–09/30/2024	Accumulated of the prior year 01/01/2024–09/30/2024
4.01	Consolidated net income for the period	142,376	459,742	147,827	424,526
4.02	Other comprehensive income	-1,694	7,336	-96	-9,479
4.02.01	Accumulated translation adjustment	12	-251	-389	339
4.02.03	Other comprehensive income of investees recognized under the equity method	-6	126	8	-126
4.02.04	Other comprehensive income	-1,700	7,461	285	-9,692
4.03	Consolidated comprehensive income for the period	140,682	467,078	147,731	415,047
4.03.01	Attributed to the Parent company's partners	140,607	467,189	147,624	415,113
4.03.02	Attributed to non-controlling partners	75	-111	107	-66

Consolidated financial statements / Statement of cash flows (Indirect method)**(In thousands of reais)**

Code of account	Account description	Accumulated of the current year	Accumulated of the prior year
		01/01/2025–09/30/2025	01/01/2024–09/30/2024
6.01	Net cash from operational activities	188,740	257,804
6.01.01	Cash generated in operations	707,009	638,685
6.01.01.01	Net income (loss) for the period	459,742	424,526
6.01.01.02	Depreciation and amortization	46,930	40,694
6.01.01.03	Net inflation adjustments	2,979	-2,658
6.01.01.05	Provision for lawsuits	1,468	1,604
6.01.01.06	Disposal of non-current assets and other	2,295	582
6.01.01.07	Equity in net income of subsidiaries	-4,776	-4,597
6.01.01.08	Provision for credit losses	-2,142	6,263
6.01.01.11	Income tax and social contribution	200,513	172,271
6.01.02	Changes in assets and liabilities	-518,269	-380,881
6.01.02.01	Interest earning bank deposits measured at fair value through profit or loss	-259,423	-257,370
6.01.02.03	Other accounts receivable, recoverable taxes and prepaid expenses and other current assets	-11,308	43,211
6.01.02.04	Inventories	36	1,419
6.01.02.05	Long-term assets (Non-current)	-5,088	-7,650
6.01.02.06	Assets and liabilities of insurance and reinsurance contracts	-47,003	-14,021
6.01.02.09	Tax obligations (taxes payable)	-6,844	-5,089
6.01.02.10	Labor obligations, suppliers, and other accounts payable	-18,847	11,553
6.01.02.11	Long-term liabilities (Non-current liabilities)	-9,850	-9,232
6.01.02.13	Income tax and social contribution paid	-174,357	-157,113
6.01.02.15	Trading on operations	15,444	13,666
6.01.02.17	Interest and fines paid	-1,029	-255
6.02	Net cash used in investment activities	79,584	46,906
6.02.01	Acquisition of property, plant and equipment	-4,177	-8,554
6.02.02	Acquisition of intangible assets	-51,134	-54,812
6.02.03	Disposal of property, plant and equipment and intangible assets	0	169
6.02.07	Dividends received from Subsidiaries and jointly-controlled subsidiaries	4,775	4,125
6.02.11	Interest earning bank deposits measured at amortized cost	130,120	105,978
6.03	Net cash from financing activities	-268,172	-309,062
6.03.01	Dividends and interest on own capital paid	-248,939	-242,505
6.03.02	Acquisition of own shares - Treasury	-12,888	-59,669
6.03.05	Payment of Lease	-6,345	-6,888
6.05	Increase (decrease) in cash and cash equivalents	152	-4,352
6.05.01	Opening balance of cash and cash equivalents	16,531	14,391
6.05.02	Closing balance of cash and cash equivalents	16,683	10,039

Consolidated financial statements / Statement of changes in shareholders' equity / DMPL - 01/01/2025–09/30/2025**(In thousands of reais)**

Code of account	Account description	Paid-up capital	Capital reserves, Options granted and Treasury shares	Profit reserves	Retained earnings (loss)	Other comprehensive income	Shareholders' equity	Non-controlling interest	Consolidated shareholders' equity
5.01	Opening balances	851,017	-107,182	492,290	0	-8,356	1,227,769	464	1,228,233
5.02	Prior-year adjustments	0	0	0	0	0	0	0	0
5.03	Adjusted opening balances	851,017	-107,182	492,290	0	-8,356	1,227,769	464	1,228,233
5.04	Capital transactions with partners	0	63,740	-157,627	-310,770	0	-404,657	0	-404,657
5.04.04	Treasury shares acquired	0	-12,887	0	0	0	-12,887	0	-12,887
5.04.06	Dividends	0	0	0	-233,155	0	-233,155	0	-233,155
5.04.07	Interest on own capital	0	0	0	-77,615	0	-77,615	0	-77,615
5.04.18	Additional dividend proposed	0	0	-81,000	0	0	-81,000	0	-81,000
5.04.20	Cancellation of treasury shares	0	76,627	-76,627	0	0	0	0	0
5.05	Total comprehensive income	0	0	0	459,853	7,336	467,189	-111	467,078
5.05.01	Net income for the period	0	0	0	459,853	0	459,853	-111	459,742
5.05.02	Other comprehensive income	0	0	0	0	7,336	7,336	0	7,336
5.05.02.04	Translation adjustments in the period	0	0	0	0	-251	-251	0	-251
5.05.02.08	Other comprehensive income	0	0	0	0	7,461	7,461	0	7,461
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	-43,442	334,663	149,083	-1,020	1,290,301	353	1,290,654

Consolidated 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 (loss)	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 added value**(In thousands of reais)**

Code of account	Account description	Accumulated of the current year	Accumulated of the prior year
		01/01/2025–09/30/2025	01/01/2024–09/30/2024
7.01	Revenues	1,820,807	1,699,762
7.01.01	Sale of goods, products and services	1,777,896	1,665,615
7.01.02	Other revenues	40,769	40,410
7.01.02.02	Sales of goods and services	40,769	40,410
7.01.04	Formation/reversal of allowance for doubtful accounts	2,142	-6,263
7.02	Inputs acquired from third parties	-858,585	-830,140
7.02.01	Cost of products, goods and services sold	-728,272	-719,892
7.02.02	Materials, energy, third-party services and other	-14,678	-15,645
7.02.04	Other	-115,635	-94,603
7.02.04.01	Other operating revenues (expenses)	15,873	27,066
7.02.04.02	Sales expenses	-1,021	-987
7.02.04.03	Administrative expenses	-130,487	-120,682
7.03	Gross added value	962,222	869,622
7.04	Retention	-46,930	-40,694
7.04.01	Depreciation, amortization and depletion	-46,930	-40,694
7.05	Net added value produced	915,292	828,928
7.06	Added value received as transfer	94,458	103,202
7.06.01	Equity in net income of subsidiaries	4,776	4,597
7.06.02	Financial revenues	89,682	98,605
7.07	Total added value payable	1,009,750	932,130
7.08	Distribution of added value	1,009,750	932,130
7.08.01	Personnel	172,990	177,195
7.08.01.01	Direct remuneration	133,704	138,280
7.08.01.02	Benefits	31,130	30,674
7.08.01.03	Severance pay fund (FGTS)	8,156	8,241
7.08.02	Taxes, duties and contributions	322,845	288,499
7.08.02.01	Federal	292,055	259,197
7.08.02.02	State	327	365
7.08.02.03	Municipal	30,463	28,937
7.08.03	Third-party capital remuneration	54,173	41,910
7.08.03.02	Rentals	2,902	1,180
7.08.03.03	Other	51,271	40,730
7.08.04	Remuneration of own capital	459,742	424,526
7.08.04.01	Interest on own capital	77,615	62,813
7.08.04.02	Dividends	233,155	158,478
7.08.04.03	Retained earnings / Loss for the period	149,083	203,301
7.08.04.04	Non-controlling interest in retained earnings	-111	-66

Performance comment



São Paulo, November 04th, 2025

Odontoprev (B3: ODPV3 BZ), Brazil's largest dental plan operator, announces today its consolidated results for the third quarter of 2025 (3Q25).

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) for IFRS 17 and calculating solvency.

Performance comment



Balance sheet

(in thousand reais)

ASSETS	Consolidated		
	Balance at September 30, 2025 (ANSGAAP)	Effects (CPC 50/IFRS 17)	Balance at September 30, 2025 (CPC 50/IFRS 17)
Current assets	864,763	(108,692)	756,071
Cash and cash equivalents	16,683	-	16,683
Interest earning bank deposits	612,672	-	612,672
Accounts receivable	143,303	(63,309)	79,994
Cash considerations/ Premiums receivable	92,981	(92,981)	-
Provision for credit losses	(22,659)	22,659	-
Participation of beneficiaries in indemnifying events/claims	1,182	(1,182)	-
Healthcare plan operators	9,113	(9,113)	-
Other receivables from operations with healthcare plans	25,154	(25,154)	-
Assets of insurance and reinsurance contracts	-	32,912	32,912
Other accounts receivable	37,532	9,550	47,082
Inventory	20	-	20
Recoverable taxes	34,025	-	34,025
Prepaid expenses	12,677	-	12,677
Other current assets	45,383	(45,383)	-
Non-current assets	1,492,059	788	1,492,847
Interest earning bank deposits valued at amortized cost	413,503	-	413,503
Prepaid expenses	25	-	25
Other non-current assets	93,615	-	93,615
Investments (ownership interest under the equity method)	5,425	788	6,213
Property, plant and equipment	46,064	-	46,064
Intangible assets	933,427	-	933,427
TOTAL ASSETS	2,356,822	(107,904)	2,248,918

Performance comment



Balance sheet

(in thousand reais)

	Balance at September 30, 2025 (ANSGAAP)	Effects (CPC 50/IFRS 17)	Consolidated Balance at September 30, 2025 (CPC 50/IFRS 17)
LIABILITIES			
Current assets	883,076	(58,949)	824,127
Technical reserves for health care operations	298,856	(298,856)	-
Liabilities of insurance and reinsurance contracts	-	238,394	238,394
Debits from health care operations	29,267	(1,173)	28,094
Taxes and charges payable	40,638	-	40,638
Sundry debits	514,315	2,686	517,001
Non-current assets	151,196	(17,059)	134,137
Technical reserves for health care operations	109	(109)	-
Provision for lawsuits (Contingencies)	83,700	-	83,700
Taxes and social security charges payable	20,054	(16,950)	3,104
Sundry debits	47,333	-	47,333
Shareholders' equity	1,322,550	(31,896)	1,290,654
Realized capital	851,017	-	851,017
Capital reserves	(35,610)	-	(35,610)
Legal reserve	127,428	-	127,428
Tax incentive reserve	129	-	129
Treasury shares	(7,832)	-	(7,832)
Investment and expansion statutory reserve	254,977	(47,871)	207,106
Retained earnings and losses	130,801	18,282	149,083
Equity valuation adjustments	(799)	-	(799)
Accumulated translation adjustments	2,086	422	2,508
Other comprehensive income	-	(2,729)	(2,729)
Non-controlling interest	353	-	353
TOTAL LIABILITIES	2,356,822	(107,904)	2,248,918

Performance comment



Statement of income

(in thousands of reais)

	Balance at September 30, 2025 (ANSGAAP)	Effects (CPC 50/IFRS 17)	Consolidated Balance at September 30, 2025 (CPC 50/IFRS 17)
Net considerations/Retained premiums	1,761,597	(1,761,597)	-
Insurance	25,069	(25,069)	-
Insurance revenue (PAA)	-	1,378,593	1,378,593
Insurance revenue (BBA)	-	399,303	399,303
INSURANCE AND REINSURANCE REVENUES	1,786,666	(8,770)	1,777,896
Net indemnifiable events/retained claims	(533,055)	533,055	-
Changes in provision for events/claims incurred but Not Reported (IBNR)	1,350	(1,350)	-
Claims	(7,977)	7,977	-
Claims technical Reserves	894	(894)	-
Sales expenses	(197,431)	196,410	(1,021)
Direct taxes from operations with health care plans for the operator	(82,810)	82,810	-
Dental materials	(13,131)	13,131	-
Other operating costs	(62,864)	62,864	-
Insurance expenses	-	(1,075,631)	(1,075,631)
Costs of Goods and Services	-	(43,261)	(43,261)
INSURANCE AND REINSURANCE EXPENSES	(895,024)	(224,889)	(1,119,913)
INCOME (LOSS) FROM INSURANCE AND REINSURANCE OPERATIONS	891,642	(233,659)	657,983
Sales of goods and services	40,769	-	40,769
Taxes on sales of goods and services	(9,887)	-	(9,887)
Provision for credit losses	(28,904)	31,046	2,142
Other operating revenues (expenses)	4,733	30,805	35,538
GROSS INCOME	898,353	(171,808)	726,545
Administrative expenses	(309,300)	218,752	(90,548)
Long-term incentive program (ILP)	(12,714)	11,499	(1,215)
Profit sharing	(17,714)	-	(17,714)
Net financial income (loss)	69,859	(31,448)	38,411
Financial revenues	89,682	-	89,682
Financial expenses	(19,823)	(31,448)	(51,271)
Financial expenses	(19,823)	(31,448)	(51,271)
Equity in net income of subsidiaries	4,295	481	4,776
INCOME (LOSS) BEFORE INCOME TAXES	632,779	27,476	660,255
Income tax and social contribution	(191,319)	(9,194)	(200,513)
NET INCOME FOR THE YEAR	441,460	18,282	459,742

Performance comment



Statement of cash flow

(in thousands of reais)

	Balance at September 30, 2025 (ANSGAAP)	Effects (CPC 50/IFRS 17)	Consolidated Balance at September 30, 2025 (CPC 50/IFRS 17)
Net cash from operating activities	188,740	-	188,740
Cash generated in operations	710,879	(3,870)	707,009
Net income (loss) for the period	441,460	18,282	459,742
Depreciation and amortization	46,930	-	46,930
Net inflation adjustments	2,979	-	2,979
Provision for lawsuits	1,468	-	1,468
Disposal of non-current assets and other	2,295	-	2,295
Equity in net income of subsidiaries	(4,295)	(481)	(4,776)
Provision for credit losses	28,904	(31,046)	(2,142)
Changes in provision for events/claims incurred but Not Reported (PEONA)	(1,350)	1,350	-
Income tax and social contribution	191,319	9,194	200,513
Provision for unearned premiums (UP)/considerations	2,063	(2,063)	-
Changes in technical claims reserves	(894)	894	-
Changes in assets and liabilities	(522,139)	3,870	(518,269)
Interest earning bank deposits (Financial assets at fair value through profit or loss)	(259,423)	-	(259,423)
Receivables from operations with healthcare plans (clients)	(26,704)	26,704	-
Other accounts receivable, recoverable taxes and prepaid expenses and other current assets	(33,067)	21,759	(11,308)
Inventories	36	-	36
Long-term assets (Non-current)	(5,088)	-	(5,088)
Provision for Unsettled claims (UC)	(6,784)	6,784	-
Assets and liabilities of insurance and reinsurance contracts	-	(47,003)	(47,003)
Tax obligations (taxes payable)	(6,844)	-	(6,844)
Labor obligations, Suppliers, Advance from clients and Other accounts payable (Sundry debits)	(17,618)	(1,229)	(18,847)
Non-current liabilities	(9,850)	-	(9,850)
Income tax and social contribution paid	(174,357)	-	(174,357)
Trading on operations	15,507	(63)	15,444
Other technical reserves (OTHER)	3,082	(3,082)	-
Interest and fines paid	(1,029)	-	(1,029)
Net cash from investment activities	79,584	-	79,584
Acquisition of Fixed assets	(4,177)	-	(4,177)
Acquisition of Intangibles assets	(51,134)	-	(51,134)
Dividends received from Subsidiaries and jointly-controlled subsidiaries	4,775	-	4,775
Interest earning bank deposits (Financial assets valued at amortized cost)	130,120	-	130,120
Net cash from financing activities	(268,172)	-	(268,172)
Dividends and Interest on capital paid	(248,939)	-	(248,939)
Acquisition of Treasury shares	(12,888)	-	(12,888)
Rent payments	(6,345)	-	(6,345)
Increase (decrease) in cash and cash equivalents	152	-	152
Opening balance of cash and cash equivalents	16,531	-	16,531
Closing balance of cash and cash equivalents	16,683	-	16,683

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\$50 million on June 30 to R\$31 million on September 30, mainly due to the approval of R\$115 million in dividends for the 2Q25 in August and R\$27 million in interest on capital for the 3Q25 in September.

By September, total remuneration to Odontoprev shareholders in 2025 reached R\$405 million, being R\$314 million in dividends and R\$78 million in interest on capital, in addition to R\$13 million in share buybacks.

Description:	09/30/2025	06/30/2025	03/31/2025	12/31/2024
Reference capital	12,328	11,702	11,702	11,702
(x) K factor ¹	3.23%	3.23%	3.23%	3.23%
Adjusted minimum shareholders' equity (PMA)	398	378	378	378
Shareholders' equity	1,322,197	1,335,432	1,418,929	1,285,651
Ownership interest in regulated entities	(3,664)	(3,936)	(4,225)	(4,166)
Deferred acquisition costs	(45,383)	(41,070)	(38,321)	(22,604)
Prepaid expenses	(12,168)	(10,336)	(5,254)	(7,571)
Intangible assets	(911,384)	(902,442)	(899,598)	(897,398)
Goodwill from indirect interests	(14,521)	(14,532)	(14,532)	(14,532)
Adjusted shareholders' equity (PLA)	335,077	363,116	456,999	339,380
Risk-based capital (CBR)²	303,946	313,244	306,392	296,780
Required sufficiency	31,131	49,872	150,607	42,600

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



Key metrics

(R\$000, except otherwise specified)	3Q25	3Q24	Δ%	9M25	9M24	Δ%	OCT24-SEP25	OCT23-SEP24	Δ%
Net operating revenue (NOR)	602,274	571,390	5.4	1,794,585	1,680,144	6.8	2,384,228	2,225,351	7.1
Average ticket (R\$/member/month)	22.44	21.95	2.2	22.41	21.65	3.5	22.44	21.62	3.8
Number of members	9,131,897	8,818,290	3.6	9,131,897	8,818,290	3.6	9,131,897	8,818,290	3.6
Organic net additions (members)	150,737	46,572	223.7	207,628	200,397	3.6	313,607	291,983	7.4
Corporate	76,006	(12,508)	-	50,306	152,681	(67.1)	148,401	205,545	(27.8)
SME	68,572	61,894	10.8	169,989	49,122	246.1	178,105	107,923	65.0
Individual	6,159	(2,814)	-	(12,667)	(1,406)	-	(12,899)	(21,485)	-
Cost of services	244,479	215,425	13.5	676,578	635,545	6.5	912,469	855,130	6.7
Average Cost of services (R\$/member/month)	9.00	8.16	10.2	8.33	8.10	2.8	8.47	8.22	3.1
Dental care ratio (%)	40.6	37.7	2.9 p.p.	37.7	37.8	(0.1 p.p.)	38.3	38.4	(0.1 p.p.)
Selling expenses (%)	11.3	11.9	(0.6 p.p.)	11.0	11.3	(0.3 p.p.)	11.3	11.1	0.2 p.p.
G&A (%)	15.0	14.4	0.6 p.p.	14.6	14.3	0.3 p.p.	15.5	15.5	-
SG&A (%)	26.3	26.3	-	25.6	25.6	-	26.7	26.7	-
Combined ratio (%)	66.9	64.0	2.9 p.p.	63.3	63.5	(0.2 p.p.)	65.0	65.1	(0.1 p.p.)
Bad debt (%)	2.0	3.2	(1.2 p.p.)	1.5	2.3	(0.8 p.p.)	1.7	2.2	(0.5 p.p.)
Adjusted EBITDA	178,094	176,548	0.9	609,246	541,085	12.6	762,556	682,726	11.7
Adjusted EBITDA margin (%)	29.6	30.9	(1.3 p.p.)	33.9	32.2	1.7 p.p.	32.0	30.7	1.3 p.p.
Net financial income	24,209	27,351	(11.5)	69,858	81,796	(14.6)	97,870	100,269	(2.4)
Net income	128,743	141,819	(9.2)	441,571	419,558	5.2	555,594	545,854	1.8
(-) Non-recurring events	-	-	-	-	4,572	-	-	41,295	-
Recurring Net income	128,743	141,819	(9.2)	441,571	414,986	6.4	555,594	504,559	10.1
Net margin (%)	21.4	24.8	(3.4 p.p.)	24.6	25.0	(1.5 p.p.)	23.3	24.5	(1.2 p.p.)
Total Capital (thousand)	545,825	552,496	(1.2)	545,825	552,496	(1.2)	545,825	552,496	(1.2)
Number of Treasury shares (thousand)	732	5,069	(85.6)	732	5,069	(85.6)	732	5,069	(85.6)
Outstanding shares	545,093	547,427	(0.4)	545,093	547,427	(0.4)	545,093	547,427	(0.4)
Recurring EPS (R\$/ share)	0.236	0.259	(8.8)	0.810	0.758	6.9	1.019	0.922	10.6
Capex	23,820	29,297	(18.7)	55,307	64,450	(14.2)	84,610	89,171	(5.1)
Net cash	1,042,858	1,139,188	(8.5)	1,042,858	1,139,188	(8.5)	1,042,858	1,139,188	(8.5)
Required sufficiency	31,128	86,795	(64.1)	31,128	86,795	(64.1)	31,128	86,795	(64.1)
ROE	-	-	-	-	-	-	41.9	38.5	3.4

Performance comment



Key Metrics per segment

Key metrics	Corporate								
	3Q25	3Q24	Δ%	9M25	9M24	Δ%	OCT24-SEP25	OCT23-SEP24	Δ%
Net operating revenue (NOR)	335,459	321,047	4.5	997,883	932,692	7.0	1,324,849	1,232,757	7.5
Average ticket	18.23	17.77	2.6	18.08	17.43	3.7	18.13	17.34	4.6
Number of members (000)	6,409	6,261	2.4	6,409	6,261	2.4	6,409	6,261	2.4
Net additions (000)	76	(13)	-	50	153	(0.7)	148	206	(0.3)
Cost of services	172,685	153,738	12.3	482,238	449,283	7.3	651,376	601,683	8.3
Dental care ratio (%)	51.5	47.9	3.6 p.p.	48.3	48.2	0.1 p.p.	49.2	48.8	0.4 p.p.
Cost of services / member / month	9.04	8.18	10.5	8.39	8.07	4.0	8.57	8.14	5.2
Gross profit	162,774	167,309	(2.7)	515,645	483,409	6.7	673,473	631,074	6.7
Gross margin (%)	48.5	52.1	(3.6 p.p.)	51.7	51.8	(0.1 p.p.)	50.8	51.2	(0.4 p.p.)
Selling expenses	20,706	24,161	(14.3)	65,048	67,266	(3.3)	90,493	89,211	1.4
Selling expenses (%)	6.2	7.5	(1.3 p.p.)	6.5	7.2	(0.7 p.p.)	6.8	7.2	(0.4 p.p.)
Contribution Margin	142,068	143,148	(0.8)	450,597	416,142	8.3	582,980	541,862	7.6
Contribution Margin (% NOR)	42.4	44.6	(2.2 p.p.)	45.2	44.6	0.6 p.p.	44.0	44.0	-

Key metrics	SME								
	3Q25	3Q24	Δ%	9M25	9M24	Δ%	OCT24-SEP25	OCT23-SEP24	Δ%
Net operating revenue (NOR)	133,294	118,001	13.0	380,560	344,142	10.6	504,912	455,865	10.8
Average ticket	26.82	26.39	1.6	26.31	25.60	2.8	26.25	25.90	1.3
Number of members (000)	1,778	1,600	11.1	1,778	1,600	11.1	1,778	1,600	11.1
Net additions (000)	69	62	0.1	170	49	2.5	178	108	0.7
Cost of services	37,624	29,137	29.1	98,900	89,071	11.0	131,513	120,049	9.5
Dental care ratio (%)	28.2	24.7	3.5 p.p.	26.0	25.9	0.1 p.p.	26.0	26.3	(0.3 p.p.)
Cost of services / member / month	7.19	6.19	16.2	6.49	6.28	3.3	6.49	6.47	0.3
Gross profit	95,670	88,864	7.7	281,660	255,072	10.4	373,399	335,817	11.2
Gross margin (%)	71.8	75.3	(3.5 p.p.)	74.0	74.1	(0.1 p.p.)	74.0	73.7	0.3 p.p.
Selling expenses	23,129	16,017	44.4	61,437	44,591	37.8	78,305	57,883	35.3
Selling expenses (%)	17.4	13.6	3.8 p.p.	16.1	13.0	3.1 p.p.	15.5	12.7	2.8 p.p.
Contribution Margin	72,541	72,847	(0.4)	220,222	210,480	4.6	295,095	277,933	6.2
Contribution Margin (% NOR)	54.4	61.7	(7.3 p.p.)	57.9	61.2	(3.3 p.p.)	58.4	61.0	(2.6 p.p.)

