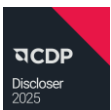




Corporate **Presentation**

4Q25

New growth cycle and value innovation



IGC-NM B3

SMLL B3

IDIVERSA B3

IGPTWB3

IDIV B3

ISEB3



Prime

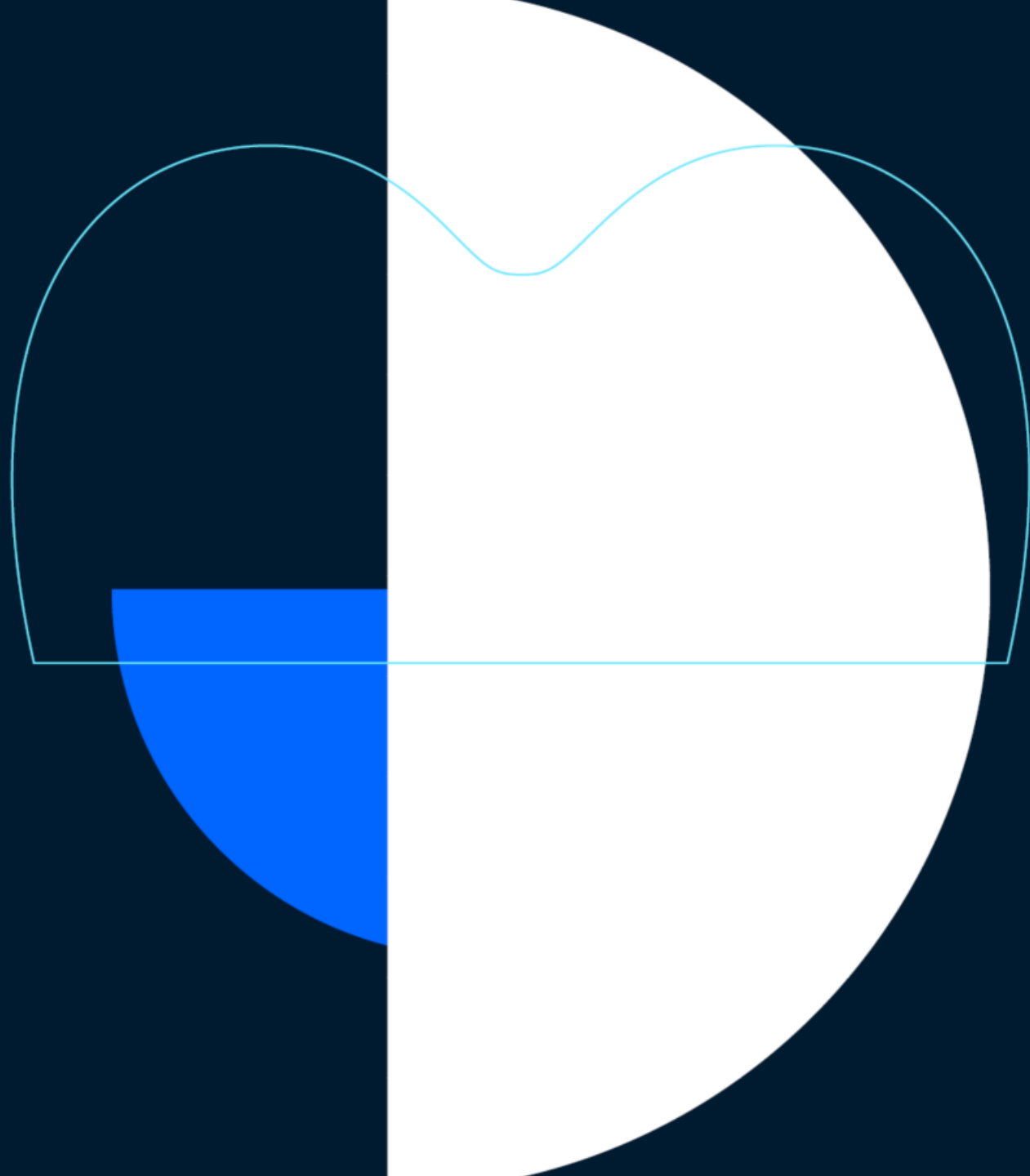
MSCI
ESG RATINGS

CCC B BB BBB A AA AAA



Index

- 1 Dental benefits: an incipient sector in Brazil
- 2 Odontoprev competitive advantages
- 3 Financial and Operational Performance
- 4 Capital Markets



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Dental **benefits**

Incipient sector in
Brazil

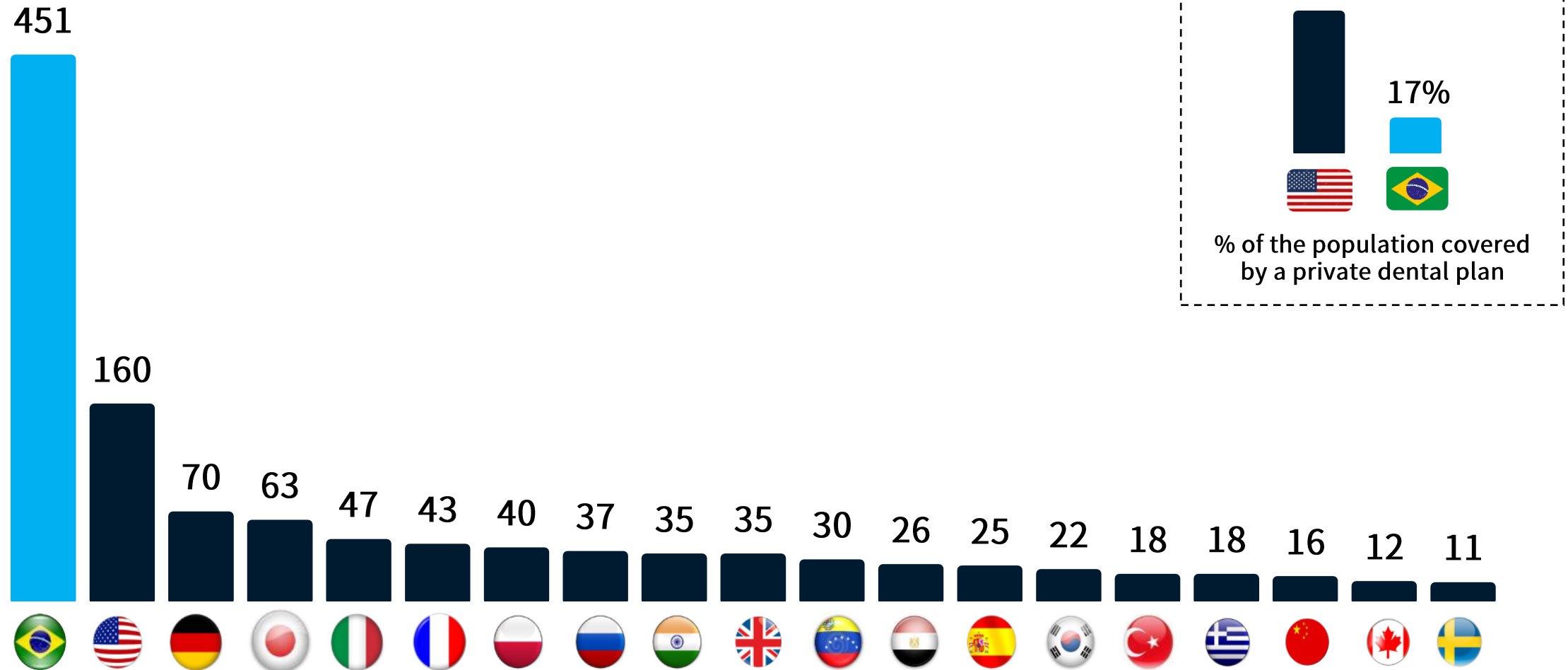
A large, solid blue semi-circle on the right side of the slide, containing a large white number 1.

1



Brazil leads the global ranking of dentists

Number of dentists per country (thousand)