Key metrics	Individual plans								
	3Q25	3Q24	Δ%	9M25	9M24	Δ%	OCT24-SEP25	OCT23-SEP24	Δ%
Net operating revenue (NOR)	114,196	114,301	(0.1)	359,669	344,562	4.4	478,369	460,188	4.0
Average ticket	42.83	41.98	2.0	44.56	42.38	5.1	44.42	42.00	5.8
Number of members (000)	944	957	(1.3)	944	957	(1.3)	944	957	(1.3)
Net additions (000)	6	(3)	-	(13)	(1)	-	(13)	(21)	-
Cost of services	24,417	23,713	3.0	66,823	71,846	(7.0)	91,557	97,854	(6.4)
Dental care ratio (%)	21.4	20.7	0.7 p.p.	18.6	20.9	(2.3 p.p.)	19.1	21.3	(2.2 p.p.)
Cost of services / member / month	8.65	8.24	4.9	7.81	8.33	(6.3)	8.02	8.42	(4.7)
Gross profit	89,780	90,588	(0.9)	292,845	272,717	7.4	386,811	362,334	6.8
Gross margin (%)	78.6	79.3	(0.7 p.p.)	81.4	79.1	2.3 p.p.	80.9	78.7	2.2 p.p.
Selling expenses	23,504	26,511	(11.3)	68,058	73,843	(7.8)	95,990	96,228	(0.2)
Selling expenses (%)	20.6	23.2	(2.6 p.p.)	18.9	21.4	(2.5 p.p.)	20.1	20.9	(0.8 p.p.)
Contribution Margin	66,276	64,077	3.4	224,787	198,874	13.0	290,821	266,106	9.3
Contribution Margin (% NOR)	58.0	56.1	1.9 p.p.	62.5	57.7	4.8 p.p.	60.8	57.8	3.0 p.p.

Performance comment



ESG Metrics



Odontoprev was the winner, for the 12th consecutive year, of the 2025 edition of the Top of Mind HR award, as the most voted Dental Care provider among HR professionals across the country. Of the 28 annual editions since 1998, Odontoprev was voted #1 during 23 times.

Environmental key indicators	3Q25	9M25	3Q24	9M24
Total consumption of electricity (kWh) [GRI-302]	326,917	1,280,681	375,082	1,327,756
Total consumption of water (m³) [GRI-303]	679	1,942	666	1,899
Greenhouse gas emissions per scope (tCO2e) [GRI 305]	157	414	143	389
Scope 1 - direct emissions (tCO2e)	4	6	1	2
Scope 2 - indirect emissions related to purchase of energy (tCO2e)	15	52	17	44
Scope 3 - indirect emissions from the value chain (tCO2e)	139	355	124	344
Waste Management[GRI 306]	38	285	56	157
Paper disposal (Kg)	35	257	49	140
Plastic disposal (Kg)	3	20	4	11
Aluminium disposal (Kg)	1	5	2	4
Glass disposal (Kg)	-	3	1	2

Personnel key indicators	3Q25	9M25	3Q24	9M24
Total employees (a)	1,958	1,958	1,958	1,958
Board of Directors & Fiscal Council Members (b)	10	10	11	11
Total employees ex Board members (a) - (b)	1,948	1,948	1,947	1,947
Call Center employees	188	188	185	185

Total turnover	8.0%	23.1%	5.7%	18.7%
Turnover without Call Center	7.0%	19.7%	5.6%	17.9%
Call Center turnover	17.0%	53.2%	11.9%	36.8%

[GRI G4-LA12]

Gender distribution

% Men	26.9%	26.9%	26.9%	26.9%
% Women	73.1%	73.1%	73.1%	73.1%

% Women at Strategic Management	48.4%	48.4%	45.3%	45.3%
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[GRI G4-LA12]

Functional distribution

Statutory	0.4%	0.4%	0.3%	0.3%
Management/Superintendence	4.5%	4.5%	4.4%	4.4%
Supervisory	5.3%	5.3%	4.8%	4.8%
Administrative	33.5%	33.5%	32.4%	32.4%
Operational	52.3%	52.3%	53.8%	53.8%
Apprentice/Interns	4.0%	4.0%	4.3%	4.3%

[GRI G4-LA12]

Age distribution

< 21 years	6.4%	6.4%	5.0%	5.0%
21 - 29 years	21.6%	21.6%	24.0%	24.0%
30 - 39 years	33.9%	33.9%	34.9%	34.9%
40 - 49 years	25.3%	25.3%	24.0%	24.0%
> 50 years	12.8%	12.8%	12.1%	12.1%



Performance comment



Operational and financial performance

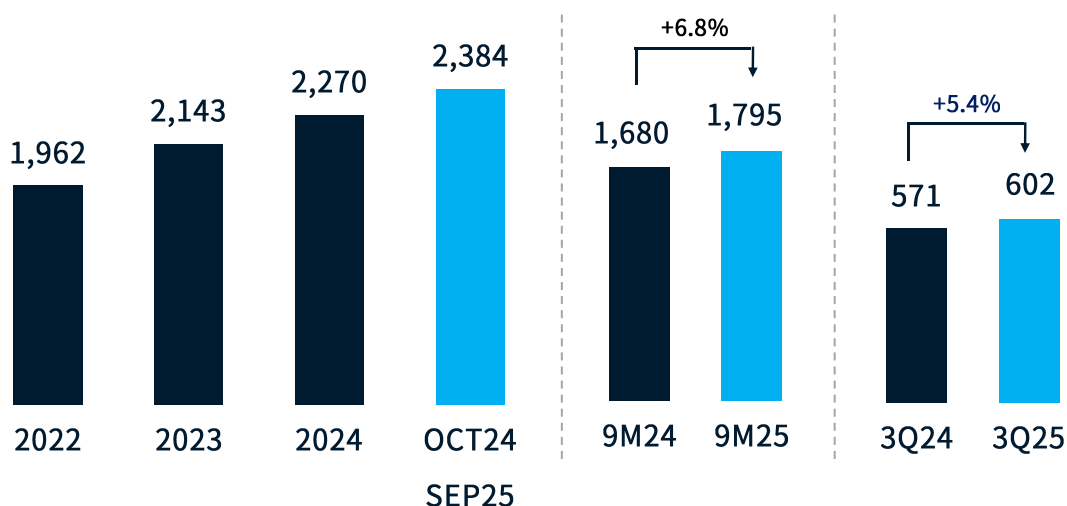
Net operating revenue (NOR)

	3Q25		3Q24		Δ%	9M25		9M24		Δ%	OCT24-SEP25		OCT23-SEP24		Δ%
	R\$ 000	% NOR	R\$ 000	% NOR		R\$ 000	% Sales	R\$ 000	% Sales		R\$ 000	% NOR	R\$ 000	% NOR	
(+) Payments, net	609,653	101.2	579,048	101.3	5.3	1,820,922	101.5	1,698,850	101.1	7.2	2,417,318	101.4	2,250,073	101.1	7.4
(+) Sales of services and products	14,516	2.4	13,768	2.4	5.4	40,769	2.3	40,410	2.4	0.9	53,024	2.2	54,541	2.5	(2.8)
(+) Odontored (México)	8,164	1.4	7,965	1.4	2.5	25,592	1.4	29,235	1.7	(12.5)	36,542	1.5	36,990	1.7	(1.2)
Gross operating revenue (GOR)	632,333	105.0	600,780	105.1	5.3	1,887,283	105.2	1,768,495	105.3	6.7	2,506,884	105.1	2,341,604	105.2	7.1
(-) Direct taxes on dental care operations	26,703	4.4	25,699	4.5	3.9	82,810	4.6	77,453	4.6	6.9	109,188	4.6	101,263	4.6	7.8
(-) Taxes on sales of services and products	3,356	0.6	3,691	0.6	(9.1)	9,887	0.6	10,898	0.6	(9.3)	13,469	0.6	14,990	0.7	(10.2)
Net operating revenue (NOR)	602,274	100.0	571,390	100.0	5.4	1,794,585	100.0	1,680,144	100.0	6.8	2,384,228	100.0	2,225,351	100.0	7.1

The consolidated net revenue (NOR) reached R\$602,274 in 3Q25, up 5.4% YoY, with a higher average ticket and net adds of new members from all business segments. Over the last twelve months, NOR was R\$2,384,228, up 7.1% Y/Y.

Net revenue

R\$ million



Consolidated Average Ticket

The consolidated average ticket in 3Q25 was R\$22.44, 2.2% higher than the R\$21.95 registered in 3Q24.

	3Q25	3Q24	Δ%	9M25	9M24	Δ%	OCT24-SEP25	OCT23-SEP24	Δ%
Payments, net R\$000 (A)	609,653	579,048	5.3	1,820,922	1,698,850	7.2	2,417,318	2,250,073	7.4
Average number of members (B)	9,056,529	8,795,004	3.0	9,028,083	8,718,092	3.6	8,975,094	8,672,299	3.5
Average ticket (R\$/member/month) (A/B)/# of months	22.44	21.95	2.2	22.41	21.65	3.5	22.44	21.62	3.8

Performance comment



Total number of members

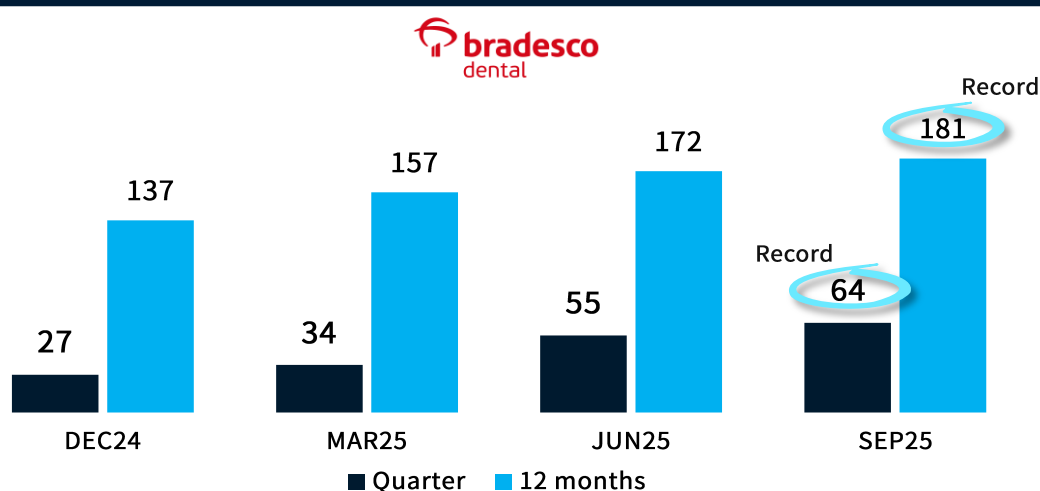
Odontoprev registered 9,131,897 members at the end of September, with a net addition of 151 thousand beneficiaries in 3Q25 and 314 thousand in the last twelve months.

The Corporate segment presented a net addition of 76 thousand lives in the quarter and 148 thousand new clients in the last twelve months.

SME plans reached a record net addition of 64 thousand new customers in 3Q25 in the Bradesco Dental brand:

Bradesco Dental SME: quarterly and 12-month net additions

Thousand lives



Bradesco Dental, the best-selling brand in recent years, currently accounts for 52% of the consolidated portfolio. In the SME segment, Bradesco Dental reached 81% of total beneficiaries, from 79% a year ago.

	Portfolio 3Q25	% segment	Net additions			Portfolio 3Q24	% segment	Net additions		
			3Q25	9M25	OCT24-SEP25			3Q24	9M24	OCT23-SEP24
Total	9,131,897	100.0%	150,737	207,628	313,607	8,818,290	100.0%	46,572	200,397	291,983
bradesco dental	4,749,112	52.0%	100,559	178,814	299,167	4,449,945	50.5%	112,727	163,539	241,586
Others ¹	4,382,785	48.0%	50,178	28,814	14,440	4,368,345	49.5%	(66,155)	36,858	50,397
Corporate	6,408,926	100.0%	76,006	50,306	148,401	6,260,525	100.0%	(12,508)	152,681	205,545
bradesco dental	2,872,042	44.8%	31,997	19,411	118,163	2,753,879	44.0%	65,400	54,587	102,788
Others ¹	3,536,884	55.2%	44,009	30,895	30,238	3,506,646	56.0%	(77,908)	98,094	102,757
SME	1,778,493	100.0%	68,572	169,989	178,105	1,600,388	100.0%	61,894	49,122	107,923
bradesco dental	1,444,990	81.2%	64,469	154,428	181,366	1,263,624	79.0%	54,836	110,317	147,334
Others ¹	333,503	18.8%	4,103	15,561	(3,261)	336,764	21.0%	7,058	(61,195)	(39,411)
Individual Plans	944,478	100.0%	6,159	(12,667)	(12,899)	957,377	100.0%	(2,814)	(1,406)	(21,485)
bradesco dental	432,080	45.7%	4,093	4,975	(362)	432,442	45.2%	(7,509)	(1,365)	(8,536)
Others ¹	512,398	54.3%	2,066	(17,642)	(12,537)	524,935	54.8%	4,695	(41)	(12,949)

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

Performance comment



Cost of services and dental care ratio

Cost of services (ex IBNR) and dental loss ratio (% NOR)															
	3Q25		3Q24		Δ% p.p. NOR	9M25		9M24		Δ% p.p. Sales	OCT24-SEP25		OCT23-SEP24		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)	244,479	40.6	215,425	37.7	2.9	676,578	37.7	635,545	37.8	(0.1)	912,469	38.3	855,130	38.4	(0.1)
Indemnifiable claims, net	215,458	35.8	187,003	32.7	3.1	592,380	33.0	556,851	33.1	(0.1)	793,637	33.3	749,386	33.7	(0.4)
Dental materials	5,364	0.9	4,569	0.8	0.1	14,013	0.8	13,381	0.8	-	26,905	1.1	20,177	0.9	0.2
Odontored (México)	2,751	0.5	2,829	0.5	0.0	8,126	0.5	8,140	0.5	-	10,891	0.5	10,193	0.5	0.0
Other operational costs and Provisions/reversals	20,906	3.5	21,025	3.7	(0.2)	62,059	3.5	57,173	3.4	0.1	81,037	3.4	75,374	3.4	0.0

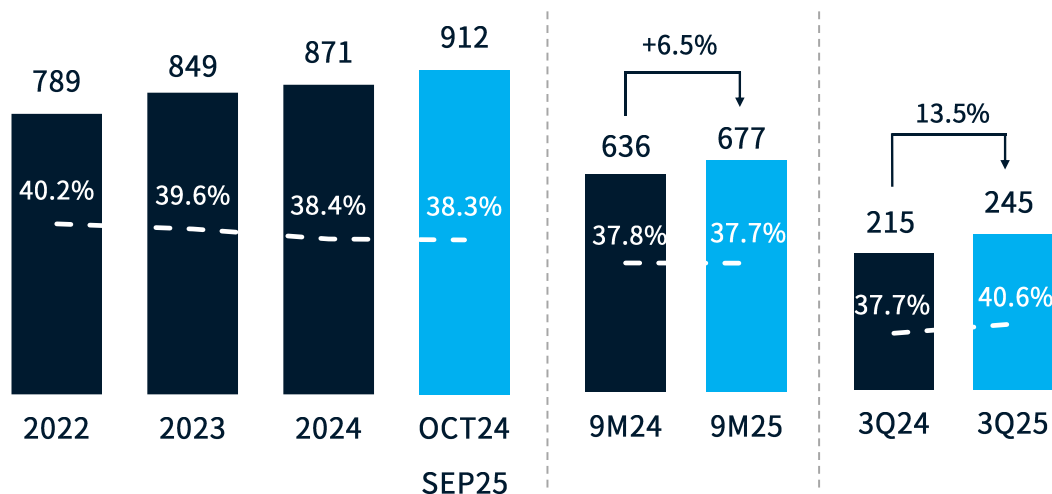
For comparison purposes, the IBNR Provision (Incurred but not Reported) and technical reserves (Odontored), were excluded from the Cost of Services.

In 3Q25, the dental care ratio was 40.6%, higher than the 37.7% in 3Q24, which was the lowest dental care ratio for a 3Q in our records.

In the last twelve months, the cost of services represented 38.3% of NOR, similar to the historic all-time record level of efficiency of 38.4% in 2024.

Cost of Services

\$ million and % NOR



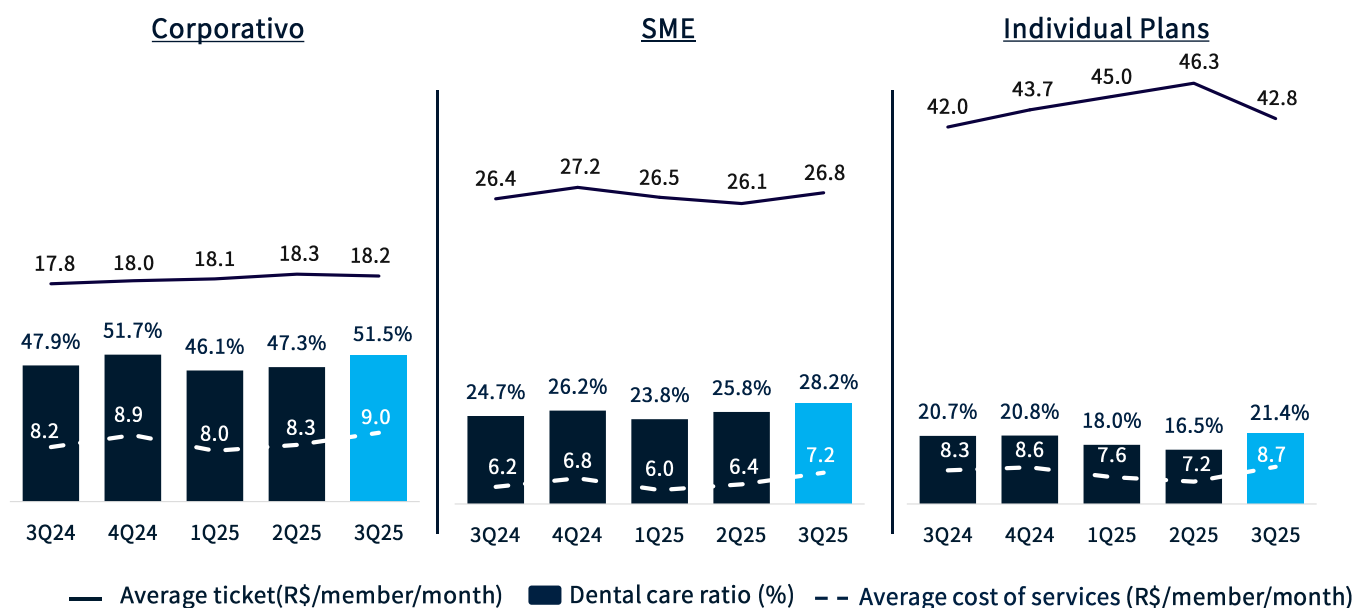
Performance comment



The three business segments have a similar average cost of services. On the other hand, the price of non-corporate products, in particular Individual plans, assume conservative parameters related to adverse selection, contract cancellation and bad debt.

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

R\$/member/month



*2Q25 Dental care ratio excluding reversal of technical provisions: 49.5% Corporate, 26.6% SME, and 18.5% Individual Plans.

Performance comment



Selling expenses (S)

	3Q25	3Q24	Δ%	9M25	9M24	Δ%	OCT24-SEP25	OCT23-SEP24	Δ%
Selling expenses (R\$ 000)	68,250	68,065	0.3	197,431	189,991	3.9	268,782	247,953	8.4
Selling expenses (% NOR)	11.3	11.9	(0.6 p.p.)	11.0	11.3	(0.3 p.p.)	11.3	11.1	0.2 p.p.

Administrative expenses (G&A)

	3Q25		3Q24		Δ%	Δ% p.p. NOR	9M25		9M24		Δ%	Δ% p.p. Sales	OCT24-SEP25		OCT23-SEP24		Δ%	Δ% p.p. NOR
	R\$ 000	% NOR	R\$ 000	% NOR			R\$ 000	% Sales	R\$ 000	% Sales			R\$mil	% ROL	R\$ 000	% NOR		
Personnel	49,676	8.2	45,797	8.0	8.5	0.2	143,219	8.0	135,221	8.0	5.9	-	195,577	8.2	189,590	8.5	3.2	(0.3)
Third parties services	21,552	3.6	18,189	3.2	18.5	0.4	62,139	3.5	57,568	3.4	7.9	0.1	84,518	3.5	79,457	3.6	6.4	(0.1)
Rentals and post services	11,335	1.9	10,845	1.9	4.5	-	30,748	1.7	25,122	1.5	22.4	0.2	49,216	2.1	39,636	1.8	24.2	0.3
Publicity and advertising	3,570	0.6	4,095	0.7	(12.8)	(0.1)	14,154	0.8	13,347	0.8	6.0	-	26,323	1.1	21,976	1.0	19.8	0.1
Taxes and fees	1,180	0.2	969	0.2	21.8	-	4,240	0.2	3,173	0.2	33.6	-	5,262	0.2	5,329	0.2	(1.2)	-
Others	3,123	0.5	2,567	0.4	21.7	0.1	7,730	0.4	6,108	0.4	26.6	-	7,477	0.3	10,014	0.4	(25.3)	(0.1)
G&A (adjusted at EBITDA base)	90,437	15.0	82,462	14.4	9.7	0.6	262,230	14.6	240,539	14.3	9.0	0.3	368,373	15.5	346,002	15.5	6.5	-
Depreciation and amortization	14,570	2.4	11,897	2.1	22.5	0.3	42,241	2.4	35,830	2.1	17.9	0.3	56,204	2.4	50,091	2.3	12.2	0.1
Amortization of utilization rights	1,545	0.3	1,562	0.3	(1.1)	-	4,689	0.3	4,864	0.3	(3.6)	-	6,184	0.3	7,672	0.3	(19.4)	-
G&A (not adjusted at EBITDA base)	16,115	2.7	13,459	2.4	19.7	0.3	46,930	2.6	40,694	2.4	15.3	0.2	62,388	2.6	57,763	2.6	8.0	-
Total administrative expenses (G&A)	106,552	17.7	95,921	16.8	11.1	0.9	309,160	17.2	281,233	16.7	9.9	0.5	430,760	18.1	403,765	18.1	6.7	-

Allowance for doubtful receivables (Bad debt)

	3Q25	3Q24	Δ%	9M25	9M24	Δ%	OCT24-SEP25	OCT23-SEP24	Δ%
Allowance for doubtful receivables (R\$ 000)	11,921	18,264	(34.7)	26,577	38,999	(31.9)	39,618	49,408	(19.8)
Allowance for doubtful receivables (% NOR)	2.0	3.2	(1.2 p.p.)	1.5	2.3	(0.8 p.p.)	1.7	2.2	(0.5 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.