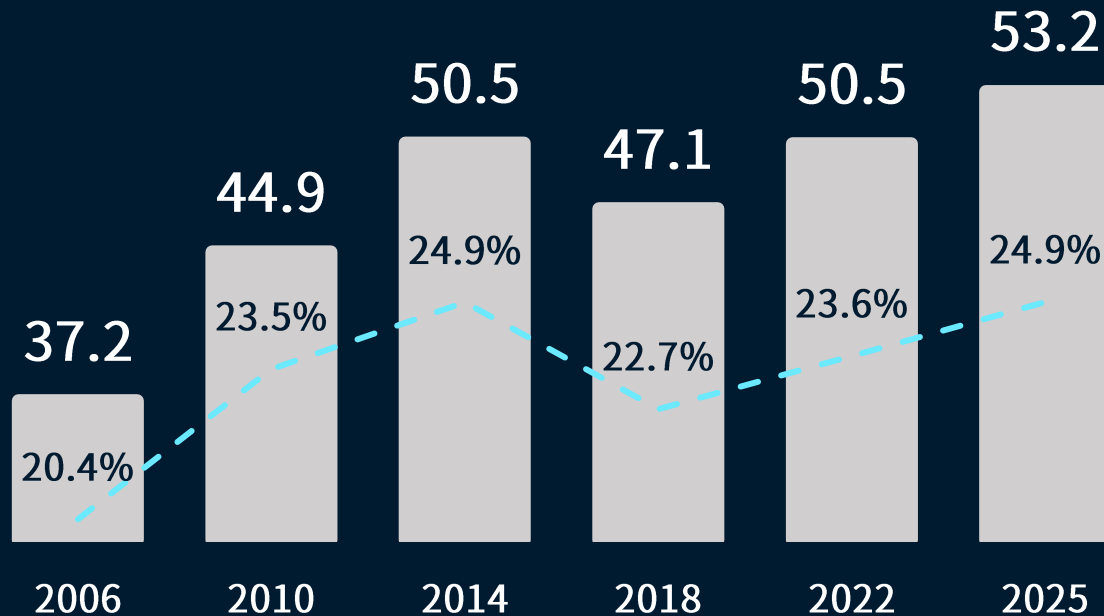


Medical and dental plans: different penetration profiles

Million members

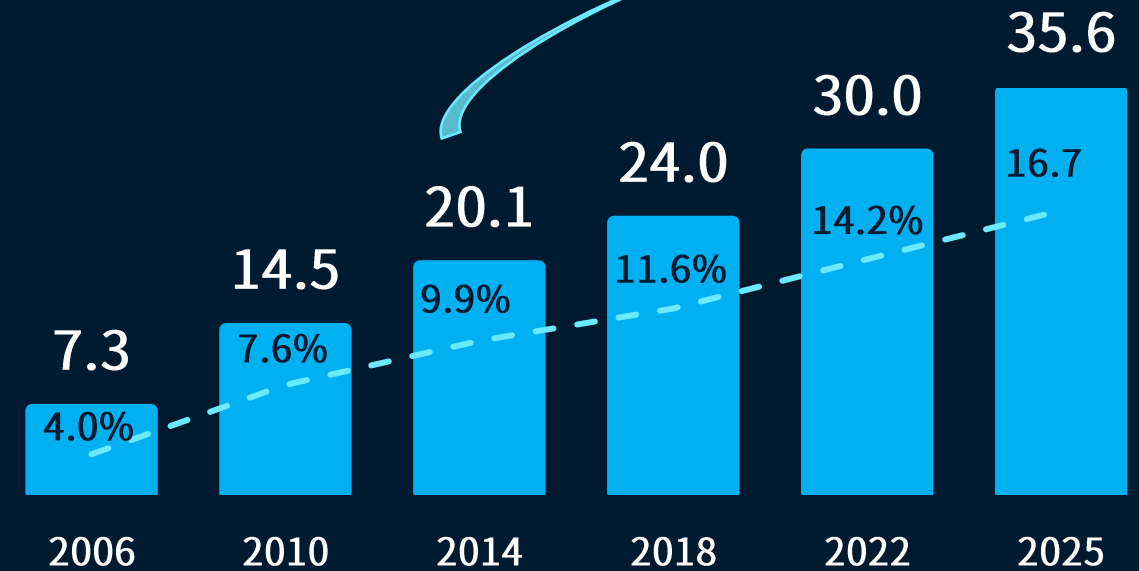
Medical plans

+2,648 thousand members



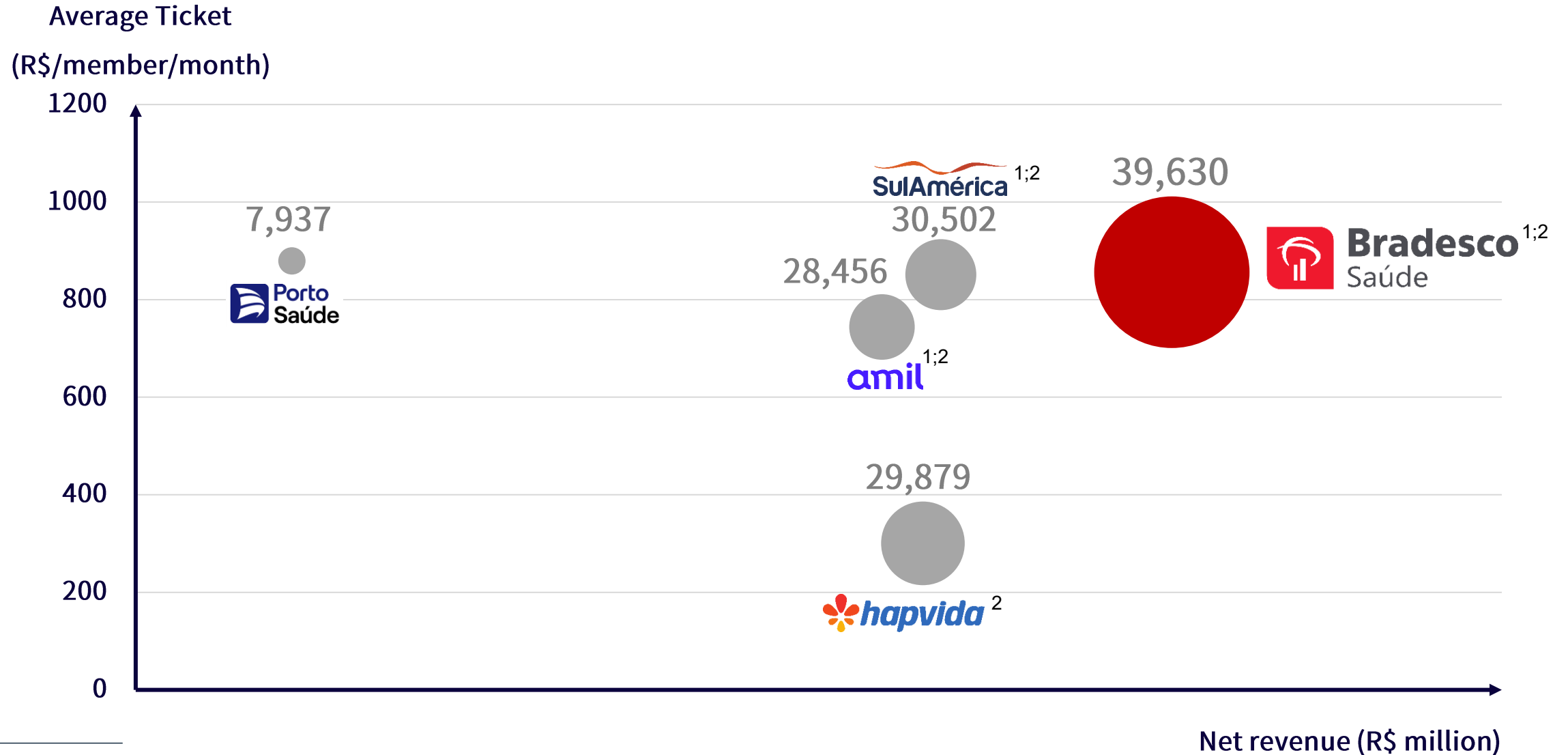
Dental plans: + 15.5 million members since 2014

+15,500 thousand members



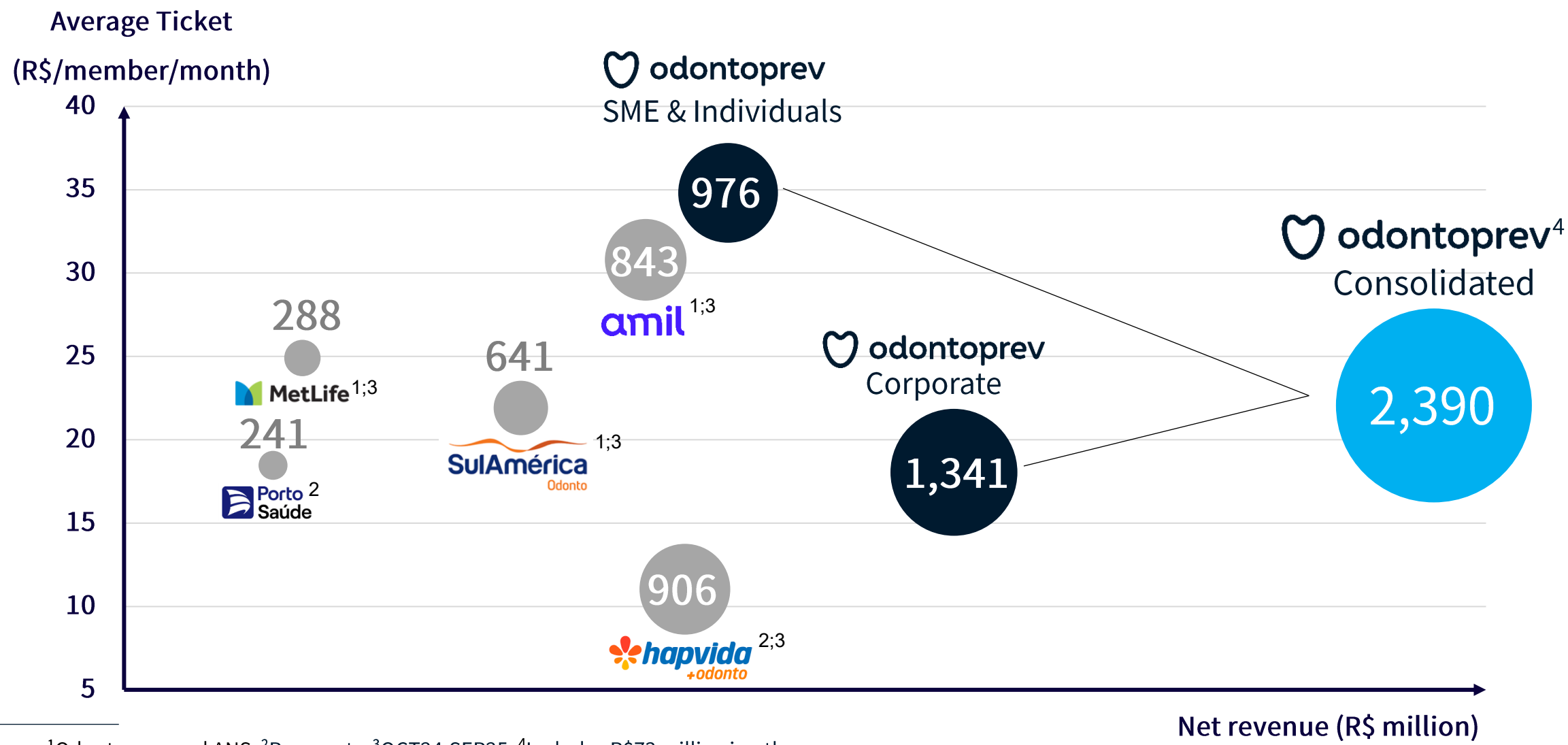


Medical plans: gross revenue and average ticket 2025



Odontoprev's revenue is approximately 3x higher than other dental plan providers

2025



7 Source: ¹Odontoprev and ANS; ²Payments; ³OCT24-SEP25; ⁴Includes R\$73 million in other revenues

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Competitive **advantages**

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2

Unique Odontoprev business model

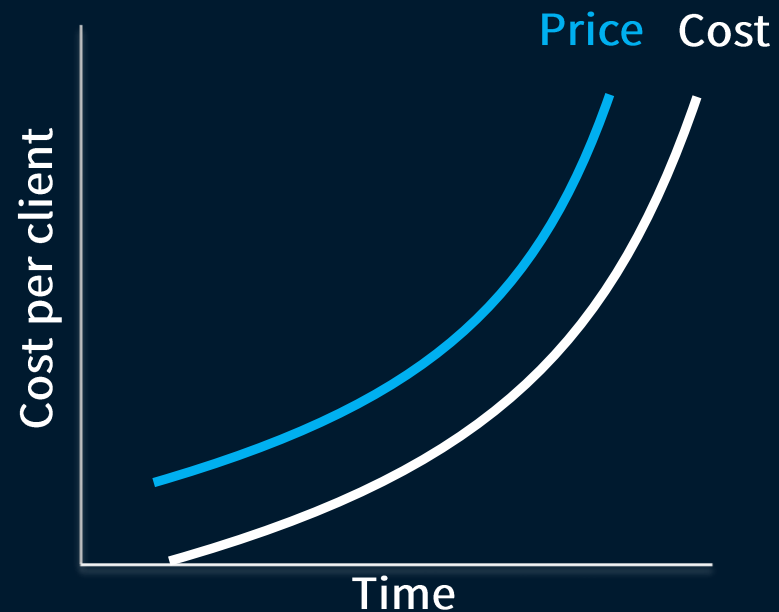
Positive cash generation every day



Attractive cost dynamics and predictable cash flow generation

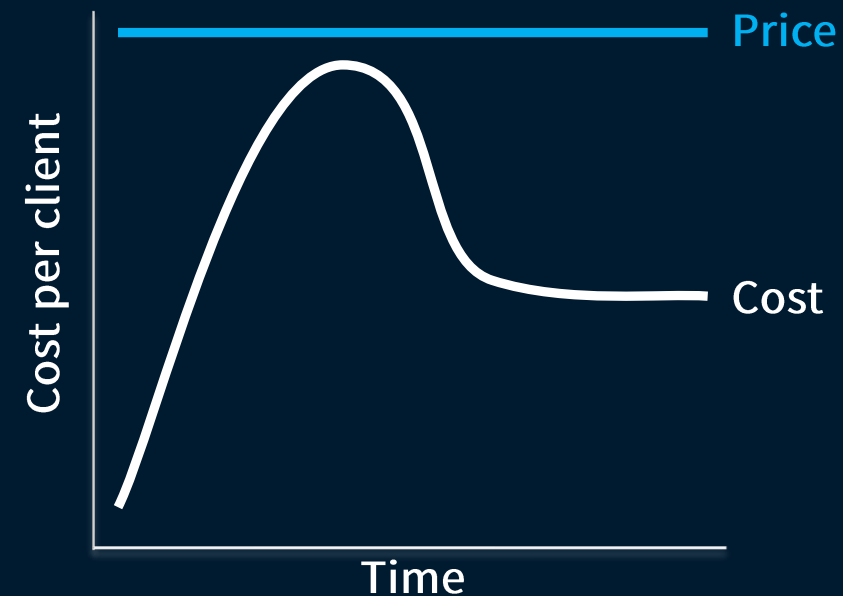


Medical plans



- ✓ Short-term contract: 1 year tenor
- ✓ Cost increases due to medical inflation and technological progress

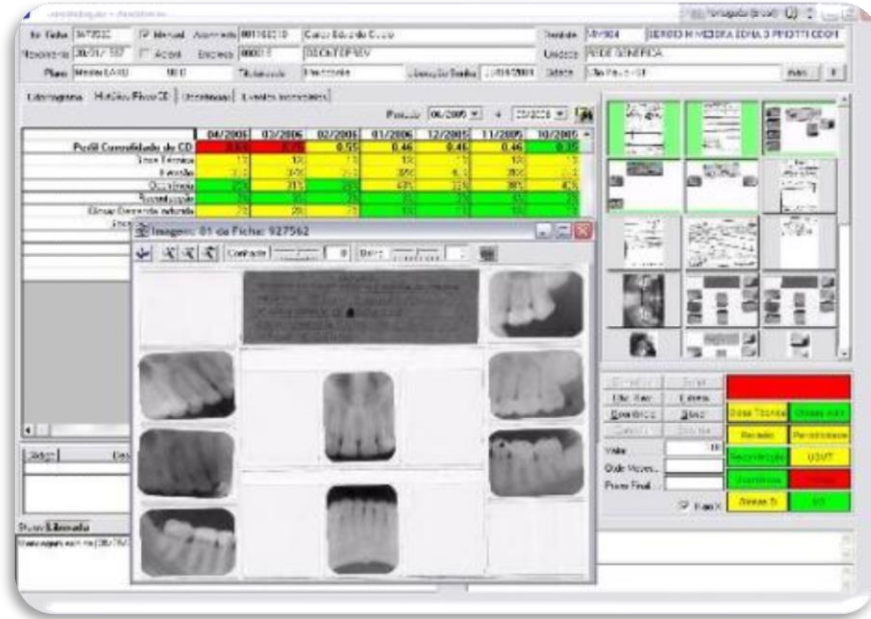
Odontoprev plans



- ✓ Long-term contract: 2 year + duration
- ✓ Predictable cost evolution due to prevention

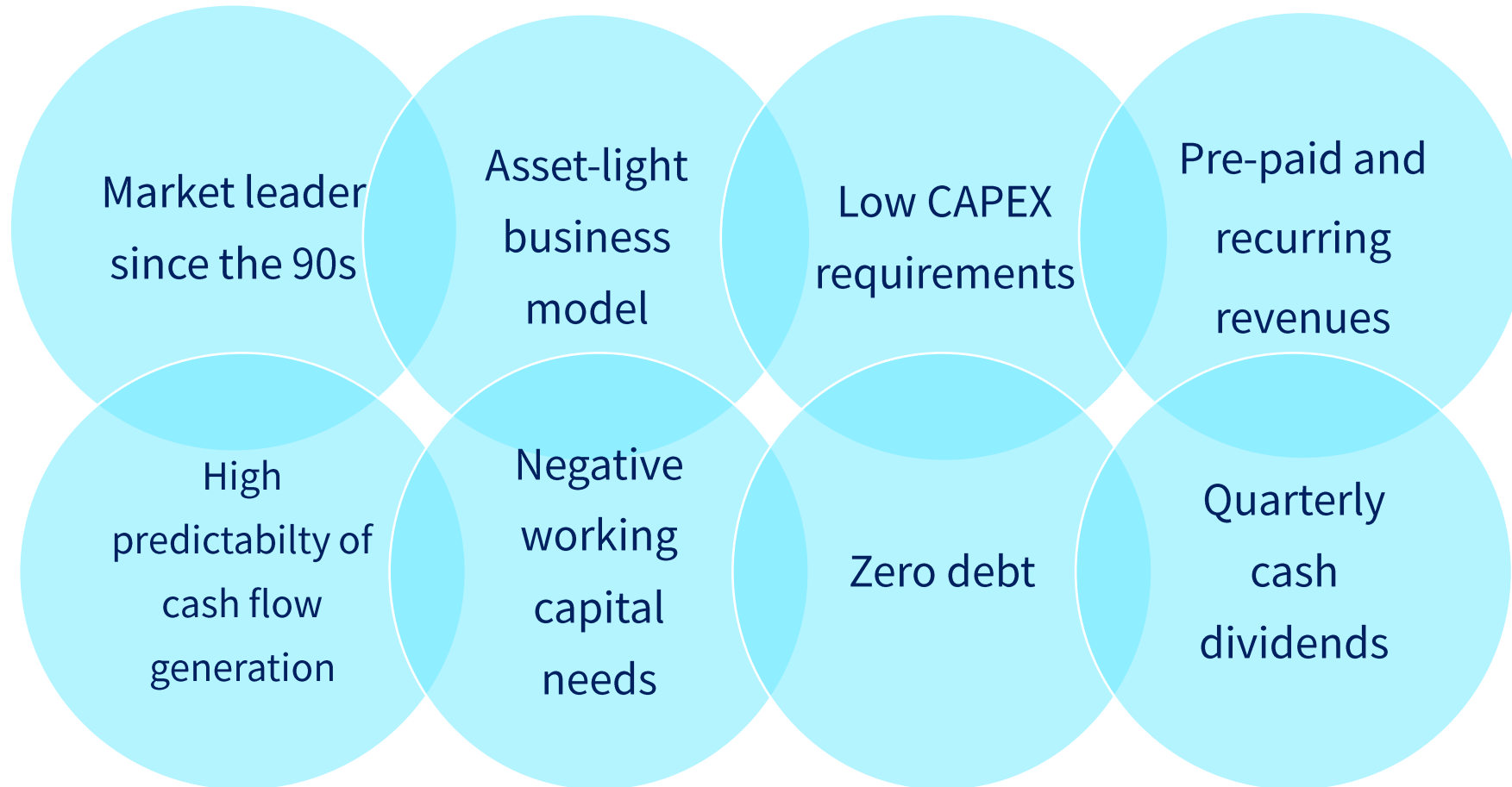


Proprietary dental IT Platform: decision based on KPIs

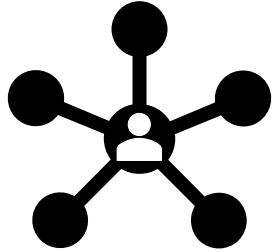


- ✓ Complete electronic record of more than 9 million beneficiaries
- ✓ 3 decades of actuarial data
- ✓ Risk management and fraud prevention over 30,000 treatments/day

Odontoprev's unique business model



Several distribution channels, throughout Brazil



Direct sales own
team



Bradesco

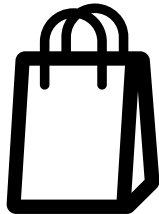


BANCO DO BRASIL

Exclusive bank
platforms



Independent
brokers



Partnerships with
department stores



Medical organizations
and healthcare plans



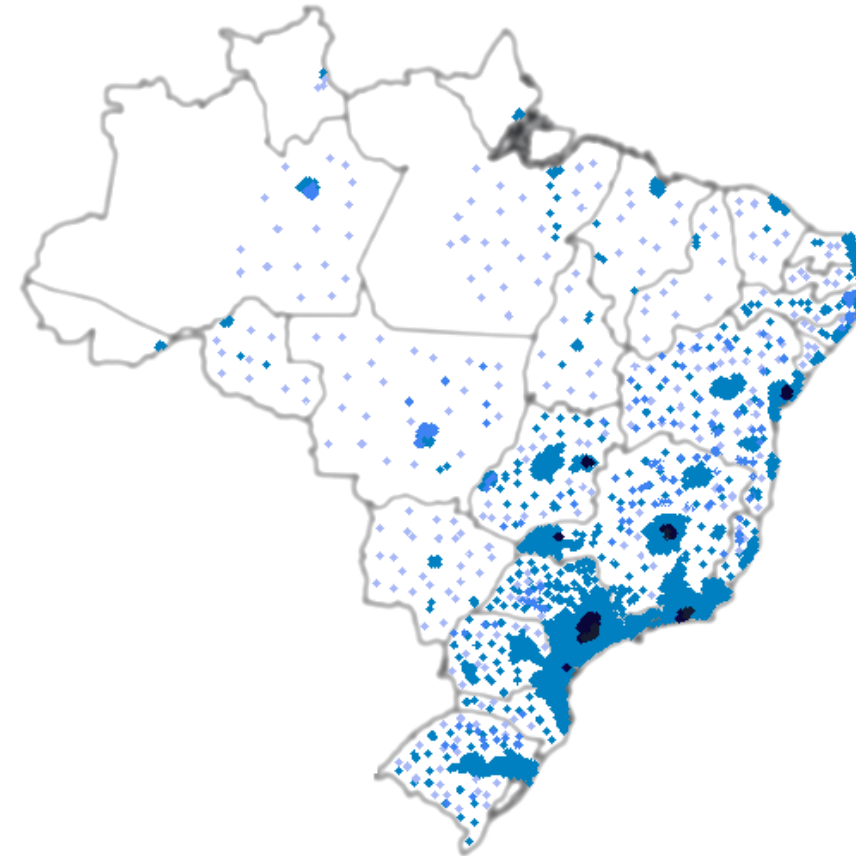
Internet

Largest and best accredited dentist network



27,000 dentists, 2,500 cities

- ✓ Nationwide distribution
- ✓ Differentiated academic background
- ✓ Continuous education



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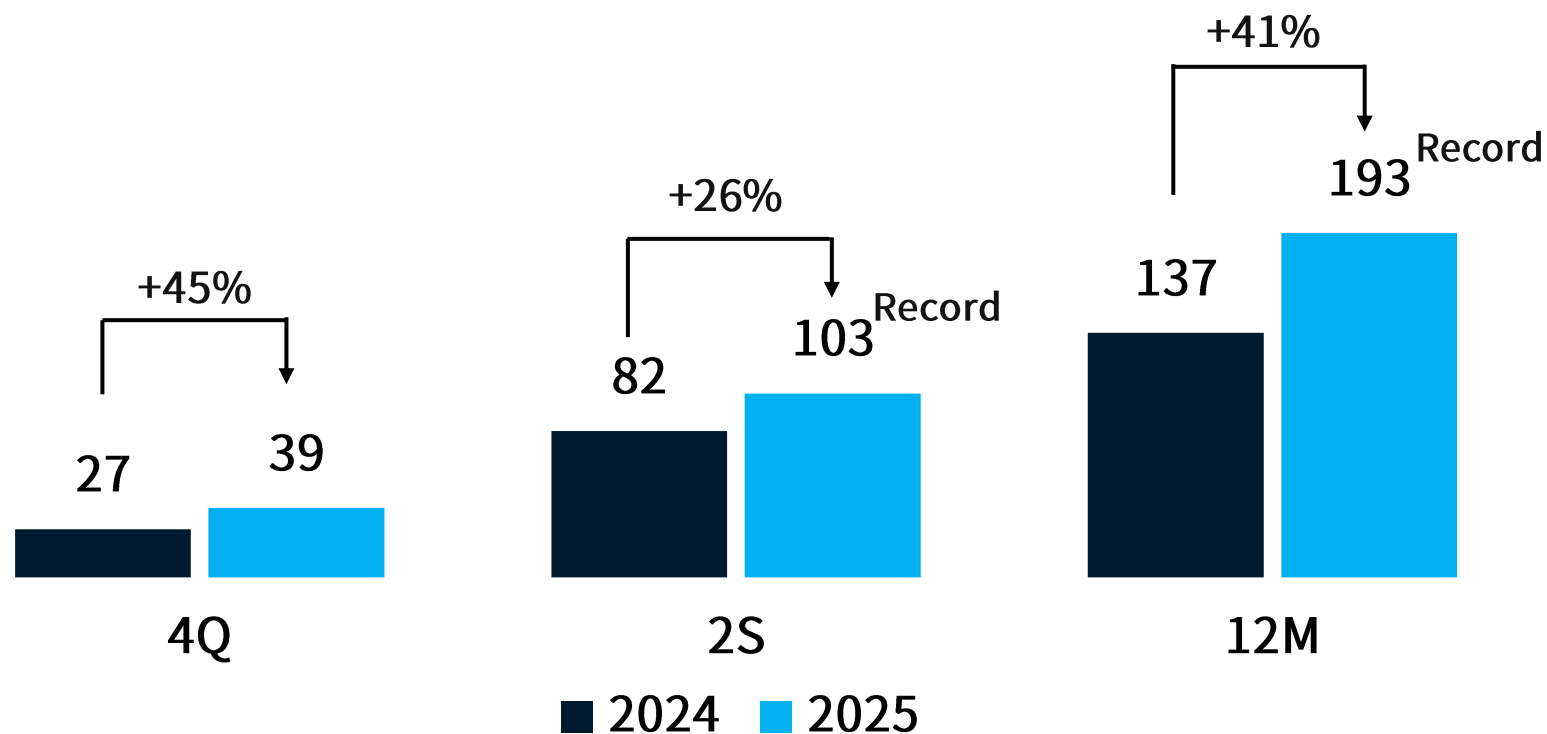
Financial and
Operational
performance

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3

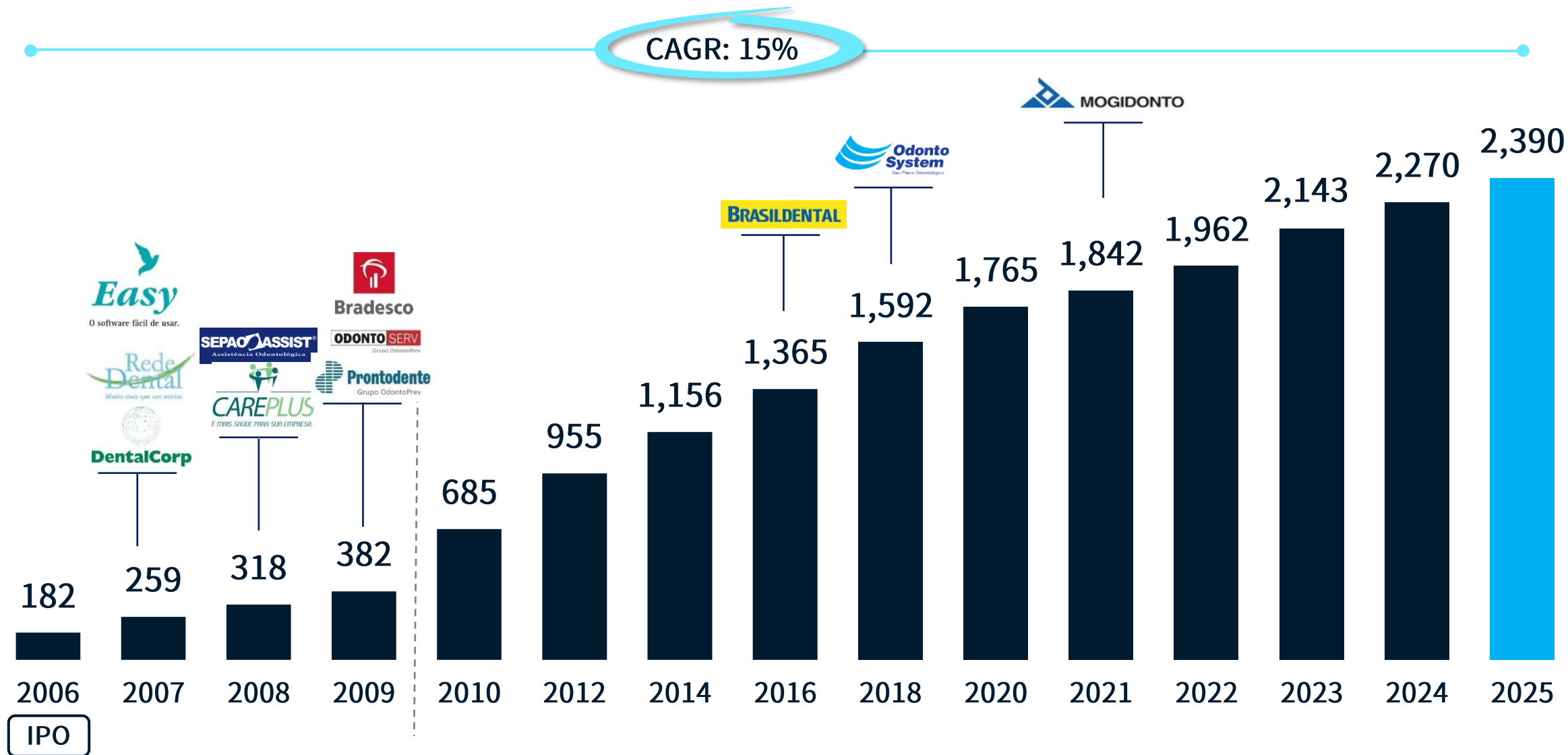
Bradesco Dental SME: net adds in 4Q, 2S and 12M