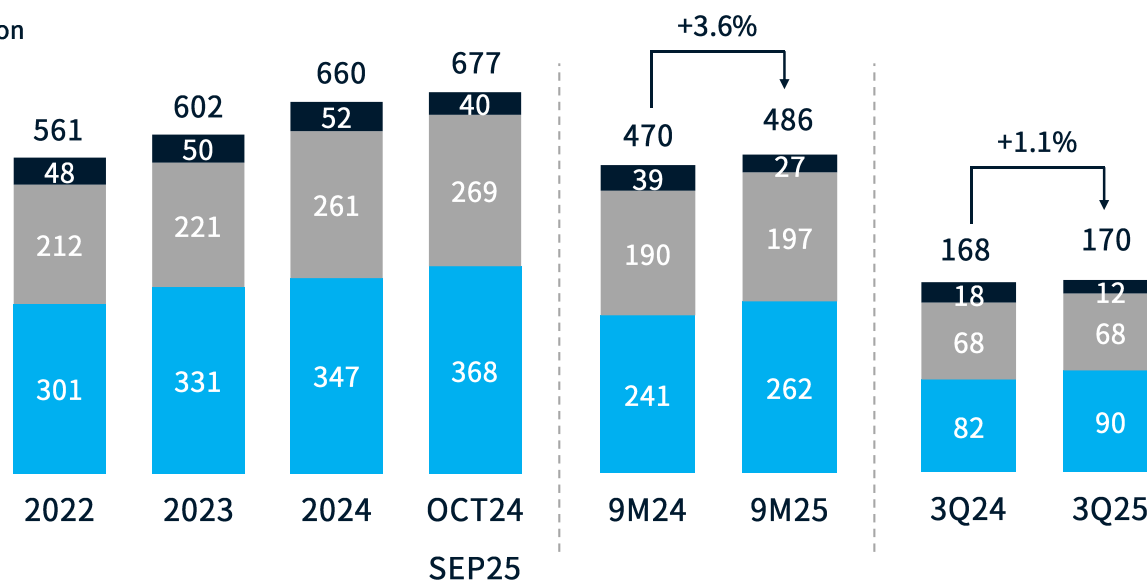
Performance comment



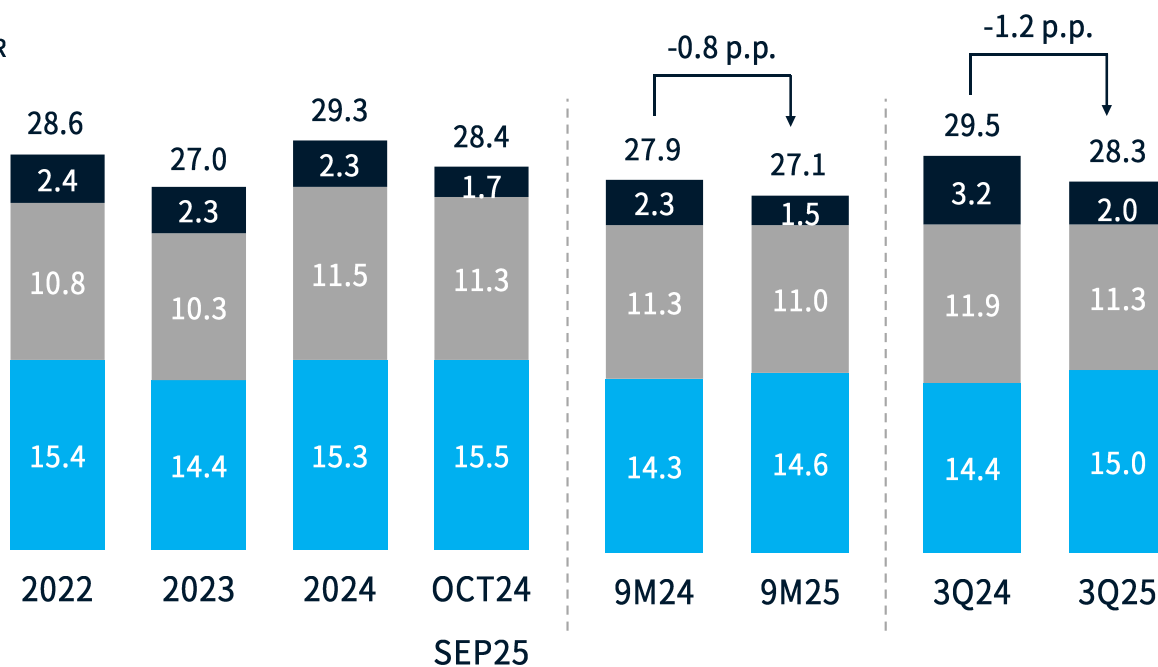
SG&A and Allowance for doubtful receivables

Administrative expenses Selling expenses Allowance for doubtful receivables

R\$ million



% NOR



Performance comment



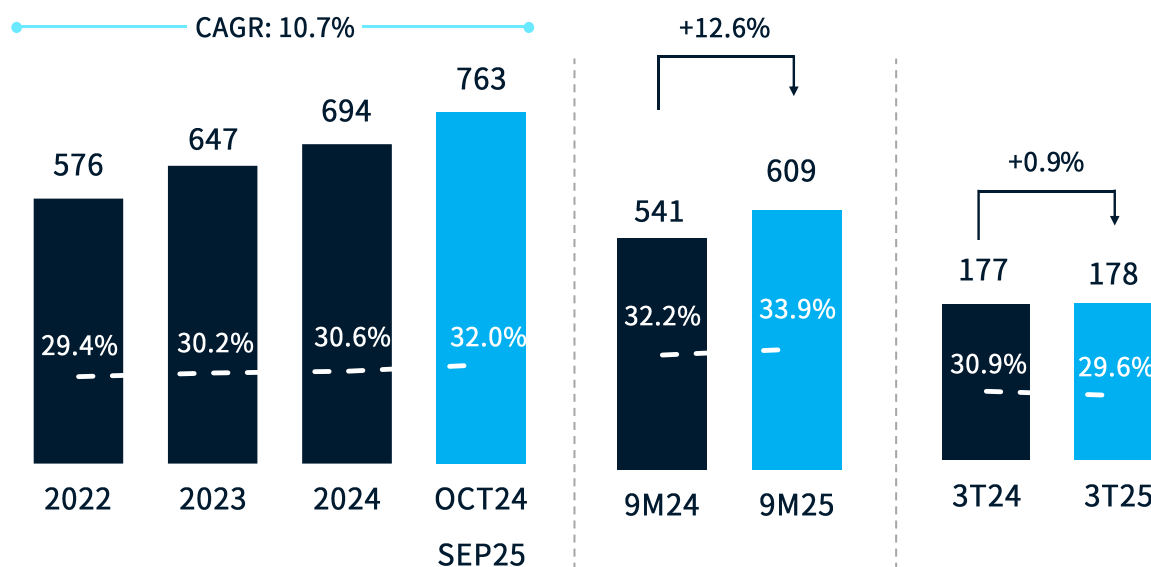
EBITDA and Adjusted EBITDA

	3Q25		3Q24		Y/Y %	Δ% p.p. NOR	9M25		9M24		Y/Y %	Δ% p.p. NOR	OCT24-SEP25		OCT23-SEP24		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	128,743	21.4	141,819	24.8	(9.2)	(3.4)	441,571	24.6	419,558	25.0	5.2	(0.4)	555,594	23.3	545,854	24.5	1.8	(1.2)
(+) Current income and social contribution tax	55,721	9.3	52,480	9.2	6.2	0.1	169,261	9.4	165,968	9.9	2.0	(0.5)	233,609	9.8	209,714	9.4	11.4	0.4
(+) Deferred income and social contribution tax	(1,405)	(0.2)	(2,582)	(0.5)	(45.6)	0.3	22,057	1.2	3,133	0.2	604.0	1.0	9,459	0.4	6,402	0.3	47.7	0.1
(-) Financial income	31,233	5.2	32,943	5.8	(5.2)	(0.6)	89,682	5.0	95,615	5.7	(6.2)	(0.7)	124,503	5.2	125,544	5.6	(0.8)	(0.4)
(+) Financial expenses	7,024	1.2	5,592	1.0	25.6	0.2	19,823	1.1	13,819	0.8	43.5	0.3	26,633	1.1	25,275	1.1	5.4	-
(-) Participation of minority shareholders	(75)	-	(106)	-	(29.2)	-	111	-	67	-	65.7	-	155	-	23	-	567.1	-
(+) Depreciation and amortization	14,570	2.4	11,897	2.1	22.5	0.3	42,241	2.4	35,830	2.1	17.9	0.3	56,204	2.4	50,091	2.3	12.2	0.1
(+) Amortization of utilization rights	1,545	0.3	1,562	0.3	(1.1)	-	4,689	0.3	4,864	0.3	(3.6)	-	6,184	0.3	7,672	0.3	(19.4)	-
(-) Equity in subsidiaries	1,049	0.2	1,313	0.2	(20.1)	-	4,295	0.2	4,270	0.3	0.6	(0.1)	6,021	0.3	2,874	0.1	109.5	0.2
EBITDA	173,992	28.9	176,619	30.9	(1.5)	(2.0)	605,556	33.7	543,220	32.3	11.5	1.4	757,003	31.8	716,566	32.2	5.6	(0.4)
(+) Incurred But Not Reported Provision - IBNR	3,011	0.5	(1,874)	(0.3)	(260.7)	0.8	(1,350)	(0.1)	(3,134)	(0.2)	(56.9)	0.1	(2,917)	(0.1)	(733)	-	298.2	(0.1)
(+) Odontored - Technical reserves	(331)	(0.1)	(101)	-	226.2	(0.1)	(894)	(0.0)	(441)	-	102.6	-	45	-	90	-	(49.9)	-
(+) Brasilidental EBITDA Pro Forma	1,422	0.2	1,904	0.3	(25.3)	(0.1)	5,935	0.3	6,014	0.4	(1.3)	(0.1)	8,425	0.4	8,099	0.4	4.0	-
(-) ISS reversal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(-) Reversal TSS/ ANS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(41,296)	(1.9)	(100.0)	1.9
Adjusted EBITDA	178,094	29.6	176,548	30.9	0.9	(1.3)	609,246	33.9	541,085	32.2	12.6	1.7	762,556	32.0	682,727	30.7	11.7	1.3

Adjusted EBITDA reached R\$178,094 in 3Q25, 0.9% higher than 3Q24, with a margin of 29.6%. In the last twelve months, adjusted EBITDA was a record R\$762,556, with a margin expansion from 30.7% to 32.0%, a CAGR of 10.7% since 2022.

Adjusted EBITDA

R\$ million and % NOR



Performance comment



Financial income

	3Q25		3Q24		Δ%	9M25		9M24		Δ%	OCT24-SEP25		OCT23-SEP24		Δ%
	R\$ 000	% Sales	R\$ 000	% Sales		R\$ 000	% Sales	R\$ 000	% Sales		R\$mil	% Sales	R\$ 000	% Sales	
Net financial income	24,209	4.0	27,351	4.8	(11.5)	69,858	3.9	81,796	4.9	(14.6)	97,870	4.1	100,269	4.5	(2.4)
(+) Financial income	31,233	5.2	32,943	5.8	(5.2)	89,682	5.0	95,615	5.7	(6.2)	124,503	5.2	125,544	5.6	(0.8)
(-) Financial expenses	7,024	1.2	5,592	1.0	25.6	19,823	1.1	13,818	0.8	43.5	26,633	1.1	25,275	1.1	5.4

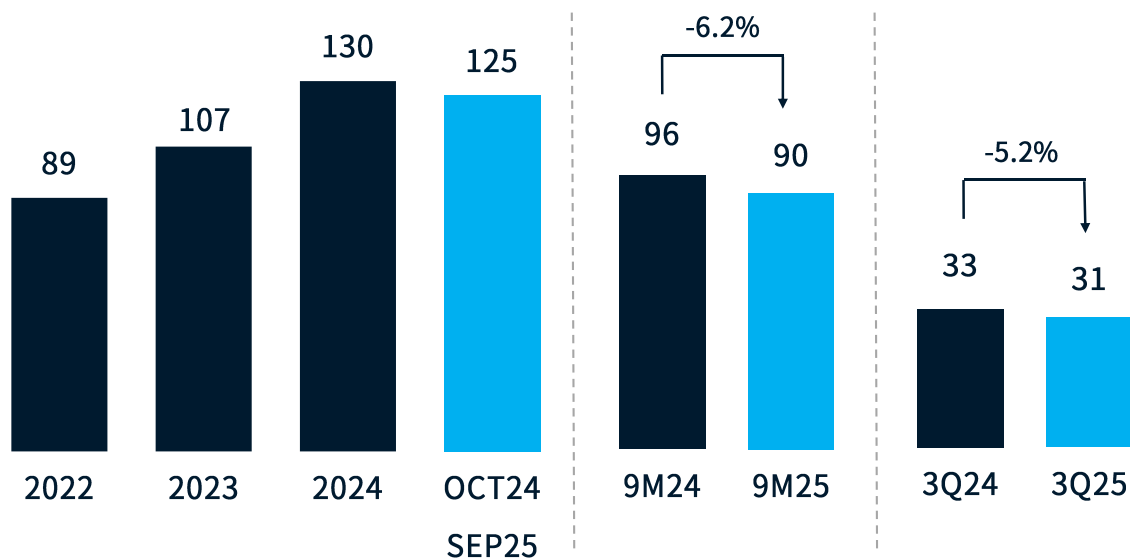
The Financial income was R\$31,233 in 3Q25 and R\$124,503 in the last twelve months, both similar to previous periods.

As of 2025, financial expenses have been adjusted by the Interest rate (Selic)/ CPI (IPCA), instead of the National Consumer Price Index (INPC).

During 2021, the Company's financial portfolio was partially migrated from Current Assets to long-term Treasury bonds, currently representing 52% of total portfolio, of which post-fixed (72%) and pre-fixed (28%), 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.

Financial income recent evolution

R\$ million



Performance comment



Income and social contribution taxes

	3Q25		3Q24		Δ%	9M25		9M24		Δ%	OCT24-SEP25		OCT23-SEP24		Δ%
	R\$ 000	% Sales	R\$ 000	% Sales		R\$ 000	% Sales	R\$ 000	% Sales		R\$ 000	% Sales	R\$ 000	% Sales	
Taxes¹	54,315	9.3	49,898	9.1	8.9	191,318	11.0	169,987	10.4	12.5	243,067	10.6	226,213	10.5	7.5
(-) Current income and social contribution taxes	55,721	9.6	52,480	9.5	6.2	169,262	9.8	166,854	10.2	1.4	233,609	10.1	210,600	9.8	10.9
(-) Deferred income and social contribution taxes	(1,406)	(0.2)	(2,582)	(0.5)	-	22,057	1.3	3,133	0.2	-	9,458	0.4	15,613	0.7	(39.4)

¹ Considers income tax and social contribution relating to Odontoprev's accounting result.

Effective tax rates

(R\$000, except otherwise specified)	3Q25	3Q24	9M25	9M24	OCT24-SEP25	OCT23-SEP24
Income before taxes and profit sharing	183,133	191,823	632,778	589,478	798,505	772,044
Taxes						
(-) Current income and social contribution taxes	55,721	52,480	169,262	166,854	233,609	210,600
(-) Deferred income and social contribution taxes	(1,406)	(2,582)	22,057	3,133	9,458	15,613
Total taxes	54,315	49,898	191,318	169,987	243,067	226,213
Total effective tax rate (%)¹	29.7%	26.0%	30.2%	28.8%	30.4%	29.3%

¹ Considers to calculate the Total effective tax rate the Odontoprev's accounting result.

Goodwill

Goodwill balance for future profitability resulting from the acquisition and subsequent incorporation of Mogidonto (R\$3,635) and Rede Dental (R\$618), 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 2025* (R\$ thousand)			
Year	Mogidonto	Rede Dental	Total
2025	727	618	1,345
2026	2,908	-	2,908
Total	3,635	618	4,253

ides the difference between all amounts paid and the fair value of assets and liabilities of investments acquired and evaluated through chase Price Allocation (PPA) assessment.

Performance comment



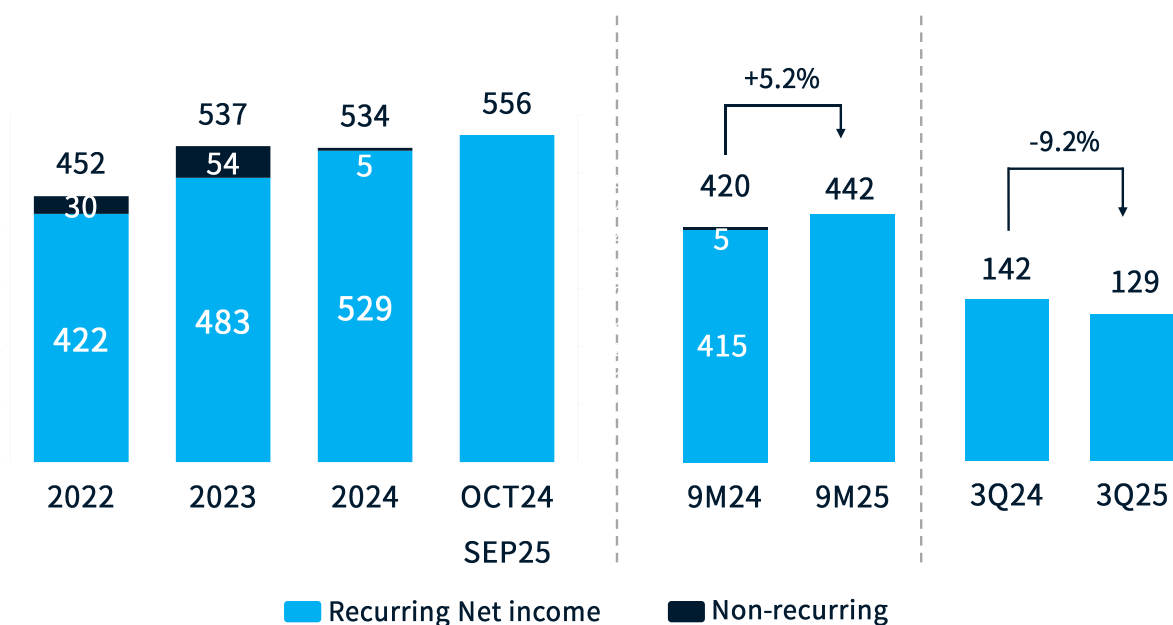
Net income

	3Q25	3Q24	Δ%	9M25	9M24	Δ%	OCT24-SEP25	OCT23-SEP24	Δ%
Net income (R\$ 000)	128,743	141,819	(9.2)	441,571	419,558	5.2	555,594	545,854	1.8
(-) Non-recurring events	-	-	-	-	4,572	-	-	41,295	-
Recurring Net income	128,743	141,819	(9.2)	441,571	414,985	6.4	555,594	504,559	10.1
Outstanding shares	545,093	547,427	(0.4)	545,093	547,427	(0.4)	545,093	547,427	(0.4)
Recurring EPS (R\$/share)	0.236	0.259	(8.8)	0.810	0.758	6.9	1.019	0.922	10.6

The net income reached R\$128,743 in 3Q25, 9.2% lower than 3Q24, a quarter where we posted very high margins. In the last twelve months, net income was R\$555,594, 10.1% higher YoY.

Net Income: recurring and non-recurring

R\$ million and % NOR



Performance comment

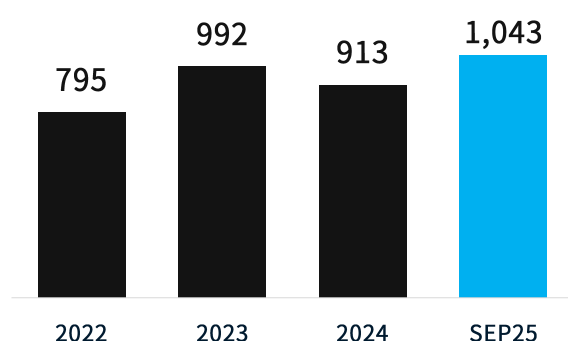


Cash flow

(R\$000)	3Q25	3Q24	9M25	9M24
CASH FLOW FROM OPERATIONAL ACTIVITIES				
Net income for the period	128,819	141,926	441,460	419,492
Reconciliation of net income with the cash generated by operations	93,647	87,076	269,419	255,266
NET CASH FROM OPERATIONAL ACTIVITIES	222,466	229,002	710,879	674,758
Decrease (increase) in operational assets	(19,452)	(30,667)	(64,823)	(18,076)
Increase (decrease) in operational liabilities	(58,206)	(38,310)	(197,893)	(141,508)
NET CASH PROVIDED BY (USED IN) OPERATIONAL ACTIVITIES	144,808	160,025	448,163	515,174
CASH FLOW FROM INVESTING ACTIVITIES				
Acquisition of property and equipment	(2,772)	(3,278)	(4,177)	(8,554)
System development, software licenses and other	(21,047)	(25,649)	(51,134)	(54,812)
Deferred selling expenses	1,300	500	4,775	4,125
Disposal of fixed and intangible assets	-	169	-	169
NET CASH PROVIDED BY (USED IN) INVESTING ACTIVITIES	(22,519)	(28,258)	(50,536)	(59,072)
CASH FLOW FROM FINANCING ACTIVITIES				
Dividends paid	-	(200,000)	(208,905)	(200,146)
Interest on capital paid	-	(22,779)	(40,034)	(42,359)
Share repurchased	-	-	(12,888)	(59,669)
NET CASH PROVIDED BY (USED IN) FINANCING ACTIVITIES	(2,093)	(224,197)	(268,172)	(309,062)
INCREASE (DECREASE) IN CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS	120,194	(92,432)	129,455	147,039
Cash, Cash Equivalents and short-term investments				
Balance at the beginning of period	922,664	1,231,620	913,403	992,149
Balance at the end of period	1,042,858	1,139,188	1,042,858	1,139,188
INCREASE (DECREASE) IN CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS	120,194	(92,432)	129,455	147,039

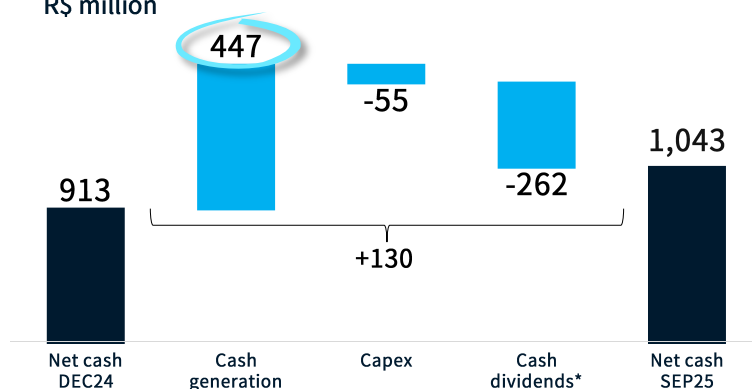
Net cash, zero debt

R\$ million



Cash flow

R\$ million



*Includes Dividends, IOC and Buyback.

Performance comment



CAPEX

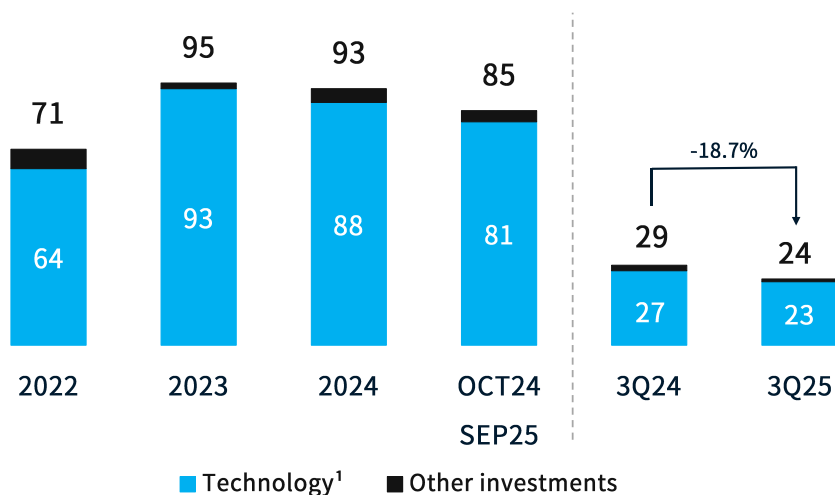
The IT development has historically been Odontoprev's largest investment item.

(R\$thousand)	3Q25	3Q24	Δ %	OCT24-SEP25	OCT23-SEP24	Δ%
IT platform, acquisition/license of software	21,047	25,638	(17.9)	78,319	79,182	(1.1)
Computer equipment	1,629	1,629	(0.0)	2,833	5,937	(52.3)
Dental plan equipment, furniture and utensils	72	354	(79.7)	745	1,096	(32.0)
Installations	327	1,459	(77.6)	1,096	1,986	(44.8)
Others	744	217	242.3	1,617	970	66.7
Total Capex	23,820	29,297	(18.7)	84,610	89,171	(5.1)

The annual CAPEX level reflects investments in the company's digital initiatives. In the last twelve months, investments in technology reached R\$81 million, lower than the level registered in recent years.

CAPEX: Technology represents the main investment

\$ million and % NOR



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

Performance comment



Shareholder remuneration

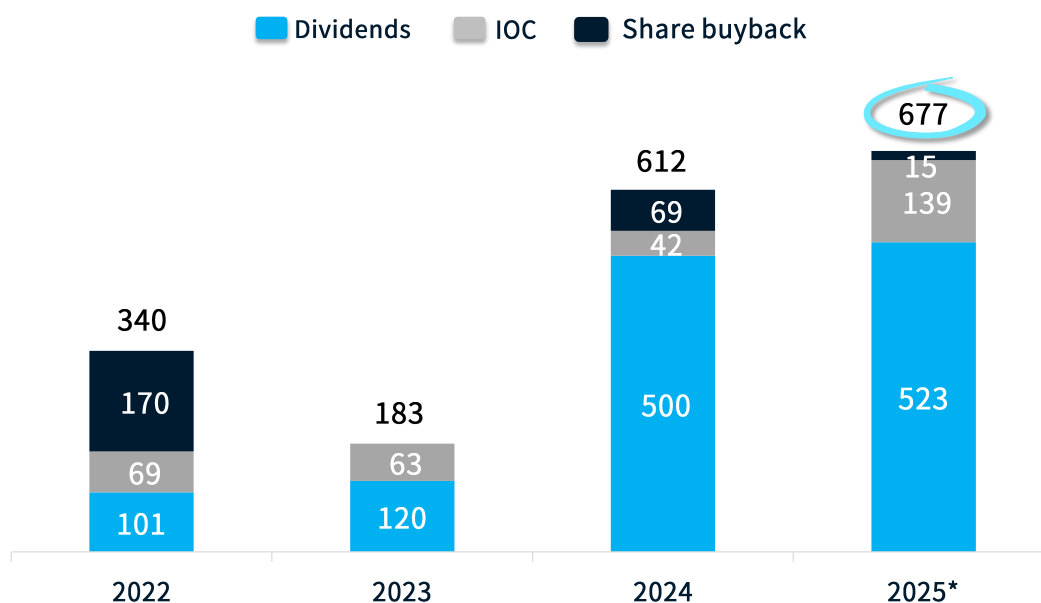
Since 2024, the remuneration to shareholders totaled R\$757,912, of which R\$596,060 as dividends and R\$161,852 as interest on capital.

Dividends and IOC since 2024

Type of Distribution	Fiscal Year	Approval	Shareholder Record Date	Payment Date	Gross Amount (R\$)	Gross Amount per Share (R\$)	Net Amount (R\$)	Net Amount per Share (R\$)	Net Income (R\$)
IOC	1Q24	03/27/2024	04/01/2024	08/21/2024	22,779,011	0.041368166	19,362,159	0.041368166	
Dividends	1Q24	05/07/2024	05/15/2024	12/18/2024	73,000,000	0.133326134	73,000,000	0.133326134	
IOC	2Q24	06/17/2024	06/24/2024	01/29/2025	21,641,858	0.039533811	18,395,579	0.039533811	
Dividends	2Q24	08/06/2024	08/23/2024	04/03/2025	85,478,453	0.156145973	85,478,453	0.156145973	
IOC	3Q24	09/26/2024	10/01/2024	04/03/2025	18,392,011	0.033597221	15,633,209	0.033597221	
Dividends	3Q24	11/05/2024	11/08/2024	04/03/2025	123,426,854	0.225672880	123,426,854	0.225672880	
IOC	4Q24	12/17/2024	12/20/2024	12/10/2025	21,423,455	0.039185109	18,209,936	0.039185109	
Dividends	4Q24	04/01/2025	04/11/2025	12/10/2025	81,000,000	0.148598445	81,000,000	0.148598445	
Total	2024				447,141,642	0.817427739	434,506,191	0.817427739	533,581,000
IOC	1Q25	03/19/2025	03/24/2025	12/10/2025	24,749,241	0.045364399	21,036,855	0.045364399	
Dividends	1Q25	05/06/2025	05/09/2025	12/10/2025	118,000,000	0.216476748	118,000,000	0.216476748	
IOC	2Q25	06/18/2025	06/24/2025	12/10/2025	26,016,246	0.047728071	22,113,809	0.047728071	
Dividends	2Q25	08/05/2025	08/08/2025	12/10/2025	115,154,831	0.211257146	115,154,831	0.211257146	
IOC	3Q25	09/15/2025	09/18/2025	12/10/2025	26,849,742	0.049257160	22,822,281	0.049257160	
Total	9M25				310,770,060	0.570083524	299,127,776	0.570083524	441,571,000
Total					757,911,702	1.387511263	733,633,967	1.387511263	975,152,000

Total shareholder remuneration

\$ million | Cash basis



*Includes R\$413 million to be paid on December 10th, being R\$314 million in dividends and R\$99 million in IOC

Performance comment



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.

Since 2021, the total number of shares repurchased reached 36,676 thousand, with an adjusted average cost of R\$8.84.

On September 30th, the number of Treasury shares was 732,100.

Share Buyback Programs since 2021					
Start date	Closing date	# Repurchased shares (thousand)	Amount repurchased (R\$ thousand)	Nominal cost per share (R\$)	Adjusted cost per share (R\$)
March 31 st , 2021	October 28 th , 2021	10,000	130,595	13.06	9.18
October 29 th , 2021	April 28 th , 2022	10,000	119,818	11.98	8.69
April 29 th , 2022	October 31 st , 2023	9,273	89,681	9.67	7.70
February 29 th , 2024	August 29 th , 2025	7,404	84,460	11.41	10.03
Total		36,676	424,555	11.58	8.84

Performance comment

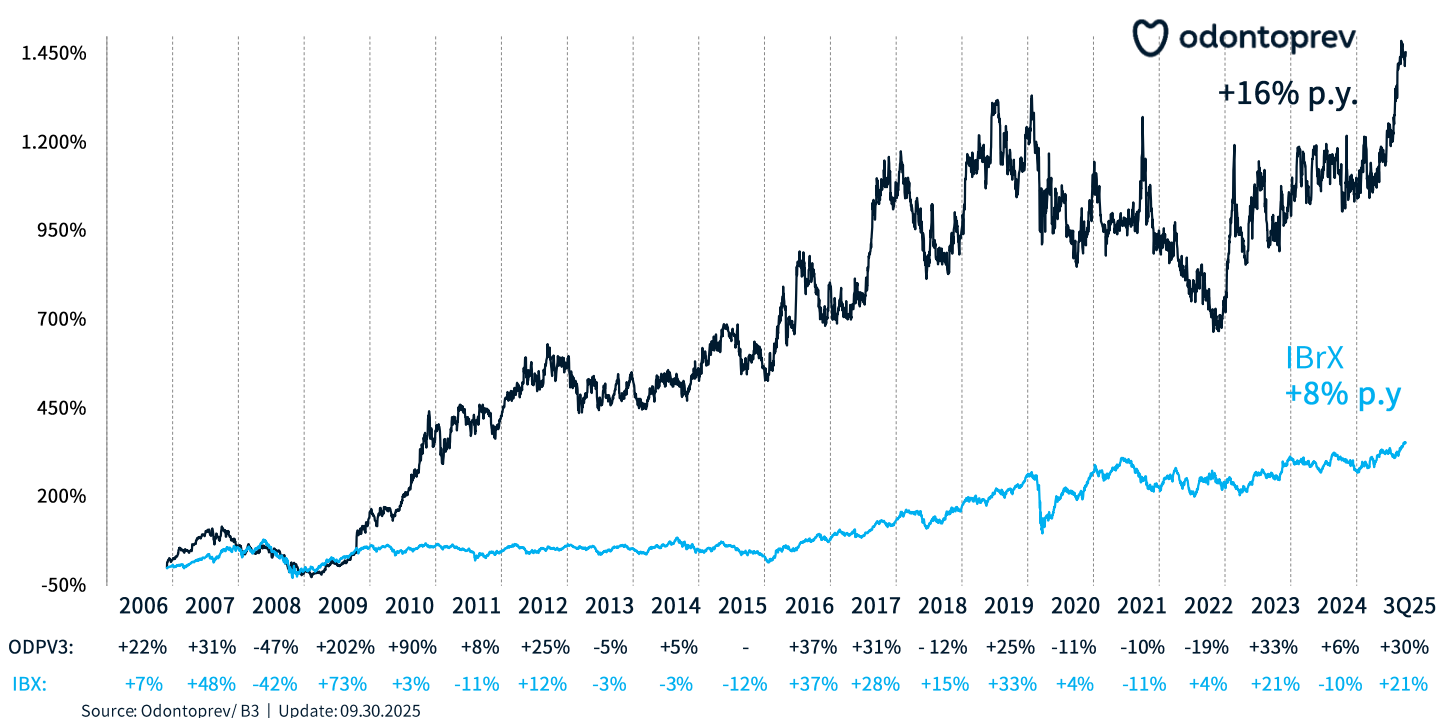


Capital Markets

The total shareholder return was 15% in 3Q25, compared to 5% for the IBrX. In 9M25, total shareholder return was 30%, compared to 21% for the IBrX.

Odontoprev's average annual return to shareholders has been +16% since the IPO in 2006, versus +8% of IBrX.

Odontoprev total shareholder return since IPO x IBrX



In 3Q25, the Company recorded higher stock liquidity, with an ADTV 86% higher Y/Y, reaching R\$20 million. The number of trades per day rose from 3.8 thousand to 4.7 thousand, an increase of 22% Y/Y.

ODPV3 liquidity	3Q25	3Q24	Δ %
ADTV (R\$ thousand)	20.5	11.0	85.9
Average number of trades/day	4,675	3,817	22.5

Performance comment



At the end of 3Q25, market capitalization reached R\$7.2 billion, with a closing price of R\$13.24, up 18% compared to the end of September 2024.

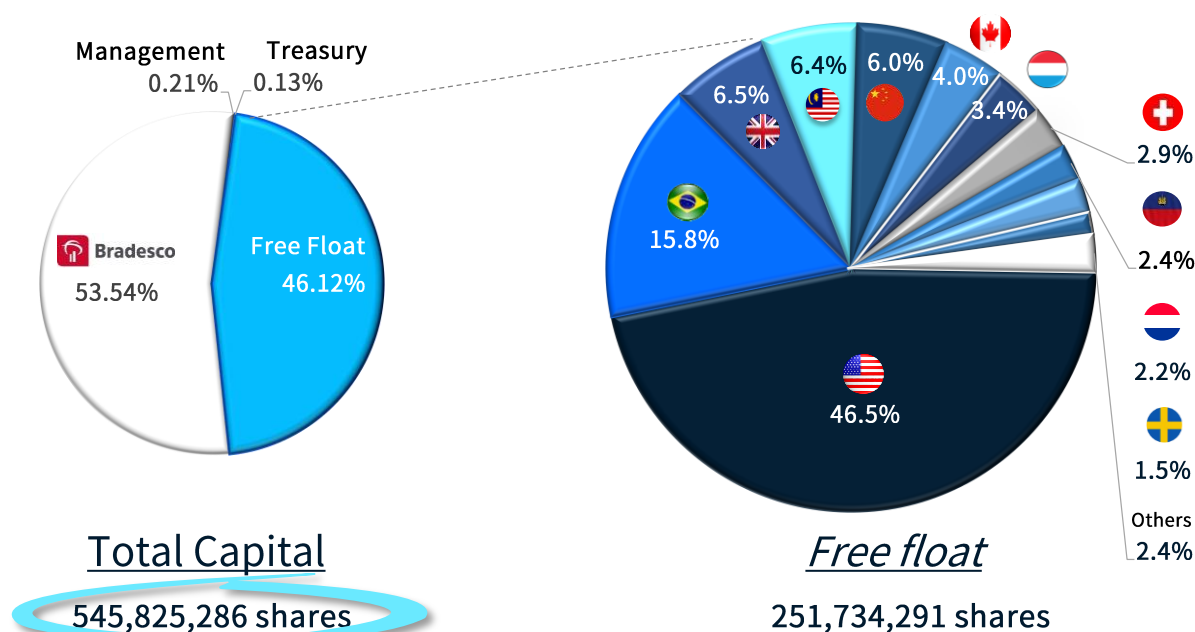
The number of individual shareholders was 55,139, up 21% from 3Q24, and institutional investors reached 653, up 34% Y/Y.

Odontoprev in Capital Markets	3Q25	3Q24	Δ %
Total number of shareholders	55.792	46.134	20,9
Individual investors	55.139	45.648	20,8
Institutional investors	653	486	34,4
Shares (thousand)	545.825	552.496	(1,2)
Treasury shares (thousand)	732	5.069	(85,6)
Market Cap (R\$ billion)	7,2	6,2	16,3
Share price (R\$)	13,24	11,25	17,7
Adjusted share price by dividends and IOC (R\$)	13,24	10,32	28,3

¹The Annual General Meeting held on April 04th, 2025 approved the cancellation of 6.7 million shares.

Global shareholder structure: investors from more than 30 countries

September/25



Notes to the financial statements

Notes to the individual and consolidated, condensed interim financial statements
September 30, 2025 and 2024 and December 31, 2024
(Amounts expressed in thousands of Reais, unless otherwise indicated)

Balance sheet

(In thousands of reais)

	Note	Company		Consolidated			Note	Company		Consolidated	
		09/30/2025	12/31/2024	09/30/2025	12/31/2024			09/30/2025	12/31/2024	09/30/2025	12/31/2024
Assets						Liabilities					
Current assets		681,836	409,557	756,071	490,076	Current liabilities		783,154	725,553	824,127	764,626
Cash and cash equivalents	3	15,992	15,783	16,683	16,531	Liabilities from insurance and reinsurance contracts	12	237,816	297,287	238,394	299,398
Interest earning bank deposits	4	582,553	327,637	612,672	357,791	Social and labor charges		51,050	57,620	65,076	69,765
Measured at fair value through profit or loss		452,440	192,982	482,559	223,136	Suppliers of assets and services		7,617	11,495	14,435	16,386
Valued at amortized cost		130,113	134,655	130,113	134,655	Debts from health care operations		28,023	12,791	28,094	12,848
Assets of insurance and reinsurance contracts	12	24,784	25,501	32,912	33,316	Anticipated revenue from consideration/premiums		6,296	7,127	6,296	7,127
Other accounts receivable	6	22,278	25,701	47,082	51,749	Taxes and contributions payable	13	32,837	39,986	40,638	47,600
Inventories		-	-	20	56	Dividends and interest on own capital payable	17.5	398,554	261,213	398,554	261,213
Tax and social security credits	5	24,085	7,364	34,025	15,853	Lease liabilities	16	2,033	1,958	6,797	6,775
Assets held for sale		-	-	-	6,090	Other accounts payable	14	18,928	36,076	25,843	43,514
Prepaid expenses		12,144	7,571	12,677	8,690						
			-								
Non-current assets		1,519,970	1,658,331	1,492,847	1,631,993	Non-current liabilities		128,351	114,566	134,137	129,210
			-								
Long-term assets						Deferred income tax and social contribution	7.1	8,330	-	2,827	-
Interest earning bank deposits	4	413,503	539,081	413,503	539,081	Provision for lawsuits	15.1	94,037	81,994	97,569	86,636
Valued at amortized cost		413,503	539,081	413,503	539,081	Taxes and contributions payable	13	-	-	277	303
Deferred income tax and social contribution	7.1	-	25,879	-	32,346	Lease liabilities	16	9,932	11,460	15,518	19,010
Prepaid expenses		25	-	25	-	Other accounts payable	14	16,052	21,112	17,946	23,261
Assets held for sale		-	-	6,766	-						
Other non-current assets		84,731	79,972	86,849	82,264	Shareholders' equity		1,290,301	1,227,769	1,290,654	1,228,233
Judicial and tax deposits	7.2	35,306	32,104	36,549	33,435	Capital	17.1	851,017	851,017	851,017	851,017
Other credits receivable		13,698	13,697	14,154	14,268	Capital reserves	17.2	(35,610)	(35,610)	(35,610)	(35,610)
Tax and social security credits	5	35,727	34,171	36,146	34,561	Profit reserves:	17.3	334,663	492,290	334,663	492,290
Investments	8	84,364	86,656	6,213	6,121	Additional dividend proposed	17.5	-	81,000	-	81,000
Property, plant and equipment	9	25,963	29,345	46,064	52,154	Profit reserves - other		334,663	411,290	334,663	411,290
Intangible assets	10	911,384	897,398	933,427	920,027	(-) Treasury shares	17.4	(7,832)	(71,572)	(7,832)	(71,572)
						Other comprehensive income		(1,020)	(8,356)	(1,020)	(8,356)
						Retained earnings		149,083	-	149,083	-
						Non-controlling interest		-	-	353	464
Total assets		2,201,806	2,067,888	2,248,918	2,122,069	Total liabilities and shareholders' equity		2,201,806	2,067,888	2,248,918	2,122,069

See the accompanying notes to the financial statements.

Notes to the financial statements

Notes to the individual and consolidated, condensed interim financial statements

September 30, 2025 and 2024 and December 31, 2024

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

Statement of income

(in thousands of reais, unless otherwise indicated)

Note	Company				Consolidated			
	Quarter ended		Period ended		Quarter ended		Period ended	
	09/30/2025	09/30/2024	09/30/2025	09/30/2024	09/30/2025	09/30/2024	09/30/2025	09/30/2024
Revenue from sales of goods and/or services	19							
Insurance revenue (PAA)	458,672	430,352	1,352,359	1,258,531	470,075	438,943	1,378,593	1,290,015
Insurance revenue (BBA)	136,152	121,314	399,303	375,600	136,152	121,314	399,303	375,600
Sales of goods and services	-	-	-	-	11,161	10,075	30,882	29,512
	594,824	551,666	1,751,662	1,634,131	617,388	570,332	1,808,778	1,695,127
Cost of assets and services rendered	20							
Insurance costs	(400,806)	(361,384)	(1,118,628)	(1,084,167)	(387,356)	(345,896)	(1,075,631)	(1,040,610)
Costs of goods and services	-	-	-	-	(14,571)	(13,583)	(43,261)	(39,657)
Gross income (loss)	194,018	190,282	633,034	549,964	215,461	210,853	689,886	614,860
Operating revenues and expenses								
Sales expenses	-	-	-	-	(315)	(353)	(1,021)	(987)
General and administrative expenses	(14,532)	(11,581)	(43,848)	(35,399)	(30,360)	(25,407)	(90,548)	(79,968)
Equity in net income of subsidiaries	3,217	4,635	8,261	14,687	1,355	1,798	4,776	4,597
Other operating revenues (expenses)	5,067	(3,719)	19,601	3,129	3,508	(4,610)	18,751	420
	(6,248)	(10,665)	(15,986)	(17,583)	(25,812)	(28,572)	(68,042)	(75,938)
Income (loss) before financial income (loss) and taxes	187,770	179,617	617,048	532,381	189,649	182,281	621,844	538,922
Financial income (loss)	21							
Financial revenues	30,135	31,911	86,417	94,512	31,233	33,080	89,682	98,605
Financial expenses	(16,674)	(13,762)	(48,138)	(38,052)	(17,544)	(14,886)	(51,271)	(40,730)
	13,461	18,149	38,279	56,460	13,689	18,194	38,411	57,875
Income (loss) before income tax	201,231	197,766	655,327	588,841	203,338	200,475	660,255	596,797
Income tax and social contribution	22							
	(58,930)	(50,046)	(195,474)	(164,249)	(60,962)	(52,648)	(200,513)	(172,271)
Current	(54,123)	(49,773)	(165,106)	(159,927)	(55,720)	(52,480)	(169,261)	(166,854)
Deferred	(4,807)	(273)	(30,368)	(4,322)	(5,242)	(168)	(31,252)	(5,417)
Net income for the period	142,301	147,720	459,853	424,592	142,376	147,827	459,742	424,526
Attributable to:								
Company's shareholders	-	-	-	-	142,301	147,720	459,853	424,592
Non-controlling shareholders	-	-	-	-	75	107	(111)	(66)
Earnings per share:	23							
Basic	0.26106	0.26984	0.84308	0.77196	0.26106	0.26984	0.84308	0.77196
Diluted	0.26106	0.26984	0.84308	0.77196	0.26106	0.26984	0.84308	0.77196

See the accompanying notes to the financial statements.