Thousand lives



Odontoprev: Net revenue has grown at a CAGR of 15% since the IPO in 2006

R\$ million



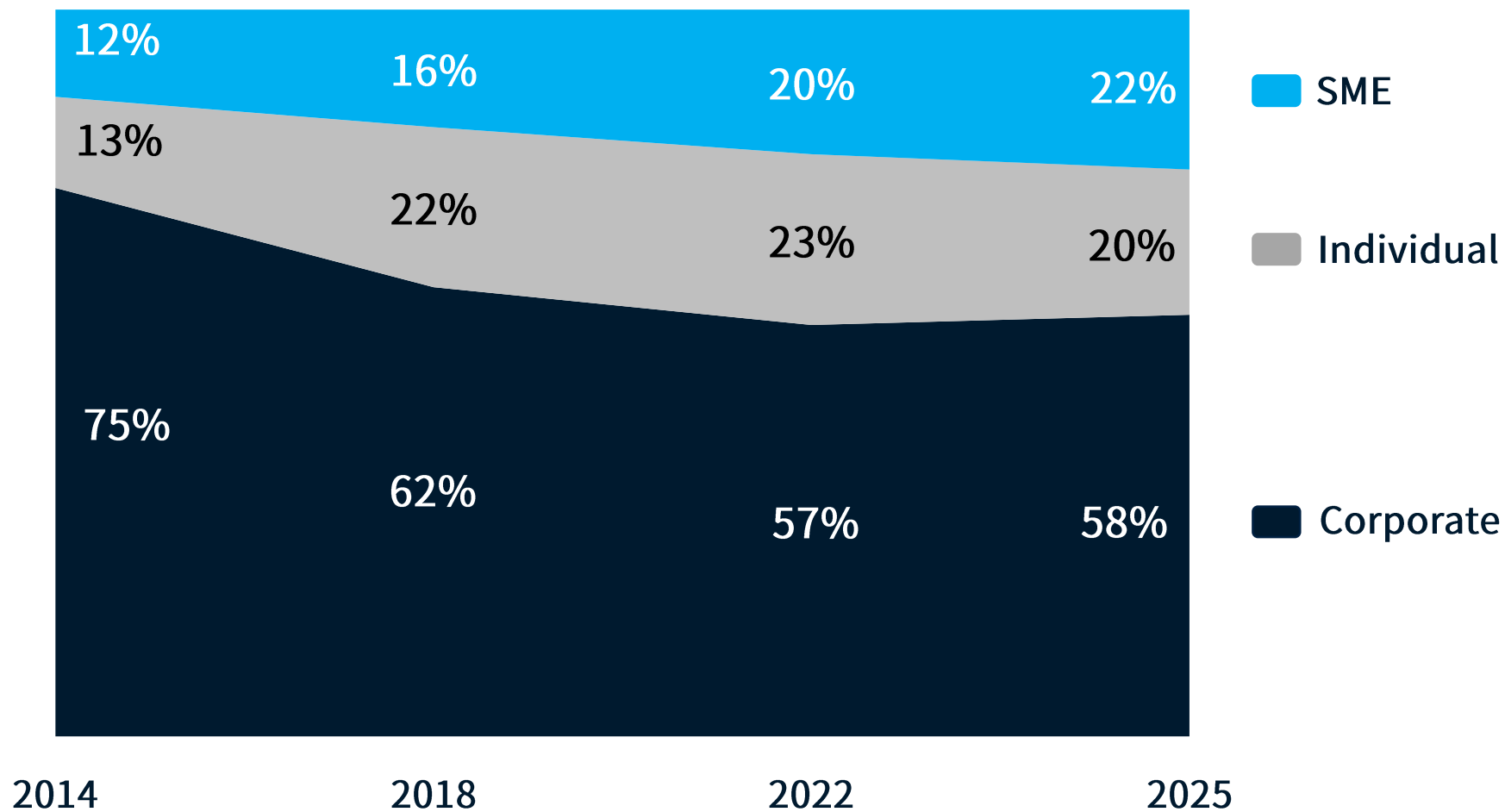
Two business segments



	Corporate	Non-corporate
GDP impact	High	Low
Penetration	+80%	<5%
Growth Potential	Medium	High
Own distribution	Internal + brokers (shareholders)	Retail banks (shareholders)
Average ticket (2025; R\$/member/month)	R\$18	R\$34
Barriers to entry	Low	High

Composition evolution net revenue by segment

R\$ million and % NOR



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

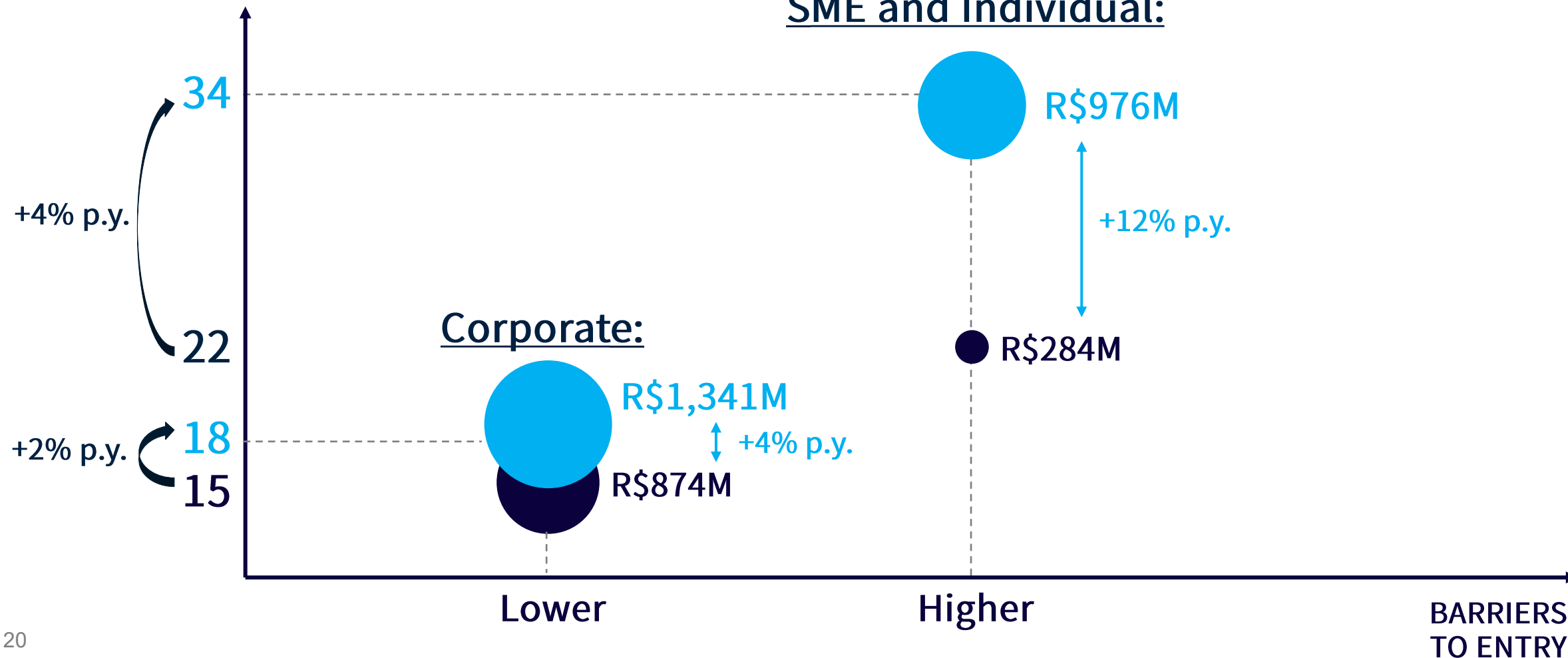
R\$ million



● 2014 ● 2025

Average Ticket
(R\$/member/month)

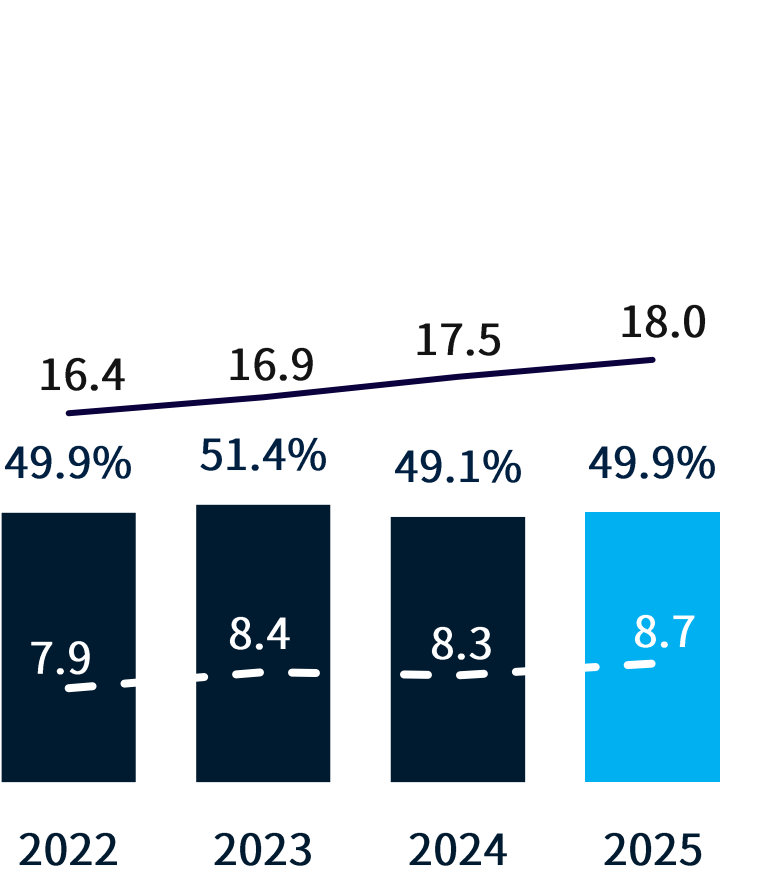
SME and Individual:



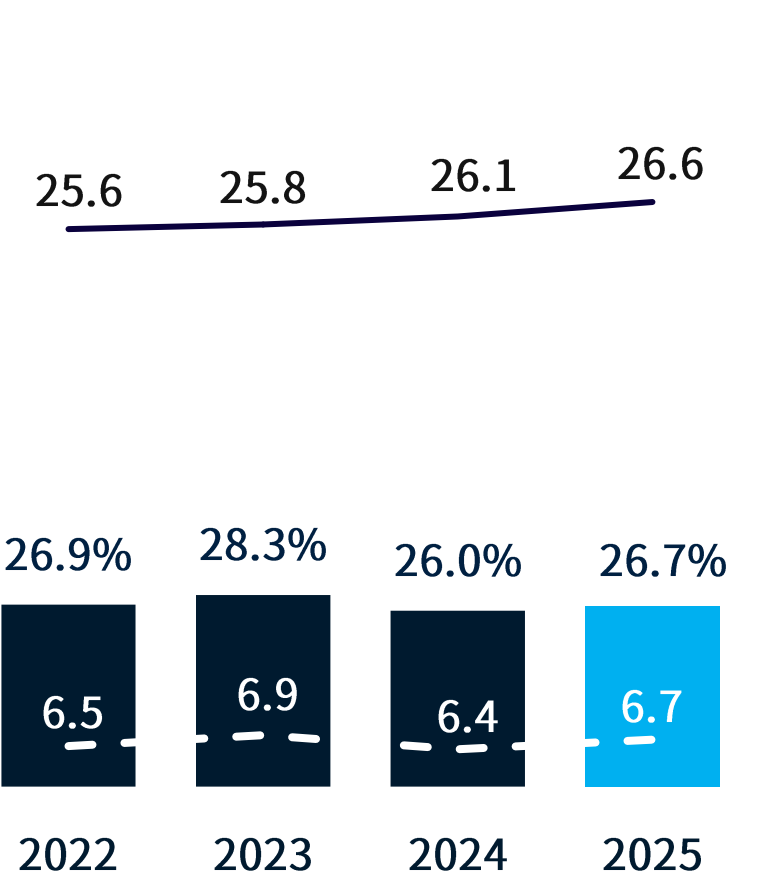
Annual Average ticket, Average cost of services and Dental care ratio by segment



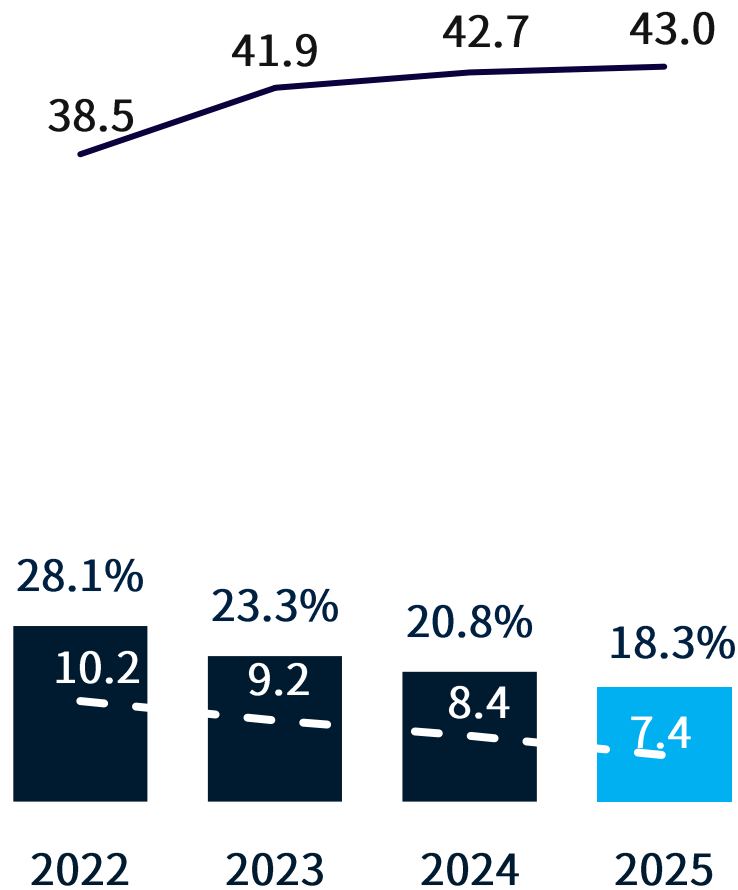
Corporate



SME



Individual Plans

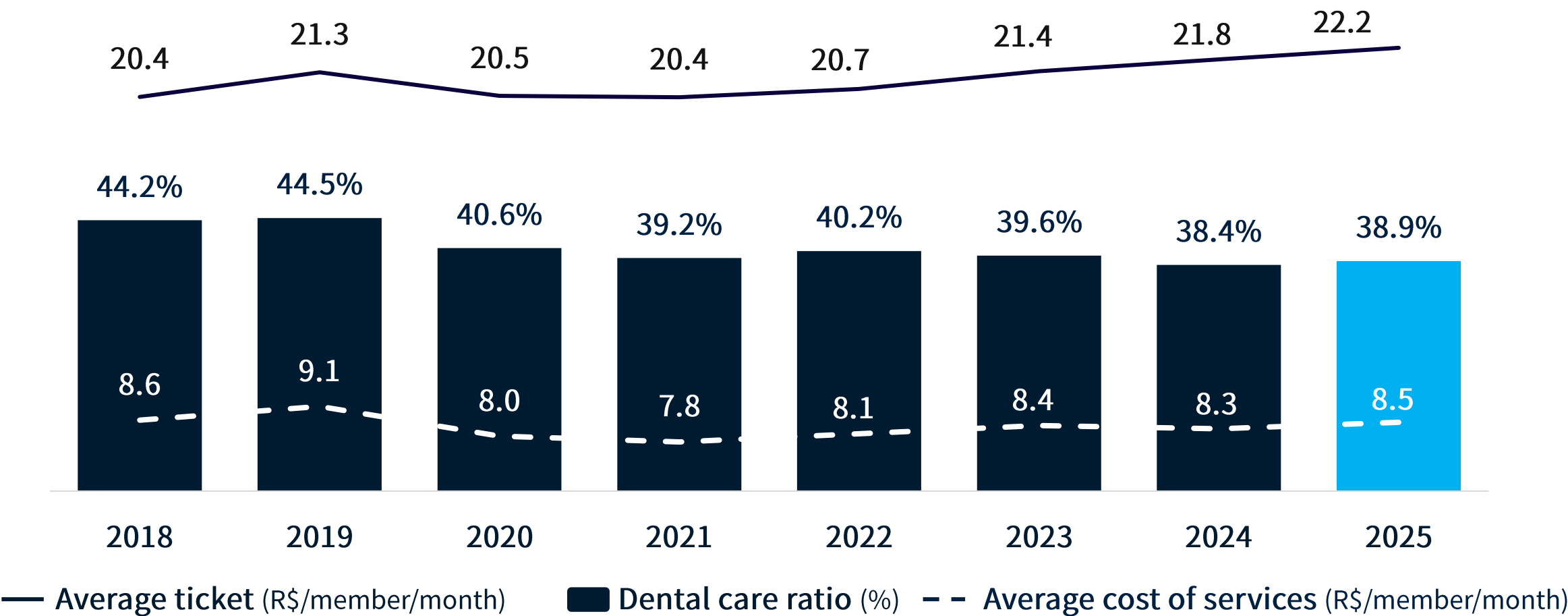


— Average ticket (R\$/member/month) ■ Dental care ratio (%) - - Average cost of services (R\$/member/month)

Annual Average ticket, Average cost of services and Dental care ratio consolidated



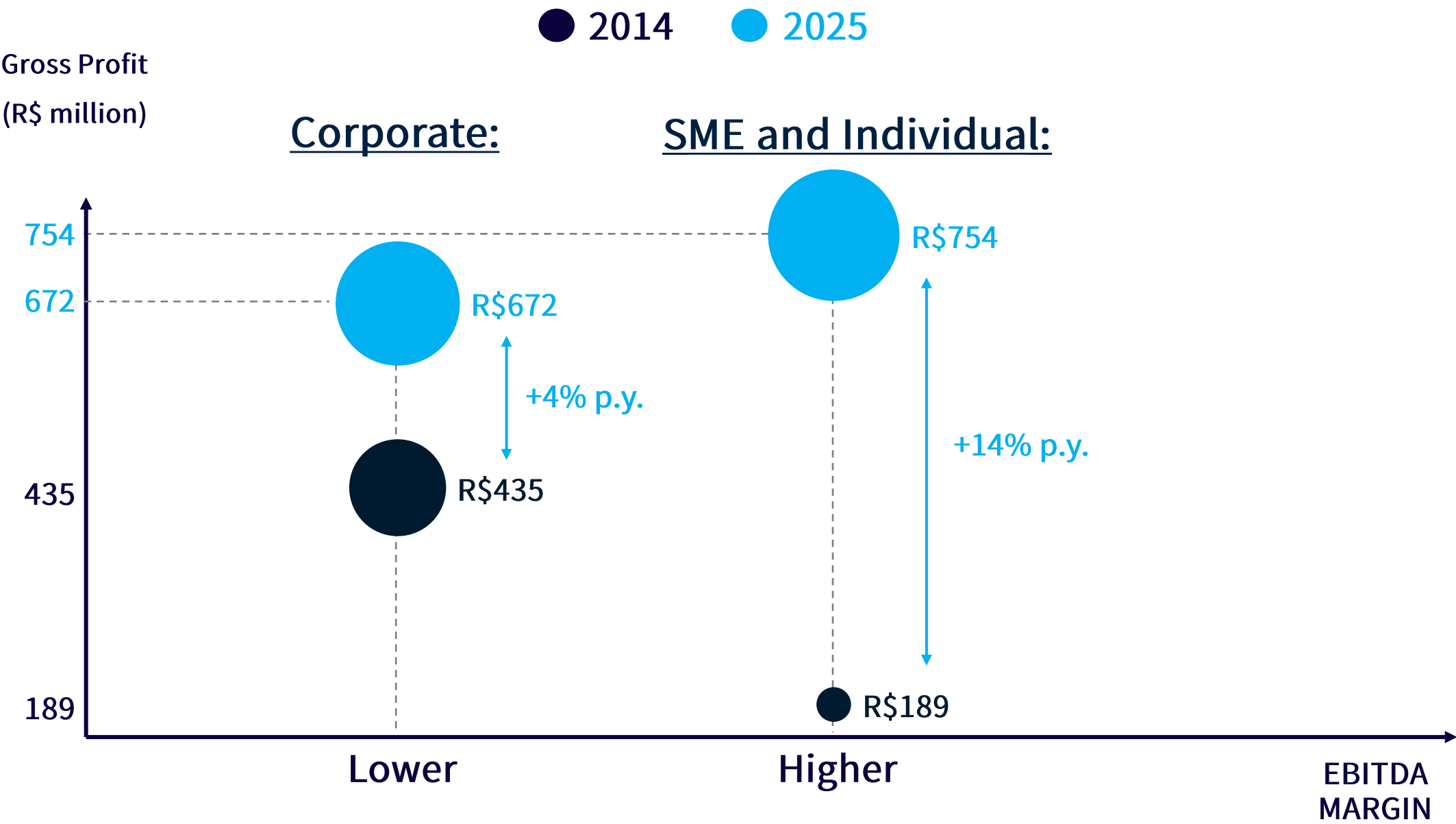
Consolidated



Non-corporate represent 51% of total gross profit in the last 12 months



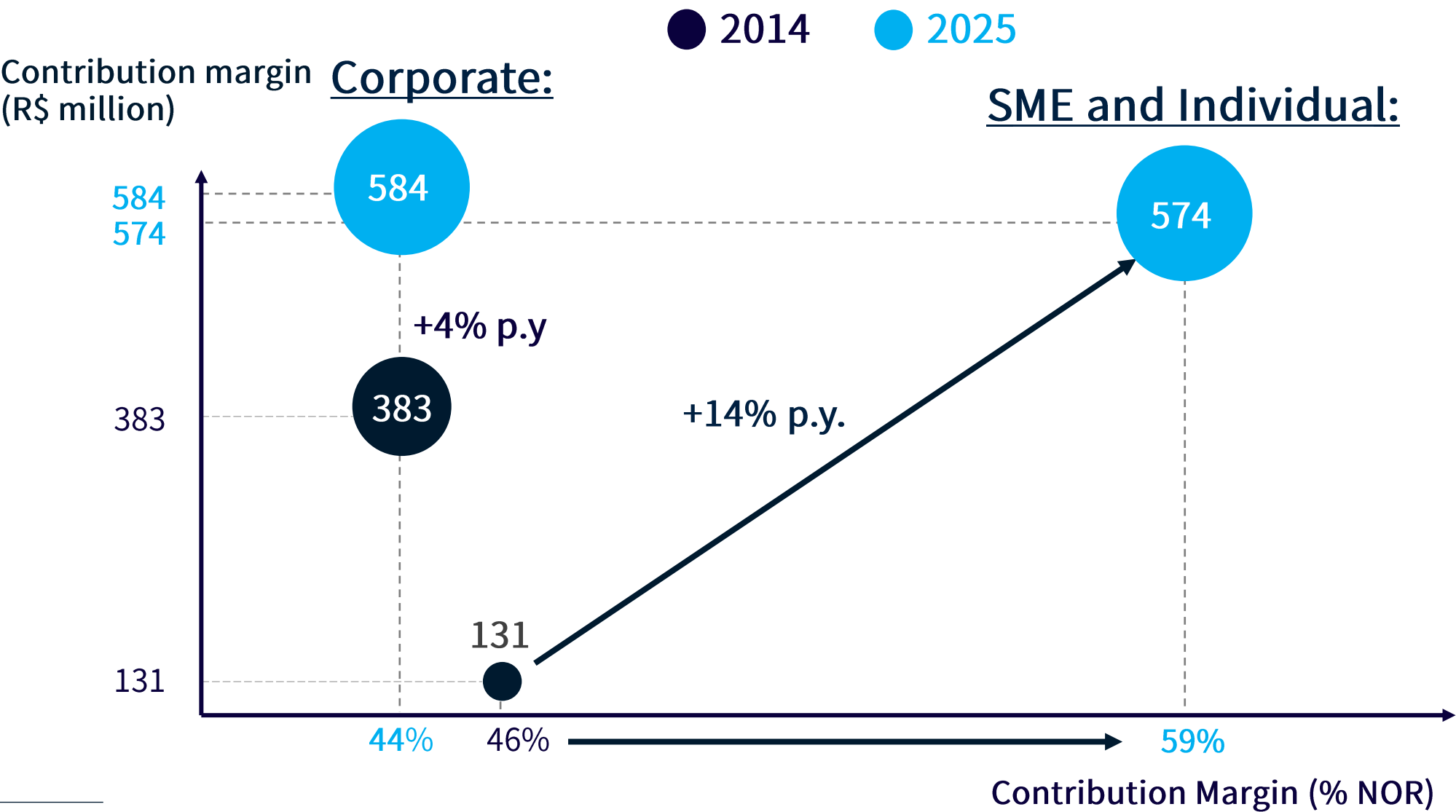
R\$ million



Contribution margin: non-corporate plans increased the margin over the last 11 years