Notes to the financial statements

Notes to the individual and consolidated, condensed interim financial statements

September 30, 2025 and 2024 and December 31, 2024

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

Statement of income

(in thousands of reais, unless otherwise indicated)

	Company				Consolidated			
	Quarter ended		Period ended		Quarter ended		Period ended	
	09/30/2025	09/30/2024	09/30/2025	09/30/2024	09/30/2025	09/30/2024	09/30/2025	09/30/2024
Net income for the period	142,301	147,720	459,853	424,592	142,376	147,827	459,742	424,526
Other comprehensive income	(1,694)	(96)	7,336	(9,479)	(1,694)	(96)	7,336	(9,479)
Items that will be subsequently reclassified to the income (loss) for the period:								
Accumulated translation adjustment	12	(378)	(247)	341	12	(389)	(251)	339
Other comprehensive income of investees recognized under the equity method (CPC 50 / IFRS 17)	(6)	8	126	(126)	(6)	8	126	(126)
Other comprehensive income, net (CPC 50 / IFRS 17)	(1,700)	285	7,461	(9,692)	(1,700)	285	7,461	(9,692)
Equity valuation adjustments of investees recognized under the equity method	-	(11)	(4)	(2)	-	-	-	-
Comprehensive income for the period	140,607	147,624	467,189	415,113	140,682	147,731	467,078	415,047
Attributable to:								
Company's shareholders	-	-	-	-	140,607	147,624	467,189	415,113
Non-controlling shareholders	-	-	-	-	75	107	(111)	(66)

See the accompanying notes to the financial statements.

Notes to the financial statements

Notes to the individual and consolidated, condensed interim financial statements

September 30, 2025 and 2024 and December 31, 2024

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

Statement of changes in shareholders' equity

(In thousands of reais)

	Note	Capital	Capital reserves	Profit reserves	Retained earning	Treasury shares	Other comprehensive income	Shareholders' equity	Non-controlling interest	Shareholders' equity - Consolidated
Balance at December 31, 2023		851,017	(35,610)	561,679	-	-	9,908	1,386,994	680	1,387,674
Capital transactions with partners		-	-	(161,492)	(447,141)	(71,572)	-	(680,205)	(105)	(680,310)
Treasury shares acquired	17.4	-	-	-	-	(71,572)	-	(71,572)	-	(71,572)
Dividends	17.5	-	-	-	(281,905)	-	-	(281,905)	-	(281,905)
Interest on own capital	17.5	-	-	-	(84,236)	-	-	(84,236)	-	(84,236)
Additional dividend proposed	17.5	-	-	(161,492)	(81,000)	-	-	(242,492)	(105)	(242,597)
Total comprehensive income		-	-	5,663	533,581	-	(18,264)	520,980	(111)	520,869
Net income for the period		-	-	-	539,244	-	-	539,244	(111)	539,133
Adjustment to net income for the period (accounting practice difference)		-	-	5,663	(5,663)	-	-	-	-	-
Other comprehensive income		-	-	-	-	-	(18,264)	(18,264)	-	(18,264)
Accumulated translation adjustment		-	-	-	-	-	751	751	-	751
Other comprehensive income (CPC 50/IFRS 17)		-	-	-	-	-	(18,773)	(18,773)	-	(18,773)
Other comprehensive income of investees recognized under the equity method (CPC 50 / IFRS 17)		-	-	-	-	-	(242)	(242)	-	(242)
Internal changes in shareholders' equity		-	-	86,440	(86,440)	-	-	-	-	-
Formation of reserves	17.3	-	-	86,440	(86,440)	-	-	-	-	-
Balance at December 31, 2024		851,017	(35,610)	492,290	-	(71,572)	(8,356)	1,227,769	464	1,228,233
Capital transactions with partners		-	-	(157,627)	(310,770)	63,740	-	(404,657)	-	(404,657)
Treasury shares acquired	17.4	-	-	-	-	(12,887)	-	(12,887)	-	(12,887)
Dividends	17.5	-	-	-	(233,155)	-	-	(233,155)	-	(233,155)
Interest on own capital	17.5	-	-	-	(77,615)	-	-	(77,615)	-	(77,615)
Additional dividend proposed	17.5	-	-	(81,000)	-	-	-	(81,000)	-	(81,000)
Cancellation of treasury shares		-	-	(76,627)	-	76,627	-	-	-	-
Total comprehensive income		-	-	-	459,853	-	7,336	467,189	(111)	467,078
Net income for the period		-	-	-	459,853	-	-	459,853	(111)	459,742
Other comprehensive income		-	-	-	-	-	7,336	7,336	-	7,336
Accumulated translation adjustment		-	-	-	-	-	(251)	(251)	-	(251)
Other comprehensive income (CPC 50/IFRS 17)		-	-	-	-	-	7,461	7,461	-	7,461
Other comprehensive income of investees recognized under the equity method (CPC 50 / IFRS 17)		-	-	-	-	-	126	126	-	126
Balance at September 30, 2025		851,017	(35,610)	334,663	149,083	(7,832)	(1,020)	1,290,301	353	1,290,654

See the accompanying notes to the financial statements.

Notes to the financial statements

Notes to the individual and consolidated, condensed interim financial statements

September 30, 2025 and 2024 and December 31, 2024

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

Statement of Cash Flows (Indirect method)

(in thousands of reais, unless otherwise indicated)

	Company		Consolidated	
	Period ended		Period ended	
	09/30/2025	09/30/2024	09/30/2025	09/30/2024
Flows from operating activities				
Net income for the period	459,853	424,592	459,742	424,526
Depreciation and amortization	40,759	34,243	46,930	40,694
Net inflation adjustments	2,999	(2,261)	2,979	(2,658)
Provision for lawsuits	1,929	1,203	1,468	1,604
Disposal of non-current assets and other	2,269	525	2,295	582
Equity in net income of subsidiaries	(8,261)	(14,687)	(4,776)	(4,597)
Provision (reversal) for credit losses	-	5,739	(2,142)	6,263
Income tax and social contribution	195,472	164,249	200,513	172,271
	695,020	613,603	707,009	638,685
Changes in assets and liabilities				
Interest earning bank deposits measured at fair value through profit or loss	(259,458)	(255,004)	(259,423)	(257,370)
Other accounts receivable, recoverable taxes and prepaid expenses and other current assets	(17,805)	47,636	(11,308)	43,211
Inventories	-	-	36	1,419
Long-term assets (non-current)	1,127	(8,242)	(5,088)	(7,650)
Assets and liabilities of insurance and reinsurance contracts	(47,299)	(10,597)	(47,003)	(14,021)
Tax obligations (taxes payable)	(6,415)	(3,929)	(6,844)	(5,089)
Labor obligations, suppliers, and other accounts payable	(10,475)	16,665	(3,403)	25,219
Long-term liabilities (non-current liabilities)	(5,361)	(5,865)	(9,850)	(9,232)
	349,334	394,267	364,126	415,172
Interest and fines paid	(915)	(181)	(1,029)	(255)
Income tax and social contribution paid	(170,960)	(150,762)	(174,357)	(157,113)
Increase in cash generated from operating activities	177,459	243,324	188,740	257,804
Flow from investment activities				
Acquisition of property, plant and equipment	(2,645)	(6,920)	(4,177)	(8,554)
Acquisition of intangible assets	(51,078)	(54,560)	(51,134)	(54,812)
Dividends received from subsidiaries and jointly-controlled subsidiaries	10,275	12,125	4,775	4,125
Interest earning bank deposits measured at amortized cost	130,120	105,978	130,120	105,978
Increase in cash generated in investment activities	86,672	56,792	79,584	46,906
Flow from financing activities				
Dividends and interest on own capital paid	(248,939)	(242,359)	(248,939)	(242,505)
Acquisition of own shares - Treasury	(12,888)	(59,669)	(12,888)	(59,669)
Payment of lease	(2,095)	(2,578)	(6,345)	(6,888)
Decrease in cash used in financing activities	(263,922)	(304,606)	(268,172)	(309,062)
Increase (Decrease) in cash and cash equivalents	209	(4,490)	152	(4,352)
Cash and cash equivalents				
Opening balance	15,783	13,615	16,531	14,391
Closing balance	15,992	9,125	16,683	10,039
Increase (Decrease) in cash and cash equivalents	209	(4,490)	152	(4,352)

See the accompanying notes to the financial statements.

Notes to the financial statements

Notes to the individual and consolidated, condensed interim financial statements

September 30, 2025 and 2024 and December 31, 2024

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

Statement of added value

(In thousands of reais)

	Company		Consolidated	
	09/30/2025	09/30/2024	09/30/2025	09/30/2024
Revenues	1,751,662	1,628,392	1,820,807	1,699,762
Sale of goods, products and services	1,751,662	1,634,131	1,777,896	1,665,615
Sales of goods and services	-	-	40,769	40,410
Provision (reversal) for credit losses	-	(5,739)	2,142	(6,263)
Inputs acquired from third parties	(882,347)	(858,599)	(858,585)	(830,140)
Costs of products, goods, and services sold	(737,018)	(724,409)	(728,272)	(719,892)
Materials, energy, outsourced services and other	(14,830)	(15,063)	(14,678)	(15,645)
Other	(130,499)	(119,127)	(115,635)	(94,603)
Other operating revenues (expenses)	11,991	19,299	15,873	27,066
Sales expenses	-	-	(1,021)	(987)
Administrative expenses	(142,490)	(138,426)	(130,487)	(120,682)
Gross added value	869,315	769,793	962,222	869,622
Retentions	(40,759)	(34,243)	(46,930)	(40,694)
Depreciation and amortization	(40,759)	(34,243)	(46,930)	(40,694)
Net added value produced	828,556	735,550	915,292	828,928
Added value received as transfer	94,678	109,199	94,458	103,202
Equity in net income of subsidiaries	8,261	14,687	4,776	4,597
Financial revenues	86,417	94,512	89,682	98,605
Total added value payable	923,234	844,749	1,009,750	932,130
Distribution of added value	923,234	844,749	1,009,750	932,130
Personnel	115,413	120,453	172,990	177,195
Direct remuneration	89,709	95,042	133,704	138,280
Benefits	20,372	20,200	31,130	30,674
Severance pay fund (FGTS)	5,332	5,211	8,156	8,241
Taxes, rates and contributions	298,483	261,528	322,845	288,499
Federal	271,667	236,559	292,055	259,197
State	4	52	327	365
Municipal	26,812	24,917	30,463	28,937
Third-party capital remuneration	49,485	38,176	54,173	41,910
Rentals	1,347	124	2,902	1,180
Other	48,138	38,052	51,271	40,730
Remuneration of own capital	459,853	424,592	459,742	424,526
Interest on own capital	77,615	62,813	77,615	62,813
Dividends	233,155	158,478	233,155	158,478
Retained earnings for the period	149,083	203,301	149,083	203,301
Minority interest in retained earnings	-	-	(111)	(66)

See the accompanying notes to the financial statements.

Notes to the financial statements

Notes to the individual and consolidated, condensed interim financial statements

September 30, 2025 and 2024 and December 31, 2024

(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, 2025, 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:

	Interest in capital (%)							
	09/30/2025				12/31/2024			
	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) ¹	-	-	-	-	-	100.0	-	-
Machiron Desenvolvimento de Sistemas S.A. (MaChiron) ²	-	-	-	-	-	-	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	-	-
COMPANIES IN MEXICO:								-
Odontored CV Sociedad Anónima de Capital Variable (Odontored)	100.0	-	-	-	100.0	-	-	-
Oprev Administradora Sociedad Anónima de Capital Variable (Oprev)	-	100.0	-	-	-	100.0	-	-

¹On January 2, 2025, the Extraordinary General Meeting (EGM) approved the merger of the indirect subsidiaries Clidec Participações and Lúmax, by the company Papaiz, both indirect subsidiaries of the Company.

²On September 09, 2025, the process of closing MaChiron Desenvolvimento de Sistemas S.A., an associated company of the subsidiary Odontoprev Serviços, was completed. The write-off of the certificate was duly registered with the competent authorities. The decision was made by Management based on strategic criteria, with no significant impacts on the consolidated financial statements of the Odontoprev S.A. group.

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 4, 2025.

Notes to the financial statements

Notes to the individual and consolidated, condensed interim financial statements

September 30, 2025 and 2024 and December 31, 2024

(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, 2024, disclosed to the CVM on February 26, 2025. The list of these Notes is presented below:

Note	Title	Situation	Page on DFP (*)
1	Operations and general information	(a)	46
2	Description of significant accounting policies	(a)	47
3	Estimates and accounting judgements	(b)	59
4	Risk management	(b)	59
9.3	Other credits receivable	(b)	66
13	Minimum capital	(a)	69
17.2 (a)	Social security and labor	(b)	77
17.2 (b)	Civil	(b)	77
17.2 (c)	Tax assessment notices - stock options	(b)	77
17.3	Other liabilities	(b)	79
17.4	Investments payable	(b)	79
19.3	Profit reserves	(a)	80
19.5	Distribution of income (loss)	(c)	81

(a) Explanatory note presented with reduced content when compared to the financial statements as of December 31, 2024.

(b) Explanatory 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, 2024.

(c) Explanatory 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, 2024, available on the Brazilian Securities Commission (CVM) website (www.cvm.gov.br) and on the Company's website (<https://ri.odontoprev.com.br>).

2.2. Standards and interpretations issued not in force

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

Notes to the financial statements

Notes to the individual and consolidated, condensed interim financial statements

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

January 01, 2026. The Company is preparing for implementation to meet the requirements of the new standard, according to the regulatory term. The Company's Management has chosen not to make this early voluntary disclosure.

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 assessing the possible impacts of this standard.

Complementary Law No. 214 of January 16, 2025

On January 16, 2025, the Tax on Goods and Services (IBS) was introduced at the state/municipal level, as well as the Social Contribution on Goods and Services (CBS) and the Selective Tax (IS) at the federal level, unifying five taxes — ICMS, ISS, IPI, PIS and COFINS — into a single levy as of 2033. There will be a transition period from 2026 to 2032, in which the two tax systems – old and new – will coexist. The impacts of the Reform on the calculation of the aforementioned taxes, from the beginning of the transition period, will only be fully known when the process of regulating pending issues through a Complementary Law is finalized.

3. Cash and cash equivalents

	Company		Consolidated	
	09/30/2025	12/31/2024	09/30/2025	12/31/2024
Cash	6	6	108	58
Cash in transit ¹	14,926	9,019	14,927	9,019
Banks checking account	490	213	1,017	773
Interest earning bank deposits (remunerated checking account)	570	6,545	631	6,681
	15,992	15,783	16,683	16,531

¹Receipts from clients to be transferred by financial institutions, as well as monetary amounts under confirmation.

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

		Investment portfolio per original maturities - Company					
	Average interest rate	Without maturity	01–180 days	>360 days	Book value	Fair value adjustment	Restated amount
Balance at 12/31/2024		192,982	134,655	539,081	866,718	(54,155)	812,563
Quotas of investment funds							
Fixed income inv. fund	12.25% p.a.	452,440	-	-	452,440	-	452,440
Fair value through profit or loss		452,440	-	-	452,440	-	452,440
Fixed income securities - Public							
National Treasury Notes – NTN							
Series B - IPCA with half-yearly interest	9.13% p.a.	-	130,113	263,354	393,467	(33,014)	360,453
Series F - Fixed rate with half-yearly interest	10.14% p.a.	-	-	150,149	150,149	(13,342)	136,807
Amortized cost		-	130,113	413,503	543,616	(46,356)	497,260
Balance at 09/30/2025		452,440	130,113	413,503	996,056	(46,356)	949,700
Current assets		452,440	130,113	-	582,553		
Non-current assets		-	-	413,503	413,503		
		452,440	130,113	413,503	996,056		

Notes to the financial statements

Notes to the individual and consolidated, condensed interim financial statements

September 30, 2025 and 2024 and December 31, 2024

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

		Investment portfolio per original maturities - Consolidated					
	Average interest rate	Without maturity	01–180 days	>360 days	Book value	Fair value adjustment	Restated amount
Balance at 12/31/2024		213,489	144,302	539,081	896,872	(54,155)	842,717
Quotas of investment funds							
Fixed income inv. fund	12.25% p.a.	472,223	-	-	472,223	-	472,223
CETES	7.14% p.a.	-	10,336	-	10,336	-	10,336
Fair value through profit or loss		472,223	10,336	-	482,559	-	482,559
Fixed income securities - Public							
National Treasury Notes – NTN							
Series B - IPCA with half-yearly interest	9.13% p.a.	-	130,113	263,354	393,467	(33,014)	360,453
Series F - Fixed rate with half-yearly interest	10.14% p.a.	-	-	150,149	150,149	(13,342)	136,807
Amortized cost		-	130,113	413,503	543,616	(46,356)	497,260
Balance at 09/30/2025		472,223	140,449	413,503	1,026,175	(46,356)	979,819
Current assets		472,223	140,449	-	612,672		
Non-current assets		-	-	413,503	413,503		
		472,223	140,449	413,503	1,026,175		

Investment funds (fixed income inv. fund): investment fund quotas on Bradesco FI RF Bond and BRAM FI RF Referenced DI Coral which are measured based on the quota values disclosed by the administrator institution Bradesco Asset Management.

Certificados de la Tesorería de la Federación (CETES): fixed-income government bonds held by Odontoprev issued by the Mexican government. The fair value of the investment was obtained as disclosed by the Bank of Mexico.

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. Government bonds had their fair values obtained from average rate tables, published by the ANBIMA (Brazilian Association of Financial and Capital Market Entities).

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. Government bonds had their fair values obtained from average rate tables, published by the ANBIMA (Brazilian Association of Financial and Capital Market Entities).

		Changes in investment portfolio - Company				
		Fair value through profit or loss	Amortized cost			
	Fixed income inv. fund	NTN-B	NTN-F	LTN	Total	Total balance
Balance at 12/31/2023	180,916	604,660	153,350	10,845	768,855	949,771
Investments	1,335,748	34,994	-	-	34,994	1,370,742
(-) Redemptions ¹	(1,364,114)	(174,635)	(14,238)	(11,499)	(200,372)	(1,564,486)
Earnings	40,432	55,097	14,508	654	70,259	110,691
Balance at 12/31/2024	192,982	520,116	153,620	-	673,736	866,718
Investments	1,095,191	-	-	-	-	1,095,191
(-) Redemptions ¹	(864,899)	(160,215)	(14,238)	-	(174,453)	(1,039,352)
Earnings	29,166	33,566	10,767	-	44,333	73,499
Balance at 09/30/2025	452,440	393,467	150,149	-	543,616	996,056

¹ Redemptions of securities at amortized cost refer to the maturity of the respective securities.

Notes to the financial statements

Notes to the individual and consolidated, condensed interim financial statements

September 30, 2025 and 2024 and December 31, 2024

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

Changes in investment portfolio - Consolidated

	Fair value through profit or loss			Amortized cost				Total balance
	Fixed income inv. fund	CETES	Total	NTN-B	NTN-P	LTN	Total	
Balance at 12/31/2023	199,104	9,799	208,903	604,660	153,350	10,845	768,855	977,758
Investments	1,437,148	108,877	1,546,025	34,994	-	-	34,994	1,581,019
(-) Redemptions ¹	(1,465,626)	(110,035)	(1,575,661)	(174,635)	(14,238)	(11,499)	(200,372)	(1,776,033)
Earnings	42,863	1,006	43,869	55,097	14,508	654	70,259	114,128
Balance at 12/31/2024	213,489	9,647	223,136	520,116	153,620	-	673,736	896,872
Investments	1,171,411	276,883	1,448,294	-	-	-	-	1,448,294
(-) Redemptions ¹	(943,886)	(276,752)	(1,220,638)	(160,216)	(14,239)	-	(174,455)	(1,395,093)
Earnings	31,209	558	31,767	33,567	10,768	-	44,335	76,102
Balance at 09/30/2025	472,223	10,336	482,559	393,467	150,149	-	543,616	1,026,175

¹ Redemptions of securities at amortized cost refer to the maturity of the respective securities.

5. Tax and social security credits

	Company		Consolidated	
	09/30/2025	12/31/2024	09/30/2025	12/31/2024
IRPJ	39,904	27,273	44,837	30,897
CSLL	11,753	6,897	14,551	9,176
INSS	6,313	5,646	6,313	5,646
ISS	1,575	1,455	1,591	1,472
PIS and COFINS	140	137	412	1,218
IRRF	127	127	1,659	977
Other	-	-	808	1,028
	59,812	41,535	70,171	50,414
Current assets	24,085	7,364	34,025	15,853
Non-current assets	35,727	34,171	36,146	34,561
	59,812	41,535	70,171	50,414

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).

6. Other accounts receivable

	Company		Consolidated	
	09/30/2025	12/31/2024	09/30/2025	12/31/2024
Advances to suppliers and other advances ¹	253	2,402	1,520	6,364
Advances to employees ²	814	9,054	1,085	10,504
Other credits receivable ³	21,211	14,245	44,477	34,881
	22,278	25,701	47,082	51,749

¹The reduction refers mainly to the settlement of expenses related to medical assistance.²The reduction refers mainly to the payment of profit sharing that occurred in April 2025.³Credit receivables arising from the sales of assets, rendering of services, and post-payment contracts.

Notes to the financial statements

Notes to the individual and consolidated, condensed interim financial statements

September 30, 2025 and 2024 and December 31, 2024

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

7. Long-term assets

7.1. Income tax e Social contribution Deferred assets

Timing differences	Realization estimate	Company				Consolidated			
		12/31/2024	Formation	Realization	09/30/2025	12/31/2024	Formation	Realization	09/30/2025
Provision for lawsuits (Contingencies)	>12 months	13,267	3,648	-	16,915	13,854	3,689	-	17,543
Sundry provisions ¹	Up to 12 months	3,717	-	(2,669)	1,048	3,765	-	(2,648)	1,117
ILP Program	≤12 months and >12 months	9,341	-	(1,545)	7,796	10,425	-	(1,658)	8,767
Profit sharing	Up to 12 months	6,238	-	(1,794)	4,444	7,385	-	(1,981)	5,404
CPC 50/IFRS 17 effect	>12 months	30,280	-	(12,770)	17,510	29,973	-	(13,023)	16,950
Other ²	Up to 12 months	19,955	-	(2,277)	17,678	23,863	-	(2,750)	21,113
Deferred IRPJ/CSLL (Assets)		82,798	3,648	(21,055)	65,391	89,265	3,689	(22,060)	70,894
Amortization of goodwill	>12 months	(56,919)	(1,372)	-	(58,291)	(56,919)	(1,372)	-	(58,291)
Insurance contract liabilities	Up to 12 months	-	(15,430)	-	(15,430)	-	(15,430)	-	(15,430)
Deferred IRPJ/CSLL (Liabilities)		(56,919)	(16,802)	-	(73,721)	(56,919)	(16,802)	-	(73,721)
Deferred IRPJ/CSLL		25,879	(13,154)	(21,055)	(8,330)	32,346	(13,113)	(22,060)	(2,827)
Deferred income tax (IRPJ)		19,030	(9,681)	(15,472)	(6,123)	23,701	(9,641)	(16,288)	(2,228)
Deferred social contribution (CSLL)		6,849	(3,473)	(5,583)	(2,207)	8,645	(3,472)	(5,772)	(599)
Deferred IRPJ/CSLL		25,879	(13,154)	(21,055)	(8,330)	32,346	(13,113)	(22,060)	(2,827)

¹Services rendered - administrative and operational (Note 14).²Refers mainly to commissions and provision for credit losses.

7.2. Judicial and tax deposits

	Company		Consolidated	
	09/30/2025	12/31/2024	09/30/2025	12/31/2024
Tax	32,632	29,857	33,835	31,051
ISS ¹	30,884	28,211	30,884	28,211
Other	1,748	1,646	2,951	2,840
Social security and labor	422	395	462	532
Civil	2,252	1,852	2,252	1,852
	35,306	32,104	36,549	33,435

¹From the merged company Odonto System, the full amount of the Service Tax – ISS was deposited in court without deducting the events from the calculation basis (object of the lawsuit). Amount fully provisioned in non-current liabilities under “Provision for lawsuits (Note 15.1)”.

Notes to the financial statements

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8. Investments

Company					
Changes in investments:	Balance at 12/31/2024	Dividends	Equity in net income of subsidiaries	Other comprehensive income	Balance at 09/30/2025
Direct subsidiaries					
Odontored	14,563	-	(654)	(400)	13,509
Clidec	46,517	(2,000)	2,143	(1)	46,659
Odontoprev Serviços	21,229	(3,500)	2,018	(4)	19,743
Jointly-controlled subsidiary					
Brasil dental	4,346	(4,775)	4,754	127	4,452
Others investments					
Other	1	-	-	-	1
Total	86,656	(10,275)	8,261	(278)	84,364

Consolidated						
Changes in investments:	Balance at 12/31/2024	Dividends	Equity in net income of subsidiaries	Other comprehensive income	Low	Balance at 09/30/2025
Jointly-controlled subsidiary						
Brasil dental	4,346	(4,775)	4,754	127	-	4,452
Associated companies						
MaChiron ¹	44	-	(8)	-	(36)	-
SF 210	1,675	-	30	-	-	1,705
Others investments						
Other	56	-	-	-	-	56
Total	6,121	(4,775)	4,776	127	(36)	6,213

¹Closed on September 9, 2025 (note 1).

Company and Consolidated					
Position as of 09/30/2025	Subsidiaries:			Associated companies:	Joint Venture:
	Odontoprev Serviços	Clidec	Odontored	SF210	Brasil dental
Capital	9,700	31,516	6,030	8,859	9,500
Interest (%)	100.0	100.0	100.0	18.1	25.0
Assets	35,752	53,346	18,930	9,466	31,592
Liabilities	16,009	6,687	5,421	51	13,785
Shareholders' equity	19,743	46,659	13,509	9,415	17,807
Revenues	37,773	27,467	26,362	-	82,717
Income (loss) for the period	2,018	2,143	(654)	168	19,015

Notes to the financial statements

Notes to the individual and consolidated, condensed interim financial statements

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

9. Property, plant and equipment

	Changes in property, plant and equipment - Company								
	12/31/2024	Acquisitions	Write-offs	Depreciation / Amortization	09/30/2025	Cost	Accumulated depreciation	Book balance, net	
IT equipment	10,917	1,558	-	(2,816)	9,659	23,286	(13,627)	9,659	20
Vehicles	1,247	808	(73)	(281)	1,701	2,473	(772)	1,701	20
Facilities	605	175	-	(59)	721	920	(199)	721	10
Machinery and equipment	504	8	-	(56)	456	841	(385)	456	10
Furniture and fixtures	643	10	-	(106)	547	1,797	(1,250)	547	10
Communication equipment	16	-	-	(1)	15	47	(32)	15	10
Dental equipment	64	-	-	(10)	54	168	(114)	54	10
Total for own use	13,996	2,559	(73)	(3,329)	13,153	29,532	(16,379)	13,153	
Other property, plant, and equipment (improvements)	4,317	86	-	(1,191)	3,212	10,221	(7,009)	3,212	20
Total other property, plant and equipment	18,313	2,645	(73)	(4,520)	16,365	39,753	(23,388)	16,365	
Right-of-use (CPC 06 (R2))/IFRS 16) ¹	11,032	2	-	(1,436)	9,598	17,455	(7,857)	9,598	
Total property, plant and equipment	29,345	2,647	(73)	(5,956)	25,963	57,208	(31,245)	25,963	

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

	Changes in property, plant and equipment - Consolidated								
	12/31/2024	Acquisitions	Write-offs	Depreciation / Amortization	09/30/2025	Cost	Accumulated depreciation	Book balance, net	Depreciation rate (% p.a.)
IT equipment	11,570	1,914	-	(3,080)	10,404	26,426	(16,022)	10,404	20
Vehicles	1,444	808	(73)	(324)	1,855	2,756	(901)	1,855	20
Facilities	776	181	-	(75)	882	1,141	(259)	882	10
Machinery and equipment	6,050	134	(1)	(861)	5,322	13,032	(7,710)	5,322	10
Furniture and fixtures	1,466	132	(1)	(215)	1,382	3,522	(2,140)	1,382	10
Communication equipment	24	3	-	(2)	25	82	(57)	25	10
Dental equipment	2,031	126	-	(240)	1,917	3,834	(1,917)	1,917	10
Total for own use	23,361	3,298	(75)	(4,797)	21,787	50,793	(29,006)	21,787	
Other property, plant, and equipment (improvements)	7,077	879	(16)	(1,993)	5,947	20,495	(14,548)	5,947	20
Total other property, plant and equipment	30,438	4,177	(91)	(6,790)	27,734	71,288	(43,554)	27,734	
Right-of-use (CPC 06 (R2))/IFRS 16) ¹	21,716	1,994	(754)	(4,626)	18,330	36,753	(18,423)	18,330	-
Total property, plant and equipment	52,154	6,171	(845)	(11,416)	46,064	108,041	(61,977)	46,064	

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

10. Intangible assets

Company								
	12/31/2024	Additions	Write-offs	Amortizations	09/30/2025	Cost	Accumulated amortization ¹	Book balance, net
Cash generating unit (CGU)								
Odontoprev ¹	99,515	-	-	-	99,515	114,390	(14,875)	99,515
Bradesco Dental ²	409,640	-	-	-	409,640	409,640	-	409,640
Odonto System ³	145,793	-	-	-	145,793	145,793	-	145,793
Goodwill in investment acquisitions	654,948	-	-	-	654,948	669,823	(14,875)	654,948
Development of systems and software use licenses	220,934	51,078	(2,287)	(34,350)	235,375	440,880	(205,505)	235,375
Client portfolio	3,465	-	-	(400)	3,065	45,390	(42,325)	3,065
Trademarks and patents	17,943	-	-	-	17,943	22,260	(4,317)	17,943
Non-competition agreement	108	-	-	(55)	53	1,864	(1,811)	53
Allocated intangible assets	21,516	-	-	(455)	21,061	69,514	(48,453)	21,061
Intangible assets	897,398	51,078	(2,287)	(34,805)	911,384	1,180,217	(268,833)	911,384

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

	Consolidated							
Cash generating unit (CGU)	12/31/2024	Additions	Write-offs	Amortizations	09/30/2025	Cost	Accumulated amortization ⁴	Book balance, net
Odontoprev ¹	99,515	-	-	-	99,515	114,390	(14,875)	99,515
Bradesco Dental ²	409,640	-	-	-	409,640	409,640	-	409,640
Odonto System ³	145,793	-	-	-	145,793	145,793	-	145,793
Various units, with non-significant goodwill ⁵	14,521	-	-	-	14,521	14,785	(264)	14,521
Goodwill in investment acquisitions	669,469	-	-	-	669,469	684,608	(15,139)	669,469
Development of systems and software use licenses	223,532	51,134	(2,287)	(34,695)	237,684	448,678	(210,994)	237,684
Client portfolio	3,619	-	-	(417)	3,202	45,624	(42,422)	3,202
Trademarks and patents	22,154	-	-	-	22,154	26,472	(4,318)	22,154
Non-competition agreement	1,253	-	-	(335)	918	3,747	(2,829)	918
Allocated intangible assets	27,026	-	-	(752)	26,274	75,843	(49,569)	26,274
Intangible assets	920,027	51,134	(2,287)	(35,447)	933,427	1,209,129	(275,702)	933,427

¹It refers to a grouping of cash-generating units from businesses acquired over time with the aim of regional expansion, products and strengthening the brand.²Integration of the activities carried out, complementing skills and creating a differentiated operation in the market.³Objective of regional expansion and products.⁴The accumulated amortization amounts presented refer to the tax amortization of goodwill made up to December 2013, as allowed by the Transition Tax Regime (RTT), pursuant to the legislation in force at the time. As of January 01, 2014, with the revocation of the RTT by Law 12973/2014, there was no new recognition of tax amortization of goodwill.⁵Acquisitions of businesses with the aim of verticalizing the operation.

The annual amortization rate for systems development and software licenses is 20%.

10.1. Goodwill on the acquisition of investments

The Company evaluates its recoverability through impairment tests and for goodwill from acquisitions of investments allocated to cash generating units (CGUs).

On September 30, 2025, through internal assessments, the Management concluded that there was no evidence of impairment.

The last impairment test was performed on November 30, 2024 and is carried out annually by the Company.

11. 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.

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Company: calculation of PMA, PLA, MS and CBR		
Description:	09/30/2025	12/31/2024
Reference capital	12,328	11,702
(x) K factor ¹	3.23%	3.23%
Adjusted minimum shareholders' equity (PMA)	398	378
Book value of shareholders' equity	1,322,197	1,285,651
Ownership interest in regulated entities	(3,664)	(4,166)
Deferred acquisition costs	(45,383)	(22,604)
Prepaid expenses	(12,168)	(7,571)
Intangible assets	(911,384)	(897,398)
Goodwill from indirect interests	(14,521)	(14,532)
Adjusted shareholders' equity (ASE)	335,077	339,380
Risk-based capital (CBR)²	303,946	296,780
Required sufficiency (PLA ANS - CBR)	31,131	42,600

¹K Factor corresponds to the classification: group dentistry, tertiary segment and region 1 according to appendix RN 569/2022.

²The CBR value considers the use of the reduced factors, under the terms of what was defined in article 6 of Regulatory Resolution 569/2022.

12. Liabilities from insurance and reinsurance contracts

(a) Liabilities from insurance and reinsurance contracts

	Company		Consolidated	
	09/30/2025	12/31/2024	09/30/2025	12/31/2024
Assets for Remaining Coverage (PAA)	(24,784)	(25,501)	(32,912)	(33,316)
Liabilities for Remaining Coverage (BBA)	82,807	125,755	82,807	125,755
Liabilities - claims incurred (PAA)	140,268	154,862	140,846	156,973
Liabilities claims incurred (BBA)	14,741	16,670	14,741	16,670
	213,032	271,786	205,482	266,082
Assets of insurance and reinsurance contracts	(24,784)	(25,501)	(32,912)	(33,316)
Liabilities from insurance and reinsurance contracts	237,816	297,287	238,394	299,398
	213,032	271,786	205,482	266,082

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

(b) Remaining coverage for general model (BBA)

Company and Consolidated	
Period ended	
09/30/2025	12/31/2024
Cash flows from acquisition	3,435,948
Events and other directly attributable expenses	6,995,893
Estimates of present value of future cash outflow	10,431,841
Estimates of present value of future cash inflow	(10,009,499)
Risk adjustment for non-financial risk adjustment	12,997
Contractual service margin (CSM)	647,468
Net amount included in the provision of insurance contracts	82,807
	125,755

(c) Realization of contractual service margin (CSM)

Company and Consolidated						
≤01 year	01-02 years	02-03 years	03-04 years	04-05 years	>05 year	09/30/2025
Direct Insurance	158,365	131,562	95,924	72,987	56,460	132,170
Insurance contracts issued	158,365	131,562	95,924	72,987	56,460	647,468

Company and Consolidated						
≤01 year	01-02 years	02-03 years	03-04 years	04-05 years	>05 years	12/31/2024
Direct Insurance	160,172	118,698	89,823	70,422	55,488	129,422
Insurance contracts issued	160,172	118,698	89,823	70,422	55,488	624,025

(d) Changes in reserves - remaining coverage

Company					
Liabilities for Remaining Coverage (BBA)				Premium Allocation Approach (PAA)	TOTAL
Best outflow estimate (BEL)	Risk adjustment (RA)	Insurance coverage margin (CSM)	Subtotal		
Balance at 12/31/2023	(668,220)	15,097	764,942	(31,125)	80,694
Technical changes related to the current period (insurance revenue)	(225,764)	(6,646)	(272,317)	(1,695,907)	(2,200,634)
Contracts by the fair value method	(106,094)	(1,554)	(118,441)	(226,089)	(226,089)
Issue of contracts after transition (Other contracts)	(119,670)	(5,092)	(153,876)	(278,638)	(278,638)
Settlement relating to contracts premium allocation approach	-	-	-	(1,695,907)	(1,695,907)
Technical changes related to future periods	(67,614)	2,921	57,872	(6,821)	(6,821)
Changes in the CMS adjusting estimates	783,396	(26,189)	(792,479)	(35,272)	(35,272)
Changes in the estimates that do not adjust CSM (OCI)	29,642	(1,191)	-	28,451	28,451
Contracts initially recognized in the period	(880,652)	30,301	850,351	-	-
Insurance expenses	95,618	-	-	167,330	262,948
Costs of purchase	95,618	-	-	167,330	262,948
Total financial expenses	(40,366)	1,281	73,528	34,443	34,443
Insurance contract financial expenses	(40,366)	1,281	73,528	34,443	34,443
Cash flows	395,423	-	-	1,534,201	1,929,624
Premiums received	491,622	-	-	1,632,879	2,124,501
Cash flows from acquisition of insurance	(96,199)	-	-	(98,678)	(194,877)
Balance at 12/31/2024	(510,923)	12,653	624,025	(25,501)	100,254
Technical changes related to the current period (insurance revenue)	(179,732)	(5,689)	(213,882)	(1,352,359)	(1,751,662)
Contracts by the fair value method	(72,167)	(1,001)	(79,104)	(152,272)	(152,272)
Issue of contracts after transition (Other contracts)	(107,565)	(4,688)	(134,778)	(247,031)	(247,031)
Settlement relating to contracts premium allocation approach	-	-	-	(1,352,359)	(1,352,359)
Technical changes related to future periods	(238,873)	4,671	167,047	(67,155)	(67,155)
Changes in the CMS adjusting estimates	457,961	(19,127)	(494,679)	(55,845)	(55,845)
Changes in the estimates that do not adjust CSM (OCI)	(11,880)	570	-	(11,310)	(11,310)
Contracts initially recognized in the period	(684,954)	23,228	661,726	-	-
Insurance expenses	81,964	-	-	117,641	199,605
Costs of purchase	81,964	-	-	117,641	199,605
Total financial expenses	(41,569)	1,363	70,278	30,072	30,072
Insurance contract financial expenses	(41,569)	1,363	70,278	30,072	30,072
Cash flows	311,474	-	-	1,235,435	1,546,909
Premiums received	378,428	-	-	1,376,009	1,754,437
Cash flows from acquisition of insurance	(66,954)	-	-	(140,574)	(207,528)
Balance at 09/30/2025	(577,659)	12,998	647,468	(24,784)	58,023

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	Consolidated					
	Liabilities for Remaining Coverage (BBA)				Premium Allocation Approach (PAA)	TOTAL
	Best outflow estimate (BEL)	Risk adjustment (RA)	Insurance coverage margin (CSM)	Subtotal		
Balance at 12/31/2023	(668,220)	15,097	764,942	111,819	(32,912)	78,907
Technical changes related to the current period (insurance revenue)	(225,764)	(6,646)	(272,317)	(504,727)	(1,738,279)	(2,243,006)
Contracts by the fair value method	(106,094)	(1,554)	(118,441)	(226,089)	-	(226,089)
Issue of contracts after transition (Other contracts)	(119,670)	(5,092)	(153,876)	(278,638)	-	(278,638)
Settlement relating to contracts premium allocation approach	-	-	-	-	(1,738,279)	(1,738,279)
Technical changes related to future periods	(67,614)	2,921	57,872	(6,821)	-	(6,821)
Changes in the CMS adjusting estimates	783,156	(26,189)	(792,479)	(35,512)	-	(35,512)
Changes in the estimates that do not adjust CSM (OCI)	29,882	(1,191)	-	28,691	-	28,691
Contracts initially recognized in the period	(880,652)	30,301	850,351	-	-	-
Insurance expenses	95,618	-	-	95,618	172,681	268,299
Costs of purchase	95,618	-	-	95,618	172,681	268,299
Total financial expenses	(40,366)	1,281	73,528	34,443	-	34,443
Insurance contract financial expenses	(40,366)	1,281	73,528	34,443	-	34,443
Cash flows	395,423	-	-	395,423	1,565,194	1,960,617
Premiums received	491,622	-	-	491,622	1,565,194	2,056,816
Cash flows from acquisition of insurance	(96,199)	-	-	(96,199)	-	(96,199)
Balance at 12/31/2024	(510,923)	12,653	624,025	125,755	(33,316)	92,439
Technical changes related to the current period (insurance revenue)	(179,732)	(5,689)	(213,882)	(399,303)	(1,378,593)	(1,777,896)
Contracts by the fair value method	(72,167)	(1,001)	(79,104)	(152,272)	-	(152,272)
Issue of contracts after transition (Other contracts)	(107,565)	(4,688)	(134,778)	(247,031)	-	(247,031)
Settlement relating to contracts premium allocation approach	-	-	-	-	(1,378,593)	(1,378,593)
Technical changes related to future periods	(238,873)	4,671	167,047	(67,155)	-	(67,155)
Changes in the CMS adjusting estimates	457,961	(19,127)	(494,679)	(55,845)	-	(55,845)
Changes in the estimates that do not adjust CSM (OCI)	(11,880)	570	-	(11,310)	-	(11,310)
Contracts initially recognized in the period	(684,954)	23,228	661,726	-	-	-
Insurance expenses	81,964	-	-	81,964	120,466	202,430
Costs of purchase	81,964	-	-	81,964	120,466	202,430
Total financial expenses	(41,569)	1,363	70,278	30,072	-	30,072
Insurance contract financial expenses	(41,569)	1,363	70,278	30,072	-	30,072
Cash flows	311,474	-	-	311,474	1,258,531	1,570,005
Premiums received	378,428	-	-	378,428	1,399,105	1,777,533
Cash flows from acquisition of insurance	(66,954)	-	-	(66,954)	(140,574)	(207,528)
Balance at 09/30/2025	(577,659)	12,998	647,468	82,807	(32,912)	49,895

(e) Changes in reserves – events incurred

	Company						Total
	Liabilities claims incurred - BBA			Liabilities - claims incurred - PAA			
	Best outflow estimate (BEL)	Risk adjustment (RA)	Subtotal	Best outflow estimate (BEL)	Risk adjustment (RA)	Subtotal	
Balance at 12/31/2023	19,195	1,389	20,584	135,239	8,282	143,521	164,105
Expenses from rendering of services	75,482	(76)	75,406	686,799	2,636	689,435	764,841
Events incurred and other expenses in rendering of services	228,775	10,597	239,372	1,494,424	70,961	1,565,385	1,804,757
Adjustments to incurred claims liabilities	(153,293)	(10,673)	(163,966)	(807,625)	(68,325)	(875,950)	(1,039,916)
Insurance contract financial expenses	1,843	169	2,012	-	-	-	2,012
Changes recognized in other comprehensive income	(4)	(1)	(5)	-	-	-	(5)
Cash flows	(81,327)	-	(81,327)	(678,094)	-	(678,094)	(759,421)
Events and other expenses with rendering of insurance paid	(81,327)	-	(81,327)	(678,094)	-	(678,094)	(759,421)
Balance at 12/31/2024	15,189	1,481	16,670	143,944	10,918	154,862	171,532
Expenses from rendering of services	54,487	(231)	54,256	517,484	477	517,961	572,217
Events incurred and other expenses in rendering of services	138,800	6,583	145,383	1,071,155	52,972	1,124,127	1,269,510
Adjustments to incurred claims liabilities	(84,313)	(6,814)	(91,127)	(553,671)	(52,495)	(606,166)	(697,293)
Insurance contract financial expenses	1,249	127	1,376	-	-	-	1,376
Changes recognized in other comprehensive income	6	-	6	-	-	-	6
Cash flows	(57,567)	-	(57,567)	(532,555)	-	(532,555)	(590,122)
Events and other expenses with rendering of insurance paid	(57,567)	-	(57,567)	(532,555)	-	(532,555)	(590,122)
Balance at 09/30/2025	13,364	1,377	14,741	128,873	11,395	140,268	155,009

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	Consolidated					
	Liabilities claims incurred - BBA			Liabilities - claims incurred - PAA		
	Best outflow estimate (BEL)	Risk adjustment (RA)	Subtotal	Best outflow estimate (BEL)	Risk adjustment (RA)	Subtotal
Balance at 12/31/2023	19,195	1,389	20,584	136,867	8,291	145,158
Expenses from rendering of services	75,482	(76)	75,406	679,204	2,636	681,840
Events incurred and other expenses in rendering of services	228,775	10,597	239,372	1,486,829	70,961	1,557,790
Adjustments to incurred claims liabilities	(153,293)	(10,673)	(163,966)	(807,625)	(68,325)	(875,950)
Insurance contract financial expenses	1,843	169	2,012	-	-	-
Changes recognized in other comprehensive income	(4)	(1)	(5)	-	-	-
Cash flows	(81,327)	-	(81,327)	(670,025)	-	(670,025)
Events and other expenses with rendering of insurance paid	(81,327)	-	(81,327)	(670,025)	-	(670,025)
Balance at 12/31/2024	15,189	1,481	16,670	146,046	10,927	156,973
Expenses from rendering of services	54,487	(231)	54,256	505,407	477	505,884
Events incurred and other expenses in rendering of services	138,800	6,583	145,383	1,059,078	52,972	1,112,050
Adjustments to incurred claims liabilities	(84,313)	(6,814)	(91,127)	(553,671)	(52,495)	(606,166)
Insurance contract financial expenses	1,249	127	1,376	-	-	-
Changes recognized in other comprehensive income	6	-	6	-	-	-
Cash flows	(57,567)	-	(57,567)	(522,011)	-	(522,011)
Events and other expenses with rendering of insurance paid	(57,567)	-	(57,567)	(522,011)	-	(522,011)
Balance at 09/30/2025	13,364	1,377	14,741	129,442	11,404	140,846

(f) Contractual service margin (CSM)

	Company and Consolidated		
	Contracts assessed through the fair value in the transition	Issue of contracts after transition (Other contracts)	Total
Balance at 12/31/2023	460,446	304,496	764,942
CSM recognized for services rendered	(118,441)	(153,876)	(272,317)
Changes regarding the current service	(118,441)	(153,876)	(272,317)
Contracts initially recognized in the period	-	850,351	850,351
Changes in the CMS adjusting estimates	(29,295)	(763,184)	(792,479)
Changes regarding the future service	(29,295)	87,167	57,872
Income (loss) from insurance service	(147,736)	(66,709)	(214,445)
Insurance contract financial expenses	36,634	36,894	73,528
Balance at 12/31/2024	349,344	274,681	624,025
CSM recognized for services rendered	(79,104)	(134,778)	(213,882)
Changes regarding the current service	(79,104)	(134,778)	(213,882)
Contracts initially recognized in the period	-	661,726	661,726
Changes in the CMS adjusting estimates	10,805	(505,484)	(494,679)
Changes regarding the future service	10,805	156,242	167,047
Income (loss) from insurance service	(68,299)	21,464	(46,835)
Insurance contract financial expenses	28,579	41,699	70,278
Balance at 09/30/2025	309,624	337,844	647,468

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13. Taxes and contributions payable

	Company		Consolidated	
	09/30/2025	12/31/2024	09/30/2025	12/31/2024
Income tax and social contribution payable¹	10,098	15,952	11,546	16,735
IRPJ	7,179	10,827	8,226	11,406
CSLL	2,919	5,125	3,320	5,329
Other federal tax liabilities	19,881	21,321	25,912	27,830
COFINS	4,626	5,303	4,901	5,749
PIS	752	862	802	950
PIS, COFINS and CSLL (PCC)	1,592	1,898	1,658	1,978
IRRF	8,230	8,770	8,554	9,274
IVA ²	-	-	3,029	2,937
Other	104	9	428	359
Charges payable (social charges)	4,577	4,479	6,540	6,583
Municipal tax liabilities	2,858	2,713	3,457	3,338
	32,837	39,986	40,915	47,903
Current liabilities	32,837	39,986	40,638	47,600
Non-current liabilities	-	-	277	303
	32,837	39,986	40,915	47,903

¹ The Company adopts the annual taxable income regime, paying the amount monthly based on the suspension and reduction balance sheets, through advance payment of taxes. This modality is directly related to the performance of the income (loss) for the period.