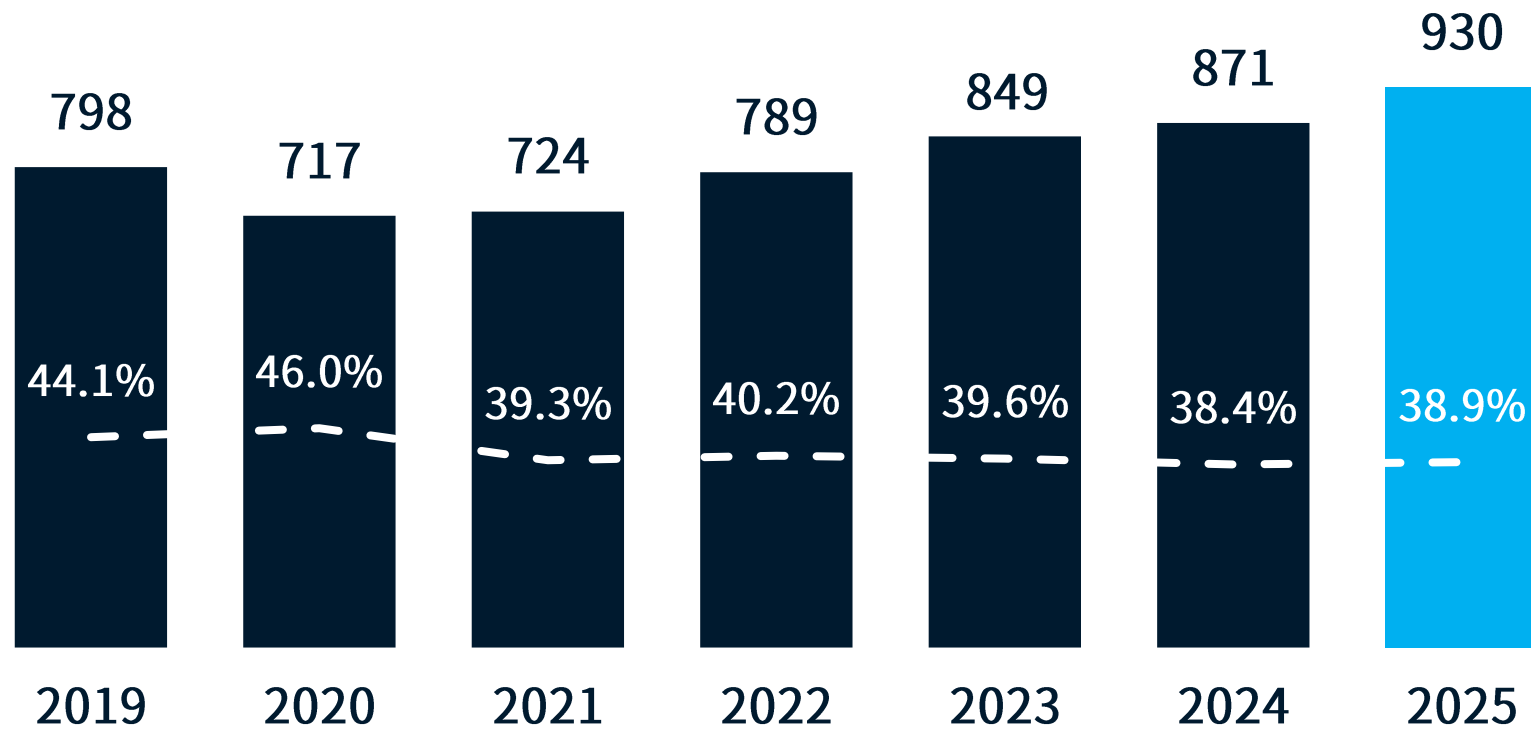


R\$ million



Cost of services and Dental care ratio

R\$ million and % NOR

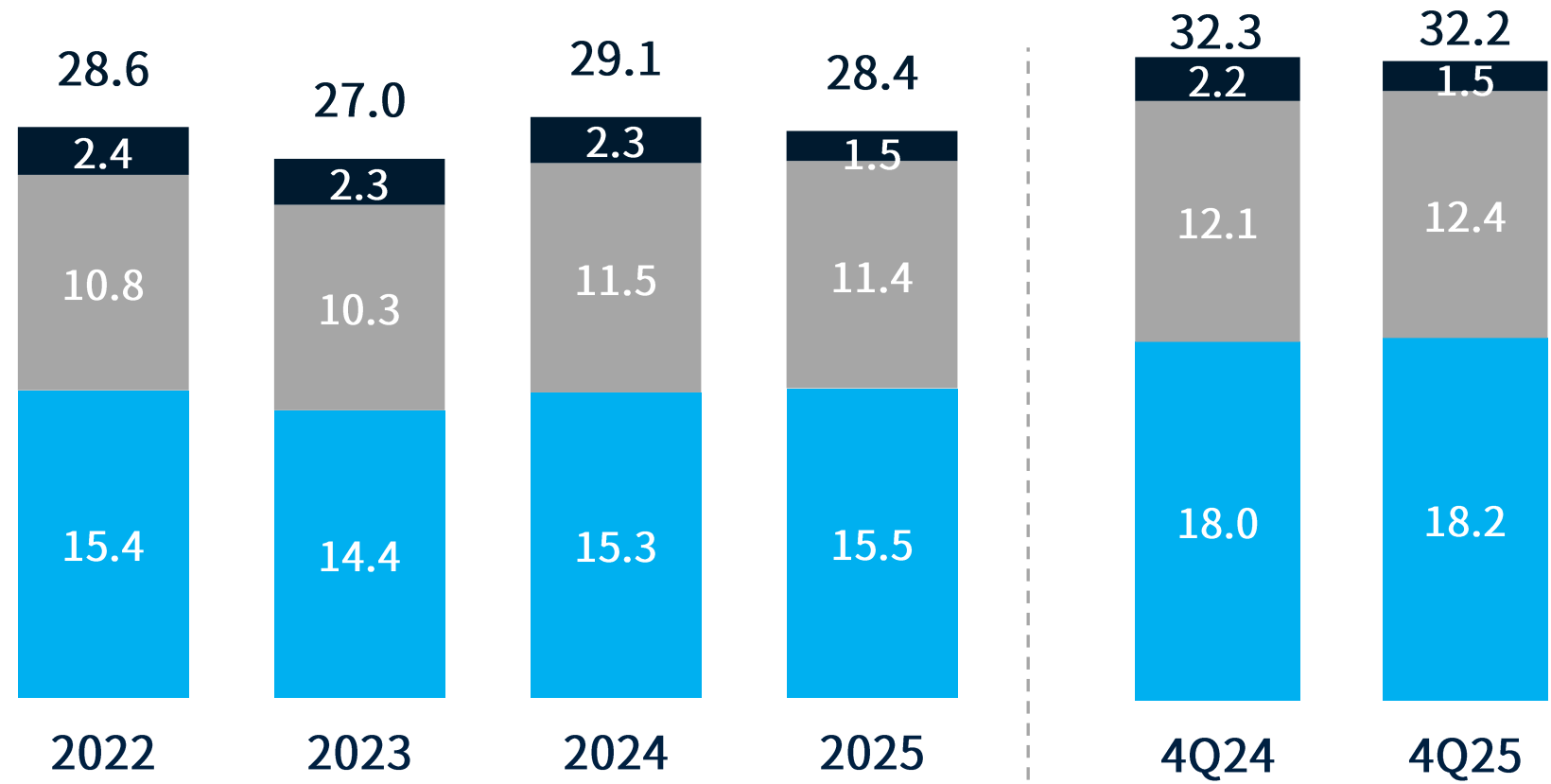


SG&A and Allowance for doubtful receivables as % NOR



% NOR

Administrative expenses Selling expenses Allowance for doubtful receivables



bradesco SME: Compelling high-visibility growth opportunity



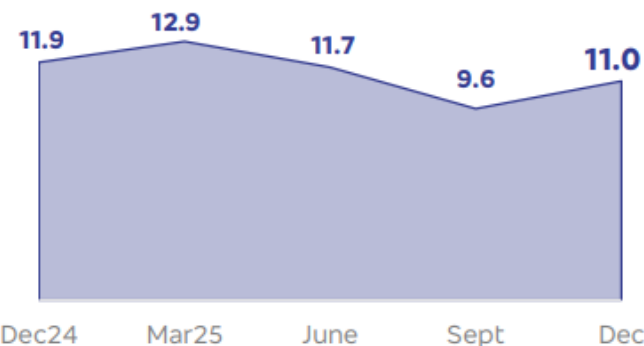
Dec25


R\$1,089 bn ▲11.0% (y/y)
▲5.3% (q/q)

total

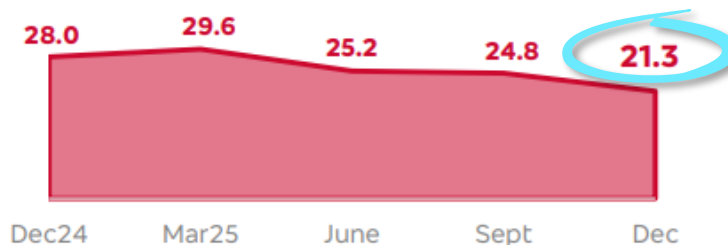
main products performance (%)

	q/q	y/y
\\Individuals	3.3	12.7
CDC / Vehicle Leasing	7.2	18.0
Credit Card	7.6	10.5
High income	11.0	26.5
Lower Incomes	5.4	1.5
Real Estate Financing	0.6	9.7
Payroll-deductible Loans	2.0	6.8
Personal Loans	(0.5)	6.1
Rural Loans	9.4	69.0
\\MSME	8.1	21.3
\\Large Corporates	6.0	2.7
\\Companies	6.9	9.7
Working capital	12.5	18.7
Real Estate Financing	6.4	14.1
CDC /leasing	2.4	8.4
Securities	9.6	5.4
Guarantees and Sureties	5.7	4.6
Rural Loans	6.3	32.7