² Value Added Tax from subsidiary Odontored.

14. Other accounts payable

	Company		Consolidated	
	09/30/2025	12/31/2024	09/30/2025	12/31/2024
Sundry provisions¹	3,020	10,930	3,226	11,074
IT support and service	723	5,764	723	5,764
Services	1,794	3,416	2,000	3,560
Marketing actions	503	1,750	503	1,750
Advances from clients	-	941	850	1,600
Investments payable	8,255	7,844	8,712	8,415
Repurchase of shares payable	-	2,419	-	2,419
Long-term incentive	13,677	18,737	15,323	20,487
Credits to be identified²	7,684	12,649	9,625	15,184
Unearned revenue (CPC 47/IFRS 15)	-	-	3,568	2,777
Other³	2,344	3,668	2,485	4,819
	34,980	57,188	43,789	66,775
Current liabilities	18,928	36,076	25,843	43,514
Non-current liabilities	16,052	21,112	17,946	23,261
	34,980	57,188	43,789	66,775

¹The reduction refers mainly to provisions related to: (i) maintenance of computer systems, (ii) administrative services and dental services, and (iii) advertisements, publications, and promotional actions.

²Correspond to amounts received from clients still unidentified.

³Refers mainly to known or notified events related to post-payment contracts.

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15. Non-current liabilities

15.1. Provision for lawsuits

	Company		Consolidated	
	09/30/2025	12/31/2024	09/30/2025	12/31/2024
Provision for tax, labor and civil lawsuits	80,637	67,227	83,700	71,285
Other liabilities	13,339	14,767	13,808	15,351
Fees payable	61	-	61	-
	94,037	81,994	97,569	86,636

15.2. Provision for tax, labor and civil lawsuits

Changes	Company					
	Tax	Civil		Social security and labor	09/30/2025	12/31/2024
		ANS1	Other			
Opening balance	28,882	29,608	7,433	1,304	67,227	59,750
Formation	1,181	4,696	22,090	522	28,489	34,703
Write-offs (payments/reversals)	(918)	(2,910)	(18,414)	(1,033)	(23,275)	(33,148)
Inflation adjustment	2,152	4,779	1,162	103	8,196	5,922
Provision	31,297	36,173	12,271	896	80,637	67,227
Number of lawsuits					1,419	1,227

¹ This is a 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, 2025, the amounts related to possible losses not provided for in the Company totaled (i) R\$ 4,674 - 67 labor lawsuits (R\$ 2,039 - 53 lawsuits in 2024); (ii) R\$ 113,689 - 3,072 civil lawsuits (R\$ 89,025 - 3,289 in 2024); and (iii) R\$ 88,214 - 26 tax lawsuits (R\$ 62,150 - 30 in 2024).

	Consolidated					
Changes	Tax	Civil		Social security and labor	09/30/2025	12/31/2024
		ANS1	Other			
Opening balance	30,185	29,609	7,446	4,045	71,285	62,832
Formation	1,182	4,695	22,344	1,011	29,232	36,912
Write-offs (payments/reversals)	(923)	(2,910)	(18,682)	(2,796)	(25,311)	(34,459)
Inflation adjustment	2,166	4,778	1,164	386	8,494	6,000
Provision	32,610	36,172	12,272	2,646	83,700	71,285
Number of lawsuits					1,431	1,251

¹ This is a 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, 2025, the amounts related to possible losses not provided for in the Company and its Subsidiaries totaled (i) R\$ 5,979 - 77 labor lawsuits (R\$ 2,653 - 60 lawsuits in 2024); (ii) R\$ 113,781 - 3,081 civil lawsuits (R\$ 89,152 - 3,304 in 2024); and (iii) R\$ 100,982 - 46 tax lawsuits (R\$ 73,756 - 50 in 2024).

16. 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 at the present value of future lease payments, discounted at the rate adopted by the Company in its projections, average rate of 11.58% (11.58% as of December 31, 2024), and the corresponding entry was recorded as right of use in assets. The total impacts measured are presented below:

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Company									
	12/31/2023	Remeasurement and new contracts	Payments	Allocation of financial charge	12/31/2024	Remeasurement and new contracts	Payments	Allocation of financial charge	09/30/2025
Real estate	15,107	631	(3,276)	956	13,418	2	(2,095)	640	11,965
Total	15,107	631	(3,276)	956	13,418	2	(2,095)	640	11,965
Current liabilities					1,958				2,033
Non-current liabilities					11,460				9,932
					13,418				11,965

Consolidated									
	12/31/2023	Remeasurement and new contracts	Payments	Allocation of financial charge	12/31/2024	Remeasurement and new contracts	Payments	Allocation of financial charge	09/30/2025
Real estate	28,755	1,143	(6,732)	2,259	25,425	1,240	(6,179)	1,611	22,097
Equipment	541	-	(242)	61	360	-	(166)	24	218
Total	29,296	1,143	(6,974)	2,320	25,785	1,240	(6,345)	1,635	22,315
Current liabilities					6,775				6,797
Non-current liabilities					19,010				15,518
					25,785				22,315

As of September 30, 2025, the aging of the lease liabilities is as follows:

Company								
	Up to one year	01–05 years	More than five years	12/31/2024	Up to one year	01–05 years	More than five years	09/30/2025
Real estate	1,958	9,897	1,563	13,418	2,033	8,400	1,532	11,965
Total	1,958	9,897	1,563	13,418	2,033	8,400	1,532	11,965

Consolidated								
	Up to one year	01–05 years	More than five years	12/31/2024	Up to one year	01–05 years	More than five years	09/30/2025
Real estate	6,571	17,291	1,563	25,425	6,579	13,986	1,532	22,097
Equipment	204	156	-	360	218	-	-	218
Total	6,775	17,447	1,563	25,785	6,797	13,986	1,532	22,315

17. Shareholders' equity

17.1. Capital

Company and Consolidated		
	09/30/2025	12/31/2024
Subscribed and paid-in capital (in thousands of reais)	851,017	851,017
Number of common shares, without par value (number of shares)	545,825,286	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)	13.24	10.86
Equity value (R\$/share)	2.45	2.33

17.2. Capital reserves

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

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17.3. Profit reserves

	Company and Consolidated	
	09/30/2025	12/31/2024
Legal reserve	127,428	127,428
Statutory Reserve of Regulatory Capital	100,000	100,000
Investment and expansion statutory reserve	107,106	183,733
Tax incentive reserve	129	129
Additional dividend proposed	-	81,000
	334,663	492,290

17.4. 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 to shareholders.

At a meeting on February 28, 2024, the Board of Directors approved a new Repurchase Program of up to 10 million shares, representing 3.9% of shares outstanding on the market, within an execution period up to August 29, 2025. A total of 7,403,600 shares were repurchased at an average nominal cost of R\$ 11.41, and an average adjusted quotation for dividends of R\$ 10.03, totaling an investment of R\$ 84,460 thousand.

On September 30, 2025, the treasury position recorded 732,100 shares, after the cancellation of 6,670,377 shares at the Annual Meeting held on April 1, 2025."

On September 30, 2025, the balance of treasury shares is R\$ 7,832 thousand (R\$ 71,572 thousand as of December 31, 2024).

17.5. Resolutions

Company						
Resolution				Payment date	Payment date	
Approval	Type	Date	Dividend per share (R\$)		09/30/2025	12/31/2024
RCA	Interest on own capital	03/27/2024	0.04137	08/21/2024	-	22,779
RCA	Interest on own capital	06/17/2024	0.03953	01/29/2025	-	21,642
RCA	Interest on own capital	09/26/2024	0.03360	04/03/2025	-	18,392
RCA	Interest on own capital	12/17/2024	0.03919	12/10/2025	-	21,423
RCA	Interest on own capital	03/19/2025	0.04536	12/10/2025	24,749	-
RCA	Interest on own capital	06/18/2025	0.04773	12/10/2025	26,017	-
RCA	Interest on own capital	09/15/2025	0.04926	12/10/2025	26,849	-
			Interest on own capital		77,615	84,236
RCA	Dividends	05/07/2024	0.13333	12/18/2024	-	73,000
RCA	Dividends	08/06/2024	0.15615	04/03/2025	-	85,478
RCA	Dividends	11/05/2024	0.22567	04/03/2025	-	123,427
RCA	Dividends	05/06/2025	0.21648	12/10/2025	118,000	-
RCA	Dividends	08/05/2025	0.21126	12/10/2025	115,155	-
			Interim dividends		233,155	281,905
AUG	Additional dividend proposed	02/26/2025	0.14840	12/10/2025	-	81,000
			Additional dividend		-	81,000
			Total deliberated earnings		310,770	447,141

RCA = Board of Directors' Meeting.

AGO = Ordinary General Meeting.

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18. 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).

Contribution margin - Consolidated

	CORPORATE		SME		INDIVIDUAL		OTHER		TOTAL	
	Period ended		Period ended		Period ended		Period ended		Period ended	
	09/30/2025	09/30/2024	09/30/2025	09/30/2024	09/30/2025	09/30/2024	09/30/2025	09/30/2024	09/30/2025	09/30/2024
Insurance revenue (Premium Allocation Approach - PAA)	959,714	896,362	392,485	362,098	-	-	26,394	31,555	1,378,593	1,290,015
Insurance revenue (Building Block Approach - BBA)	-	-	-	-	399,303	375,600	-	-	399,303	375,600
Insurance and reinsurance revenue	959,714	896,362	392,485	362,098	399,303	375,600	26,394	31,555	1,777,896	1,665,615
Sales of goods and services	-	-	-	-	-	-	40,769	40,410	40,769	40,410
Taxes on sales of goods and services	-	-	-	-	-	-	(9,887)	(10,898)	(9,887)	(10,898)
Revenue from sales of goods and services	-	-	-	-	-	-	30,882	29,512	30,882	29,512
SALES REVENUE	959,714	896,362	392,485	362,098	399,303	375,600	57,276	61,067	1,808,778	1,695,127
Events occurred	(422,967)	(416,656)	(75,285)	(74,044)	(54,255)	(56,528)	(7,633)	(8,504)	(560,140)	(555,732)
Costs of purchase	(65,048)	(67,266)	(61,437)	(44,591)	(73,056)	(76,024)	(2,889)	(4,291)	(202,430)	(192,172)
Tax expenses	(40,632)	(37,668)	(20,519)	(18,915)	(21,659)	(20,870)	-	-	(82,810)	(77,453)
OPERATING INCOME (LOSS)	431,067	374,772	235,244	224,548	250,333	222,178	46,754	48,272	963,398	869,770
CONTRIBUTION MARGIN	431,067	374,772	235,244	224,548	250,333	222,178	46,754	48,272	963,398	869,770
Sales revenue (%)	54.0	53.8	22.1	21.7	22.6	22.6	3.2	3.7	100.0	100.0
Margin x sales revenue (%)	44.9	41.8	59.9	62.0	62.7	59.2	81.6	79.0	53.3	51.3
Distribution of margin x total/segment (%)	44.7	43.1	24.4	25.8	26.0	25.5	4.9	5.5	100.0	100.0

Contribution margin - Consolidated

	CORPORATE		SME		INDIVIDUAL		OTHER		TOTAL	
	Quarter ended		Quarter ended		Quarter ended		Quarter ended		Quarter ended	
	09/30/2025	09/30/2024	09/30/2025	09/30/2024	09/30/2025	09/30/2024	09/30/2025	09/30/2024	09/30/2025	09/30/2024
Insurance revenue (Premium Allocation Approach - PAA)	325,049	305,006	133,569	125,275	-	-	11,457	8,662	470,075	438,943
Insurance revenue (Building Block Approach - BBA)	-	-	-	-	136,152	121,314	-	-	136,152	121,314
Insurance and reinsurance revenue	325,049	305,006	133,569	125,275	136,152	121,314	11,457	8,662	606,227	560,257
Sales of goods and services	-	-	-	-	-	-	14,516	13,767	14,516	13,767
Taxes on sales of goods and services	-	-	-	-	-	-	(3,355)	(3,692)	(3,355)	(3,692)
Revenue from sales of goods and services	-	-	-	-	-	-	11,161	10,075	11,161	10,075
SALES REVENUE	325,049	305,006	133,569	125,275	136,152	121,314	22,618	18,737	617,388	570,332
Events occurred	(159,297)	(134,639)	(28,302)	(22,864)	(20,390)	(15,981)	(607)	(78)	(208,596)	(173,562)
Costs of purchase	(20,706)	(24,471)	(23,128)	(16,016)	(27,128)	(30,168)	(912)	(1,377)	(71,874)	(72,032)
Tax expenses	(12,923)	(12,973)	(7,029)	(6,268)	(6,751)	(6,458)	-	-	(26,703)	(25,699)
OPERATING INCOME (LOSS)	132,123	132,923	75,110	80,127	81,883	68,707	21,099	17,282	310,215	299,039
CONTRIBUTION MARGIN	132,123	132,923	75,110	80,127	81,883	68,707	21,099	17,282	310,215	299,039
Sales revenue (%)	18.3	18.3	7.5	7.5	7.7	7.3	1.3	1.1	100.0	100.0
Margin x sales revenue (%)	40.6	43.6	56.2	64.0	60.1	56.6	93.3	92.2	50.2	52.4
Distribution of margin x total/segment (%)	42.6	44.5	24.2	26.8	26.4	23.0	6.8	5.8	100.0	100.0

19. Sales revenue

	Company				Consolidated			
	Quarter ended		Period ended		Quarter ended		Period ended	
	09/30/2025	09/30/2024	09/30/2025	09/30/2024	09/30/2025	09/30/2024	09/30/2025	09/30/2024
Considerations attributed to the PAA (Premium Allocation Approach) period	458,672	430,352	1,352,359	1,258,531	470,075	438,943	1,378,593	1,290,015
Revenues related to BBA (Building Block Approach) contracts	33,504	28,870	97,768	92,475	33,504	28,871	97,768	92,476
Change in the risk adjustment for non-financial risk	2,031	1,423	5,689	4,971	2,031	1,423	5,689	4,971
CSM recognized for services rendered	71,844	66,875	213,882	208,637	71,844	66,875	213,882	208,637
Recovery of acquisition cash flow	28,773	24,146	81,964	69,517	28,773	24,145	81,964	69,516
Insurance and reinsurance revenue	594,824	551,666	1,751,662	1,634,131	606,227	560,257	1,777,896	1,665,615
Sale of goods and services	-	-	-	-	14,516	13,767	40,769	40,410
Taxes on sales of goods and services	-	-	-	-	(3,355)	(3,692)	(9,887)	(10,898)
	594,824	551,666	1,751,662	1,634,131	617,388	570,332	1,808,778	1,695,127

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20. Insurance expenses

	Company				Consolidated			
	Quarter ended		Period ended		Quarter ended		Period ended	
	09/30/2025	09/30/2024	09/30/2025	09/30/2024	09/30/2025	09/30/2024	09/30/2025	09/30/2024
Events occurred	(212,584)	(175,162)	(572,217)	(563,880)	(208,596)	(173,562)	(560,140)	(555,732)
Costs of purchase	(70,983)	(70,666)	(199,605)	(187,915)	(71,874)	(72,032)	(202,430)	(192,172)
Tax expenses	(26,703)	(25,699)	(82,810)	(77,453)	(26,703)	(25,699)	(82,810)	(77,453)
Administrative expenses	(90,536)	(89,857)	(263,996)	(254,919)	(80,183)	(74,603)	(230,251)	(215,253)
	(400,806)	(361,384)	(1,118,628)	(1,084,167)	(387,356)	(345,896)	(1,075,631)	(1,040,610)

21. Financial income (loss)

	Company				Consolidated			
	Quarter ended		Period ended		Quarter ended		Period ended	
	09/30/2025	09/30/2024	09/30/2025	09/30/2024	09/30/2025	09/30/2024	09/30/2025	09/30/2024
Yields from financial investments	25,207	26,904	73,499	82,329	26,036	27,800	76,102	84,900
Inflation adjustment on judicial deposits	806	577	2,225	756	819	580	2,245	772
Inflation adjustment on tax credits ¹	1,105	2,050	3,407	6,016	1,130	2,118	3,474	6,204
Interest for late receipt ²	918	777	2,831	2,562	919	778	2,835	2,567
Other	2,099	1,603	4,455	2,849	2,329	1,804	5,026	4,162
Finance revenues	30,135	31,911	86,417	94,512	31,233	33,080	89,682	98,605
Bank fees	(1,185)	(1,159)	(3,547)	(3,660)	(1,231)	(1,183)	(3,668)	(3,726)
Adjustment to present value - lease liabilities (CPC 06 (R2)/IFRS 16)	(205)	(233)	(640)	(727)	(503)	(562)	(1,635)	(1,782)
Inflation adjustment of provision for judicial contingencies	(2,729)	(2,310)	(7,980)	(3,924)	(2,810)	(2,317)	(8,289)	(3,972)
Discounts granted	(491)	(358)	(1,274)	(1,035)	(561)	(429)	(1,905)	(1,201)
Interest accreditation (CPC 50 / IFRS 17)	(10,521)	(9,110)	(31,448)	(26,727)	(10,521)	(9,110)	(31,448)	(26,727)
Other financial expenses	(1,543)	(592)	(3,249)	(1,979)	(1,918)	(1,285)	(4,326)	(3,322)
Financial expenses	(16,674)	(13,762)	(48,138)	(38,052)	(17,544)	(14,886)	(51,271)	(40,730)
	13,461	18,149	38,279	56,460	13,689	18,194	38,411	57,875

¹In 2024, it mainly refers to update of Employer INSS credits, in which 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 Rede Dental on payments made to individual dentists between October 2007 to October 2019 (period after acquisition by Odontoprev).

²Refers mainly to the recognition of interest on individual/family plans.

22. Calculation of IRPJ/CSLL

	Company				Consolidated			
	Quarter ended		Period ended		Quarter ended		Period ended	
	09/30/2025	09/30/2024	09/30/2025	09/30/2024	09/30/2025	09/30/2024	09/30/2025	09/30/2024
Effect (CPC 50 / IFRS 17) before IRPJ and CSLL	19,321	8,447	27,210	6,618	20,205	8,651	27,476	7,318
IRPJ and CSLL calculation basis	181,910	189,319	628,117	582,223	183,133	191,824	632,779	589,479
	201,231	197,766	655,327	588,841	203,338	200,475	660,255	596,797
(x) Current rate (%)	34	34	34	34	34	34	34	34
Estimate of IRPJ and CSLL expenses, according to the current rate	(68,419)	(67,240)	(222,811)	(200,206)	(69,135)	(68,162)	(224,487)	(202,911)
Effect of Corporate Income Tax and Social contribution on permanent/temporary differences:								
Equity in net income of subsidiaries	287	1,250	2,433	4,327	356	446	1,460	1,452
Provision for lawsuits	(918)	(793)	(3,648)	(1,930)	(918)	(800)	(3,310)	(1,941)
Sundry provisions	896	(3,406)	2,669	(2,467)	890	(3,459)	2,648	(2,508)
Amortization of goodwill	457	458	1,372	1,727	551	458	1,652	1,727
Profit sharing	(1,821)	(2,224)	2,919	1,684	(2,129)	(2,486)	3,222	1,932
Interest on own capital	9,129	6,253	26,389	21,356	9,129	6,253	26,389	21,356
Adjustments - Law 12973/14	5	145	7	122	11	161	6	145
Tax losses	-	-	-	-	(738)	-	(2,248)	-
Effect (CPC 50 / IFRS 17)	6,569	2,872	9,251	2,250	6,870	2,941	9,342	2,488
Insurance Expenses Acquisition Costs and ILP Program	(390)	712	19,210	712	(499)	825	19,269	825
Other	82	2,034	(2,897)	2,332	(108)	1,177	(3,204)	415
Current IRPJ and CSLL expense	(54,123)	(59,939)	(165,106)	(170,093)	(55,720)	(62,646)	(169,261)	(177,020)
Technological innovation	-	10,166	-	10,166	-	10,166	-	10,166
Total IRPJ and CSLL expense	(54,123)	(49,773)	(165,106)	(159,927)	(55,720)	(52,480)	(169,261)	(166,854)
Deferred IRPJ and CSLL revenue (expense)	956	2,273	(21,440)	(2,738)	1,406	2,582	(22,057)	(3,133)
Deferred IRPJ and CSLL revenue (CPC 50 / IFRS 17)	(5,763)	(2,546)	(8,928)	(1,584)	(6,648)	(2,750)	(9,195)	(2,284)
Deferred IRPJ and CSLL expense	(4,807)	(273)	(30,368)	(4,322)	(5,242)	(168)	(31,252)	(5,417)
Total IRPJ and CSLL expense	(58,930)	(50,046)	(195,474)	(164,249)	(60,962)	(52,648)	(200,513)	(172,271)
Effective rate	29.3%	25.3%	29.8%	27.9%	30.0%	26.3%	30.4%	28.9%

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23. Earnings per share – basic and diluted

	Quarter ended		Period ended	
	09/30/2025	09/30/2024	09/30/2025	09/30/2024
Income attributable to Company's shareholders (in thousands of reais)	142,301	147,720	459,853	424,592
Common shares (in thousands)				
Weighted average number of common shares issued (thousands)	545,093	547,427	545,443	550,020
Weighted average number of shares for the basic and diluted earnings per share	545,093	547,427	545,443	550,020
Basic and diluted earnings per share (R\$)	0.26106	0.26984	0.84308	0.77196

24. 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.

Operations of the Company with its Subsidiaries, Associated Companies and Key Management Personnel (Note 1)	Classification Nature	09/30/2025		12/31/2024		Quarter ended		Period ended		Quarter ended		Period ended	
		09/30/2025		12/31/2024		09/30/2025		09/30/2025		09/30/2024		09/30/2024	
		Assets	Liabilities	Assets	Liabilities	Revenue	Expense	Revenue	Expense	Revenue	Expense	Revenue	Expense
Dental Partner	Sales of goods and services Dental materials	-	-	76	-	659	-	2,218	-	956	-	2,559	-
Dental Partner	Administrative expenses Dental Assistance	-	-	-	-	-	(1)	-	(2)	-	-	-	-
Odontoprev	Administrative expenses Administrative services	-	-	76	-	-	(16,022)	-	(49,287)	-	(19,590)	-	(56,039)
Odontoprev Serviços	Sales of goods and services Commercial advisory	747	-	717	-	14,193	-	41,668	-	15,949	-	48,400	-
Odontoprev Serviços	Administrative expenses Dental Assistance	-	-	-	-	-	(27)	-	(81)	-	(9)	-	(29)
Brasildental	Insurance Expenses Administrative Services	-	756	-	726	-	(2,417)	-	(7,523)	-	(2,470)	-	(8,223)
Odontoprev	Considerations Dental plans	-	-	-	-	54	-	160	-	23	-	70	-
Odontoprev	Considerations Assumed/ceded co-responsibility	4,639	-	4,346	-	13,774	-	39,371	-	12,907	-	38,498	-
Odontoprev	Other operating revenues Revenues from healthcare plans	9	-	9	-	34	-	135	-	45	-	135	-
Brasildental	Insurance expenses Assumed/ceded co-responsibility	-	4,639	-	4,346	-	(13,774)	-	(39,371)	-	(12,907)	-	(38,498)
Clidec	Other operating costs Dental Assistance	-	-	-	-	-	(13)	-	(40)	-	(12)	-	(37)
Clidec	Sales of goods and services Clinical dental services	-	-	-	-	7,293	-	23,896	-	7,163	-	21,068	-
Boutique Dental	Sales of goods and services Clinical dental services	-	-	-	-	1,156	-	3,273	-	1,894	-	3,834	-
Papaiz	Sales of goods and services Radiology services	1,179	-	-	-	2,134	-	5,663	-	1,790	-	4,825	-
Papaiz	Other operating costs Dental Assistance	-	-	-	-	-	(11)	-	(33)	-	-	-	-
Papaiz	Other operating costs Rent	-	-	-	-	-	(50)	-	(101)	-	-	-	-
Lúmax	Sales of goods and services Radiology services	-	-	-	-	-	-	-	-	41	-	41	-
Odontoprev	Known or reported events/claims Dental services	-	1,061	-	-	-	(6,192)	-	(17,493)	-	(4,803)	-	(13,983)
Odontoprev	Other healthcare expenses Dental care materials	-	-	-	-	-	(659)	-	(2,218)	-	(942)	-	(2,537)
Clidec	Other operating costs Dental materials	-	-	-	-	-	-	-	-	-	(14)	-	(22)
Boutique Dental	Property revenues Rent	-	-	-	-	50	-	101	-	-	-	-	-
Boutique Dental	Other operating costs Radiological services	-	118	-	-	-	(173)	-	(275)	-	-	-	-
Easy	Administrative expenses Dental Assistance	-	-	-	-	-	(1)	-	(4)	-	(2)	-	(4)
Easy	Administrative expenses Administrative services	-	-	-	-	-	(7)	-	(57)	-	(19)	-	(58)
Odontoprev	Other accounts receivable	2	-	-	-	-	-	-	-	-	-	-	-
Odontoprev Serviços	Other accounts payable	-	2	-	-	-	-	-	-	-	-	-	-
MaChiron	Intangible asset System development	2,867	-	2,056	-	-	-	-	-	-	-	-	-
Key management personnel	Insurance Revenue Dental Plans	-	-	-	-	2	-	6	-	-	-	-	-
Total		9,443	6,576	7,204	5,148	39,349	(39,347)	116,491	(116,485)	40,768	(40,768)	119,430	(119,430)

Notes to the financial statements

Notes to the individual and consolidated, condensed interim financial statements

September 30, 2025 and 2024 and December 31, 2024

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

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

Consolidated						Quarter ended		Period ended		Quarter ended		Period ended			
Companies related to Banco Bradesco		Classification Nature		09/30/2025		12/31/2024		09/30/2025		09/30/2025		09/30/2024		09/30/2024	
				Assets	Liabilities	Assets	Liabilities	Revenue	Expense	Revenue	Expense	Revenue	Expense	Revenue	Expense
Alelo S.A.	Insurance Expenses Employee Benefits	-	1	-	33	-	(1,524)	-	(3,642)	-	(1,487)	-	(4,123)		
Banco Bradescard S.A.	Insurance Expenses Acquisition Cost	63	855	29	-	-	(1,659)	-	(5,518)	-	(1,878)	-	(2,030)		
Banco Bradesco S.A.	Current account	637	-	6,713	-	-	-	-	-	-	-	-	-		
Banco Bradesco S.A.	Interest earning bank deposit	997,343	-	887,225	-	23,683	-	73,316	-	25,338	-	81,954	-		
Banco Bradesco S.A.	Insurance Revenue Dental Plans	10	-	10	-	12,328	-	37,161	-	12,580	-	37,806	-		
Banco Bradesco S.A.	Insurance expenses Travel and accommodation - officers and employees	-	-	-	-	-	(787)	-	(1,697)	-	(336)	-	(1,242)		
Banco Bradesco S.A.	Financial Expenses Bookkeeping of shares	-	-	-	-	-	(74)	-	(245)	-	(59)	-	(186)		
Banco Bradesco S.A.	Insurance Expenses Rentals of branches	-	-	-	-	-	(70)	-	(210)	-	(68)	-	(210)		
Banco Bradesco S.A.	Financial Expenses Investment management	-	-	-	-	-	(96)	-	(283)	-	(103)	-	(330)		
Banco Bradesco S.A.	Financial expenses Bank fee	-	-	-	-	-	(999)	-	(2,850)	-	(873)	-	(2,802)		
Banco Bradesco S.A.	Right-of-use and lease liability	842	979	937	1,061	-	(63)	-	(193)	-	(65)	-	(197)		
Bradesco Auto-Re Companhia De Seguros	Insurance Expenses Civil liability Insurance and insurance guarantee	-	-	-	-	-	-	-	(7)	-	-	-	-		
Bradesco S/A Corretora De Títulos E Valores Mobiliários	Insurance Expenses Acquisition Cost	-	-	-	2,419	-	-	-	(6)	-	-	-	(33)		
Bradesco Capitalização S.A.	Special savings bonds	9,950	-	4,360	-	-	-	-	-	-	-	-	-		
Bradesco Saúde S.A.	Insurance Expenses Medical Assistance - Employees	-	-	-	-	-	(4,670)	-	(13,665)	-	(4,589)	-	(13,392)		
Bradesco Saúde S.A.	Dividends and interest on own capital	-	221,224	-	142,994	-	-	-	-	-	-	-	-		
Bradesco Vida e Previdência S.A.	Insurance Expenses Private pension - employees	-	-	-	-	-	(461)	-	(1,346)	-	(399)	-	(1,255)		
Bradesco Vida e Previdência S.A.	Insurance expenses Life insurance - Employees	-	-	-	-	-	(127)	-	(299)	-	(250)	-	(518)		
Bradesco Corretora de Seguros Ltda.	Insurance Expenses Acquisition Cost	299	1,829	74	372	-	(1,448)	-	(2,618)	-	(880)	-	(943)		
Bradeseg Promotora de Vendas S.A.	Insurance Expenses Acquisition Cost	5,531	11,941	334	4,301	-	(12,905)	-	(23,239)	-	(5,421)	-	(21,753)		
Bsp Empreendimento Imobiliário D166 Ltda.	Insurance Expenses Rentals of branches	-	-	-	-	-	(17)	-	(44)	-	(16)	-	(47)		
Bsp Empreendimento Imobiliário D166 Ltda.	Right-of-use and lease liability	444	520	514	587	-	(31)	-	(96)	-	(33)	-	(101)		
Bsp Park Estacionamentos E Participações S.A.	Insurance Expenses Parking	-	-	-	-	-	(2)	-	(3)	-	(2)	-	(5)		
Bsp Empreendimentos Imobiliários R12 Ltda.	Right-of-use and lease liability	274	321	313	357	-	(18)	-	(55)	-	(19)	-	(58)		
Bsp Empreendimentos Imobiliários R12 Ltda.	Insurance Expenses Rentals of branches	-	-	-	-	-	(6)	-	(17)	-	(5)	-	(14)		
Mediservice	Other operating revenues Management Fee	-	-	-	-	64	-	212	-	48	-	219	-		
Santecorp Holding Ltda	Insurance Expenses Medical/Outpatient Services	-	-	-	-	-	(166)	-	(345)	-	(72)	-	(323)		
Santecorp Holding Ltda	Insurance Revenue Dental Plans	-	-	-	-	5	-	12	-	4	-	10	-		
Stelo S.A.	Financial expenses Management fee	-	-	-	-	-	(244)	-	(579)	-	(70)	-	(333)		
Swiss Re Corporate Solutions Brasil Seguros S.A.	Insurance Expenses Legal Guarantee Insurance	-	-	-	-	-	(63)	-	(201)	-	(55)	-	(165)		
Banco Digio S.A.	Insurance Expenses Acquisition Cost	1	6	1	5	-	(3)	-	(12)	-	(5)	-	(16)		
Fleury CPMA	Insurance Revenue Dental Plans	-	-	-	-	16	-	45	-	15	-	44	-		
Fleury S.A.	Insurance Revenue Dental Plans	-	-	-	-	811	-	2,384	-	787	-	2,311	-		
Instituto de Radiologia de Natal Ltda.	Insurance Revenue Dental Plans	-	-	-	-	11	-	33	-	11	-	33	-		
Centro de Patologia Clínica Ltda.	Insurance Revenue Dental Plans	-	-	-	-	2	-	7	-	2	-	5	-		
Saúde Newco Ltda.	Insurance Revenue Dental Plans	-	-	-	-	-	-	2	-	2	-	4	-		
Methodos Laboratório, Análises Clínicas e Hematologia Ltda.	Insurance Revenue Dental Plans	-	-	-	-	9	-	21	-	5	-	17	-		
Genesis Análises Genômicas S.A.	Insurance Revenue Dental Plans	-	-	-	-	15	-	48	-	15	-	24	-		
Instituto Hermes Pardini S.A.	Insurance Revenue Dental Plans	-	-	-	-	195	-	561	-	179	-	470	-		
Laboratório Padrão S.A.	Insurance Revenue Dental Plans	-	-	-	-	19	-	56	-	19	-	52	-		
Diagnóstico Por Imagem Sete Lagoas Ltda.	Insurance Revenue Dental Plans	-	-	-	-	1	-	3	-	1	-	2	-		
Toxicologia Pardini Laboratórios S.A.	Insurance Revenue Dental Plans	-	-	-	-	5	-	13	-	4	-	11	-		
Pardis Pardini Distribuidora Ltda.	Insurance Revenue Dental Plans	-	-	-	-	1	-	1	-	1	-	1	-		
Laboratório de Patologia Clínica Dr Paulo C. de Azevedo	Insurance Revenue Dental Plans	-	-	-	-	14	-	44	-	20	-	61	-		
Instituto de Análises Clínicas de Santos	Insurance Revenue Dental Plans	-	-	-	-	12	-	37	-	13	-	35	-		
Anatomia Patológica Hugo Silviano Branda	Insurance Revenue Dental Plans	-	-	-	-	-	-	1	-	1	-	2	-		
Haitong Banco de Investimentos do Brasil S.A.	Insurance Revenue Dental Plans	-	-	-	-	38	-	117	-	35	-	121	-		
Bradescard México, Limited Liability Company	Insurance Expenses Acquisition Cost	-	1,124	-	149	-	(1,787)	-	(5,400)	-	(700)	-	(1,838)		
CIP Centro de Infusões Pacaembu Ltda.	Insurance Revenue Dental Plans	-	-	-	-	-	-	5	-	-	-	-	-		
Key management personnel	Insurance Expenses Acquisition Cost	4	-	5	-	-	(2)	-	(7)	-	(2)	-	(3)		
Key management personnel	Insurance Revenue Dental Plans	-	-	-	-	1	-	4	-	1	-	3	-		
Key management personnel	Insurance Expenses Administrative Expenses	-	-	-	-	-	(589)	-	(2,411)	-	(253)	-	(1,185)		
Key management personnel	Intangible asset System development	2,132	-	1,116	-	-	-	-	-	-	-	-	-		
Key management personnel	Accounts payable System providers	-	425	-	97	-	-	-	-	-	-	-	-		
Key management personnel	Insurance Expenses Events occurred	-	-	-	-	-	(1)	-	(3)	-	(2)	-	(10)		
Key management personnel	Insurance expenses Consulting	-	-	-	-	-	(4)	-	(24)	-	-	-	-		
Total		1,017,530	239,225	901,631	152,375	37,230	(27,816)	114,083	(65,015)	39,081	(17,642)	123,185	(53,112)		

The Company contracted a court guarantee insurance related to the tax assessment notices on the stock options whose policies were contracted together with Swiss Re Corporate Solutions Brasil Seguros S.A. (Swiss Re Brasil) which maintains an investment with Bradesco Seguros S.A. (Bradesco Seguros).

The Company and its subsidiaries grant profit sharing to its employees and officers linked to the achievement of operating goals and specific objectives established and approved at the beginning of each year. On September 30, 2025, the amounts of R\$ 14,488 (R\$ 22,418 on September 30, 2024) and R\$ 17,714 (R\$ 26,242 as of September 30, 2024) 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 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, 2025, the amounts of R\$ 11,499 and R\$ 12,714 in the Company and Consolidated, respectively (R\$ 15,381 and R\$ 16,509 as of September 30, 2024), were appropriated to income (loss) for the period.

Notes to the financial statements

Notes to the individual and consolidated, condensed interim financial statements

September 30, 2025 and 2024 and December 31, 2024

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

The stock options program remains in effect, as approved by the Shareholders' Meeting with the last granting being made in 2016.

The annual fixed remuneration attributed to the members of the Board of Directors and the Tax Council, as well as the fixed and variable remuneration allocated to the Statutory Executive Board, are as follows:

	Quarter ended		Period ended	
	09/30/2025	09/30/2024	09/30/2025	09/30/2024
Statutory Board	2,831	3,529	18,068	21,104
Directors fee	2,333	2,945	3,499	4,458
Benefits	358	416	533	630
Private pension	140	168	210	259
Bonus	-	-	4,810	7,252
ILP	-	-	9,016	8,505
Board of Directors	2,328	1,960	3,492	2,980
Directors fee	2,328	1,960	3,492	2,980
Fiscal Council	262	262	392	392
Directors fee	262	262	392	392
	5,421	5,751	21,952	24,476

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 09/30/2025						
Shareholder	Common shares		Preferred shares		Total	
	Quantity	%	Quantity	%	Quantity	%
Bradesco Saúde S.A.	292,213,236	53.54	-	-	292,213,236	53.54
Treasury shares	732,100	0.13	-	-	732,100	0.13
Outstanding shares	252,879,950	46.33	-	-	252,879,950	46.33
Total	545,825,286	100.00	-	-	545,825,286	100.00

BREAKDOWN OF CAPITAL OF LEGAL ENTITIES (COMPANY'S SHAREHOLDERS), DOWN TO INDIVIDUAL						
Name: Bradesco Saúde S.A.						
Position as of 09/30/2025						
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 09/30/2025						
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 09/30/2025						
Shareholder	Common shares		Preferred shares		Total	
	Quantity	%	Quantity	%	Quantity	%
Banco Bradesco S.A.	12,323	100.00	-	-	12,323	100.00
Total	12,323	100.00	-	-	12,323	100.00

*according to the Reference Form of 10/07/2025, available on the RI website of Banco Bradesco.

BREAKDOWN OF CAPITAL OF LEGAL ENTITIES (COMPANY'S SHAREHOLDERS), DOWN TO INDIVIDUAL						
Name: Banco Bradesco S.A.						
Shareholder	Common shares		Preferred shares		Total	
	Quantity	%	Quantity	%	Quantity	%
Cidade de Deus Cia Cial Participações	2,445,219,983	46.10	1,292,135	0.02	2,446,512,118	23.10
Fundação Bradesco	914,471,634	17.24	3	0.00	914,471,637	8.63
NCF Participações S.A.	451,890,822	8.52	119,774,968	2.26	571,665,790	5.40
Other	1,484,788,342	27.99	5,159,574,141	97.57	6,644,362,483	62.73
Treasury shares	7,500,000	0.14	7,500,000	0.14	15,000,000	0.14
Total	5,303,870,781	100.00	5,288,141,247	100.00	10,592,012,028	100.00

BREAKDOWN OF CAPITAL OF LEGAL ENTITIES (COMPANY'S SHAREHOLDERS), DOWN TO INDIVIDUAL						
Name: Cidade de Deus Cia Cial Participações						
Shareholder	Common shares		Preferred shares		Total	
	Quantity	%	Quantity	%	Quantity	%
Fundação Bradesco	2,779,096,924	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
Total	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 Cia Cial Participações	1,430,717,378	74.72	-	-	1,430,717,378	39.51
Fundação Bradesco	481,149,175	25.13	1,706,485,482	100.00	2,187,634,657	60.41
Nova Cidade de Deus Participações S.A.	2,864,526	0.15	-	-	2,864,526	0.08
Total	1,914,731,079	100.00	1,706,485,482	100.00	3,621,216,561	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
Total	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	46,126,598	20.80	9,696,750	4.38	55,823,348	12.59
NCD Participações Ltda	67,114,094	30.27	141,898,399	64.05	209,012,493	47.15
Other	108,504,179	48.93	69,965,077	31.58	178,469,256	40.26
Total	221,744,871	100.00	221,560,226	100.00	443,305,097	100.00

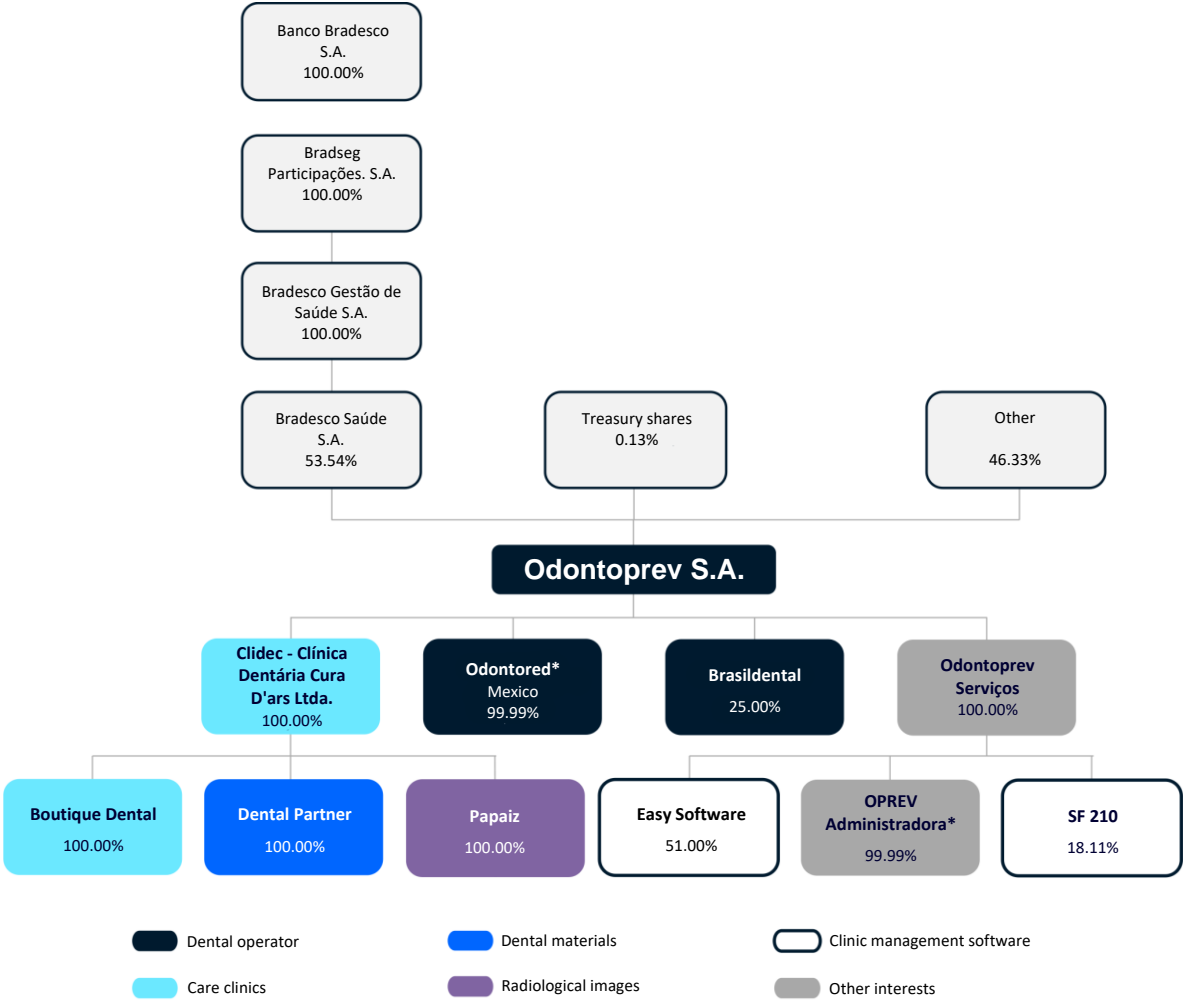
BREAKDOWN OF CAPITAL OF LEGAL ENTITIES (COMPANY'S SHAREHOLDERS), DOWN TO INDIVIDUAL						
Name: NCD Participações Ltda						
Shareholder	Common shares		Preferred shares		Total	
	Quantity	%	Quantity	%	Quantity	%
Fundação Bradesco	2,793,303,110	100.00	-	-	2,793,303,110	100.00
Total	2,793,303,110	100.00	-	-	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 09/30/2025						
Shareholder	Number of Common Shares (Units)	%	Number of Preferred Shares (Units)	%	Total Number of Shares (Units)	%
Controlling managers	292,213,236	53.54	-	-	292,213,236	53.54
Managers	1,145,659	0.21	-	-	1,145,659	0.21
Treasury shares	732,100	0.13	-	-	732,100	0.13
Other	251,734,291	46.12	-	-	251,734,291	46.12
Total	545,825,286	100.00	-	-	545,825,286	100.00
Outstanding shares	251,734,291	46.12	-	-	251,734,291	46.12

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 (Units)	%	Number of Preferred Shares (Units)	%	Total Number of Shares (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	45.98

Other information the Company deems to be relevant



*Clidec - Clínica Dentária Cura D'ars Ltda. has an equity interest of 0.000003% in Odontored and 0.002% in OPREV Administradora.

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, 2025, which comprise the balance sheet as of September 30, 2025 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 Brazilian Securities and Exchange 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 Brazilian Securities and Exchange 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, 2025, 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 04, 2025.

KPMG Auditores Independentes Ltda.
CRC 2SP- 014428/O-6

Fernando Antonio Rodrigues Alfredo
Accountant CRC 1SP252419/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, para. 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 2025.

Barueri/SP, November 04, 2025

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, para. 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 3Q25 quarterly earnings.

Barueri/SP, November 04, 2025