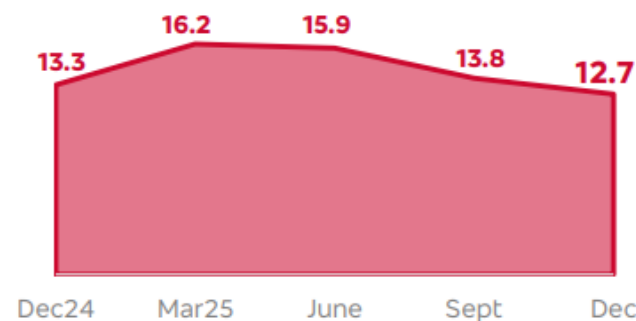


 **micro, small and medium-sized enterprises**

R\$260.6 bn



individuals
R\$466.5 bn

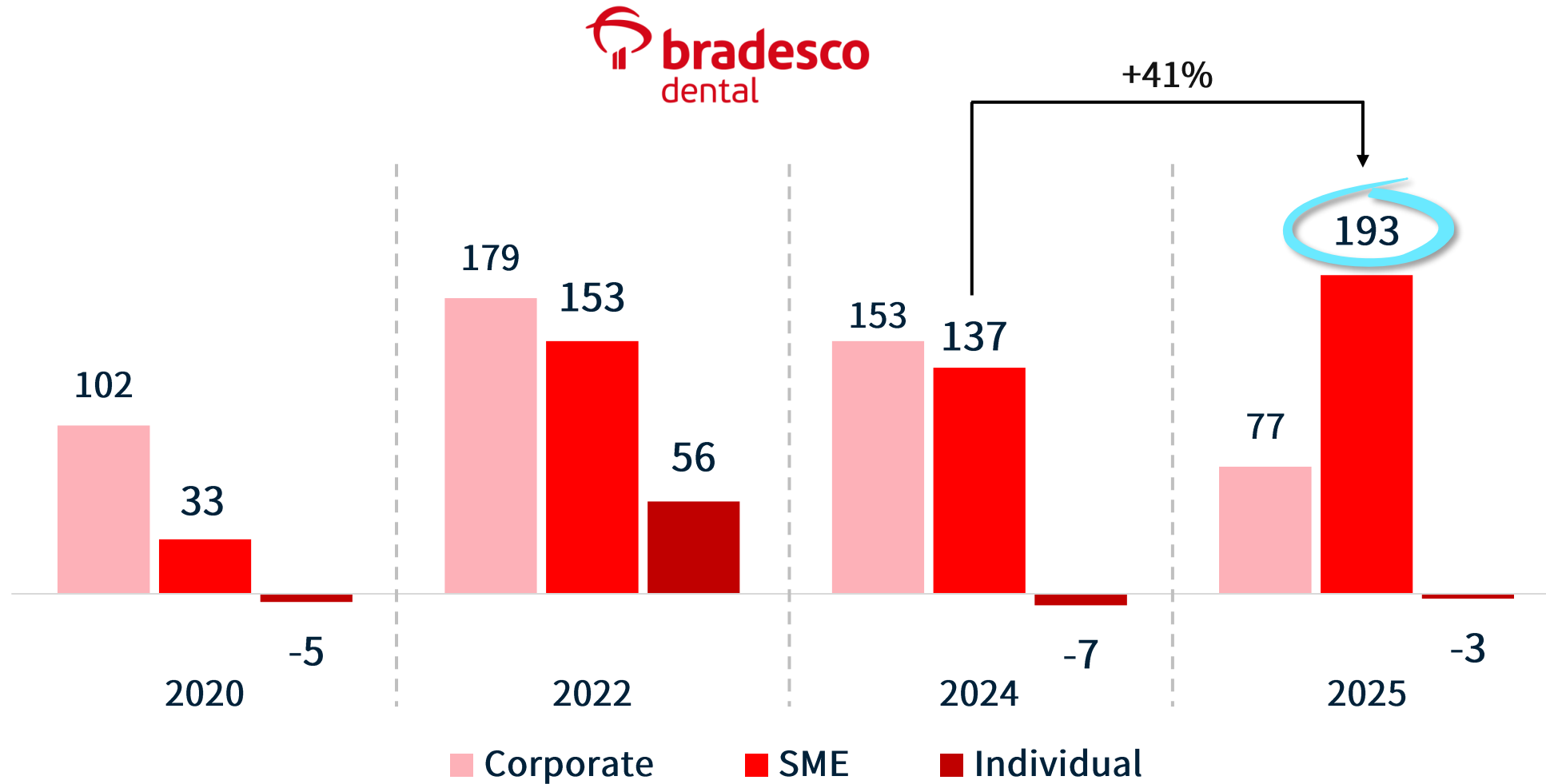


large corporates
R\$362.1 bn



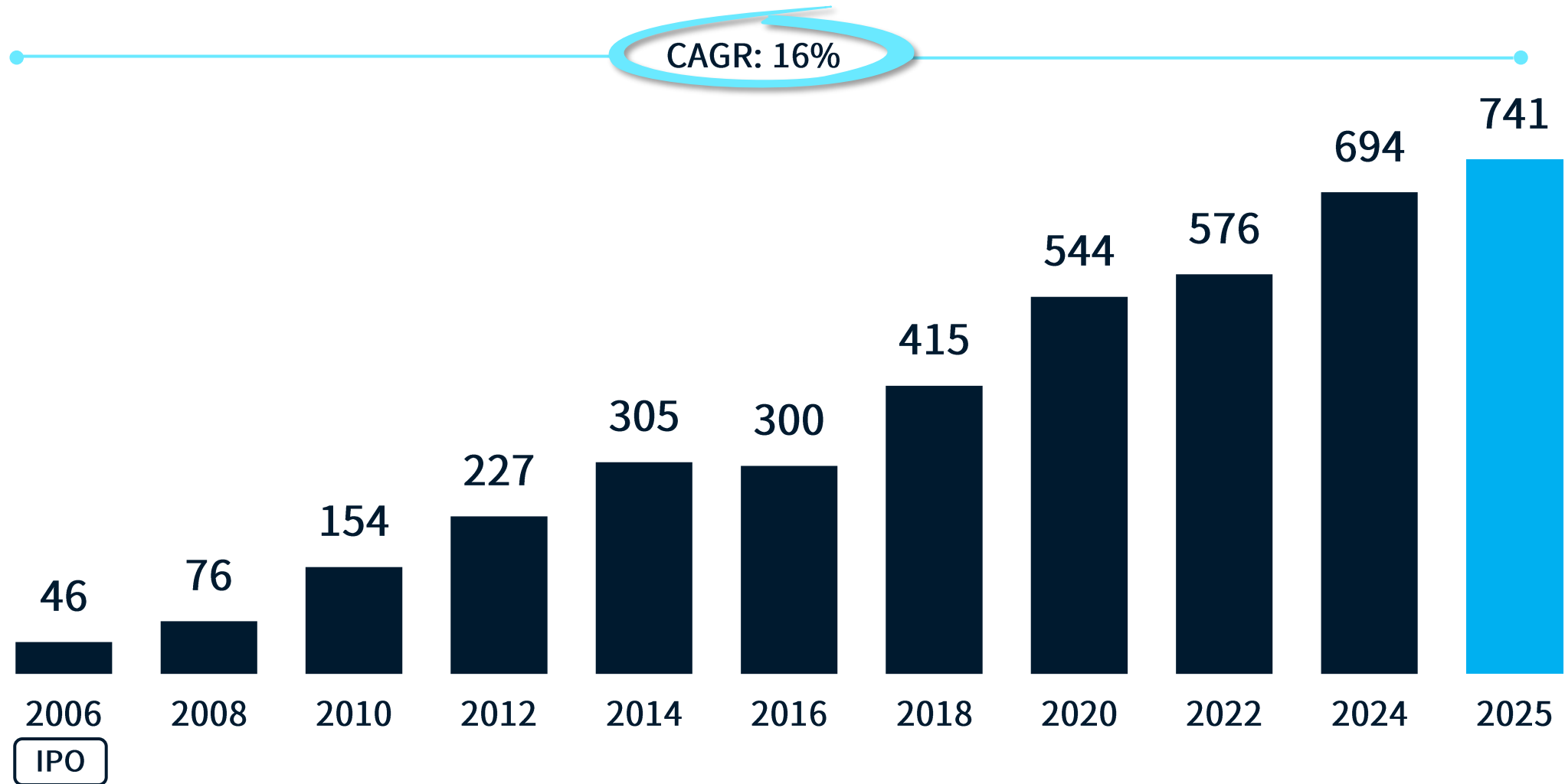
Bradesco Dental: Annual net additions per segment

Thousand lives



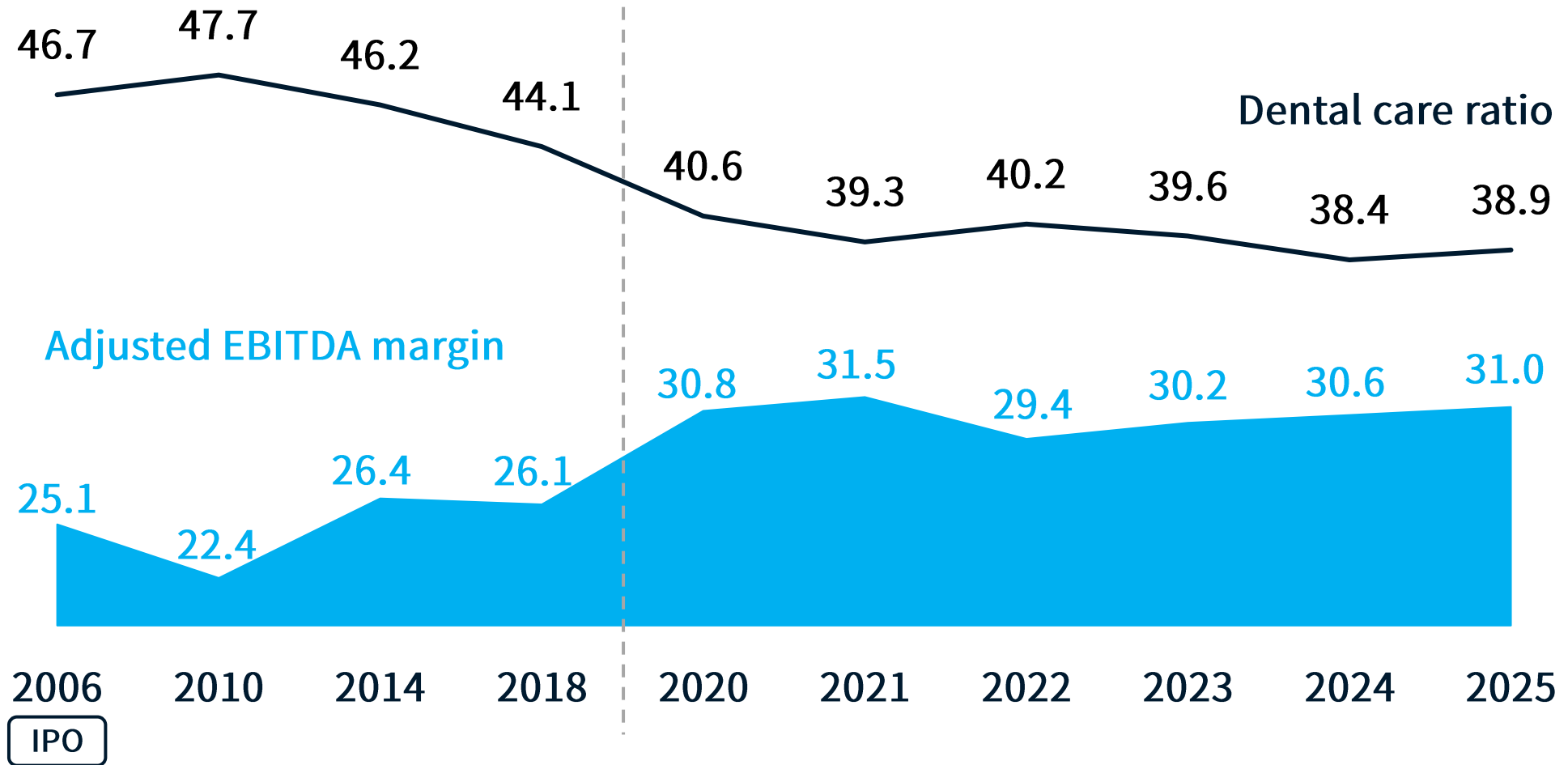
Adjusted EBITDA has grown at a CAGR of 16% since the IPO in 2006

R\$ million



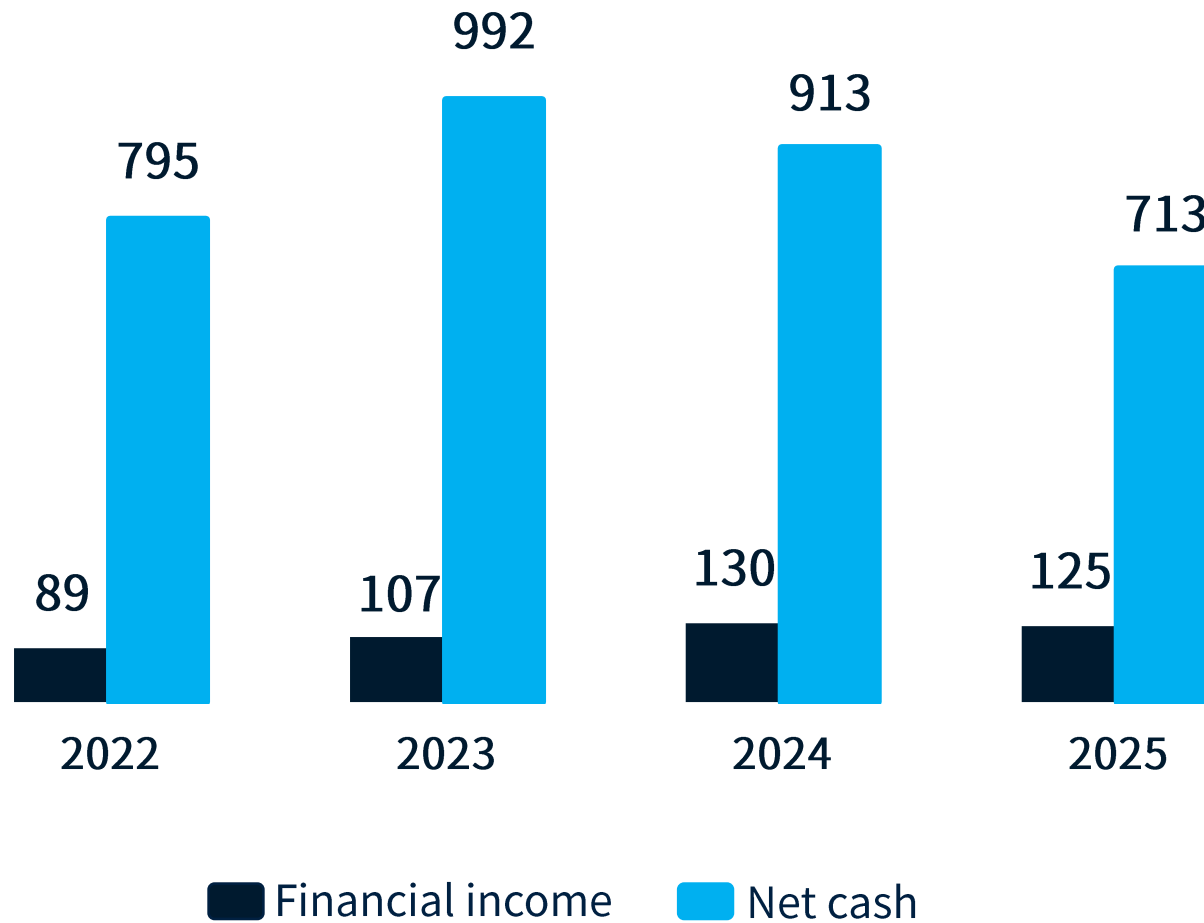
Dental care ratio and Adjusted EBITDA margin since the 2006 IPO

% NOR



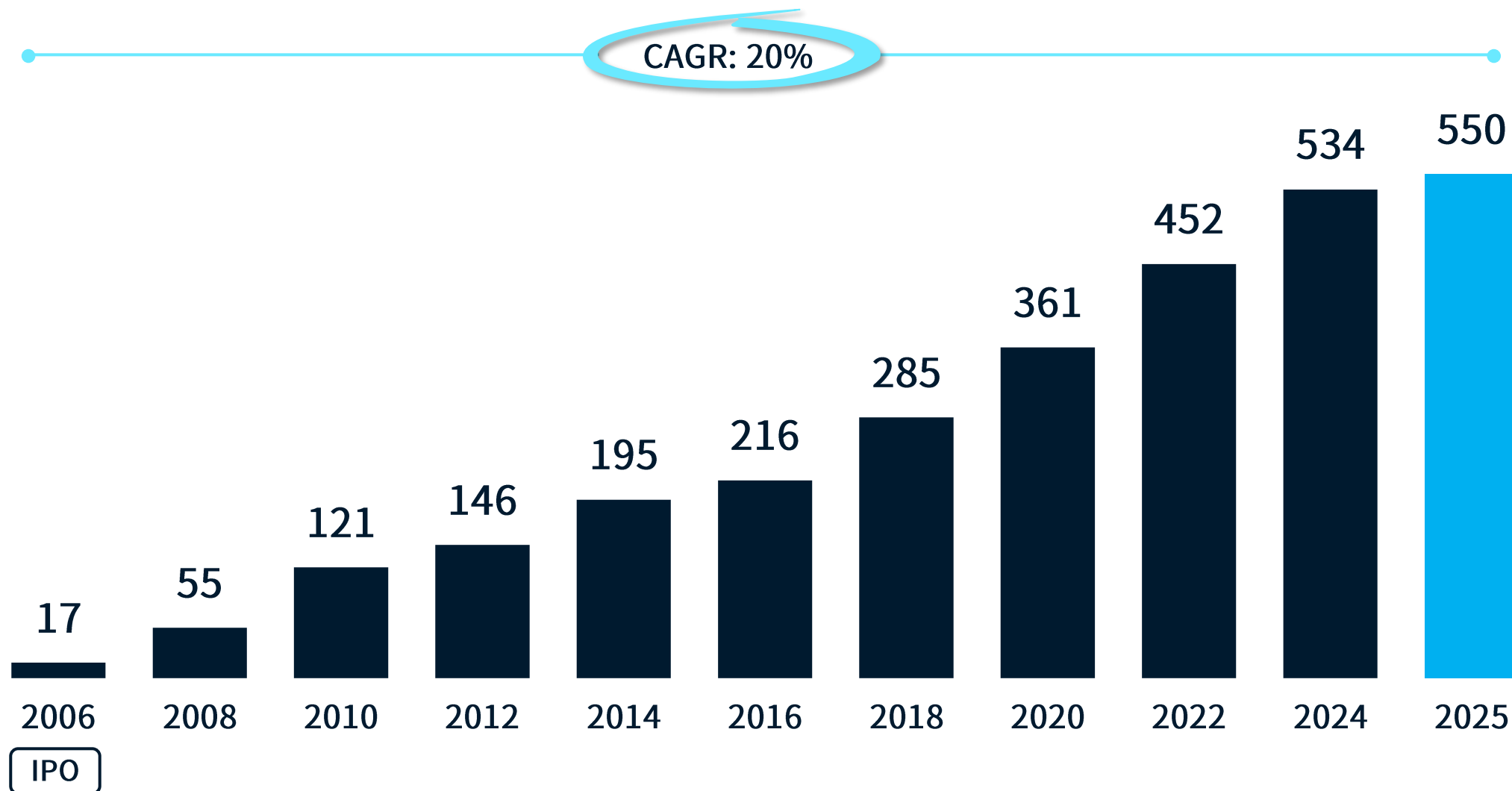
Financial income and Net cash since 2022

R\$ million



Net income has grown at a CAGR of 20% since the IPO in 2006

R\$ million

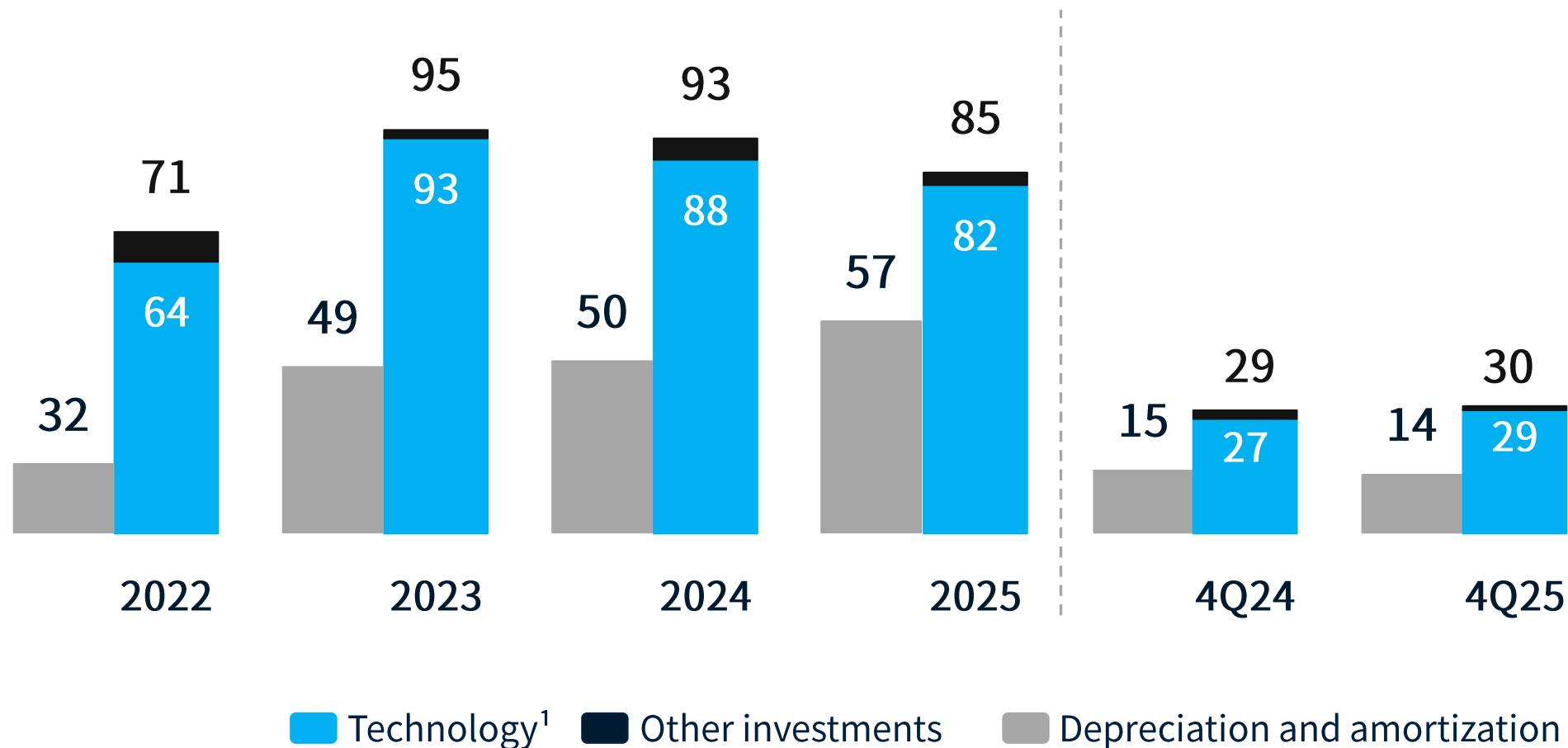


CAPEX: Technology represents the bulk of investments

R\$ million



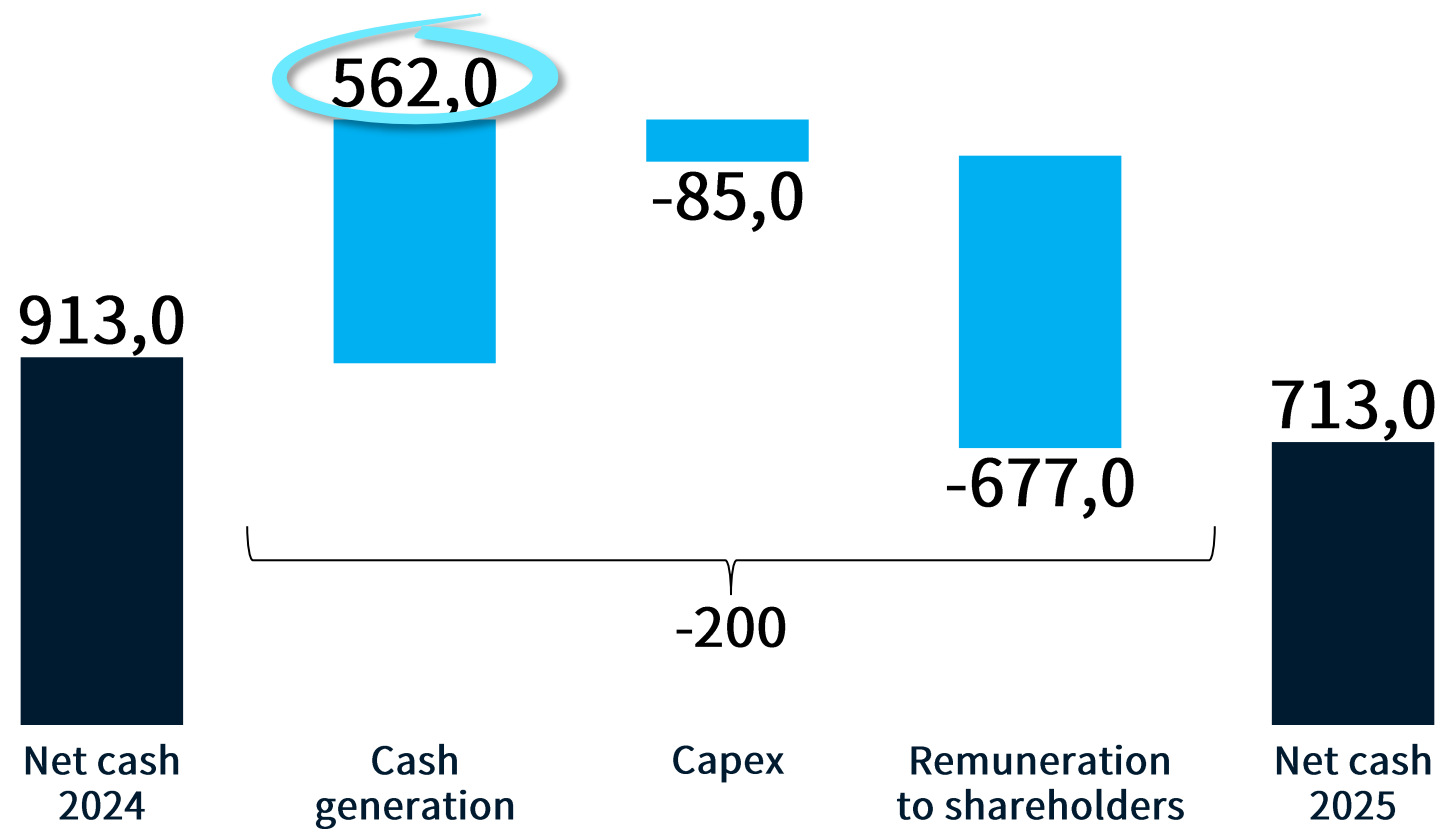
- The annual CAPEX level demonstrates the Company's digital initiatives.



¹ Development of systems, acquisition and licensing of software and computer equipment

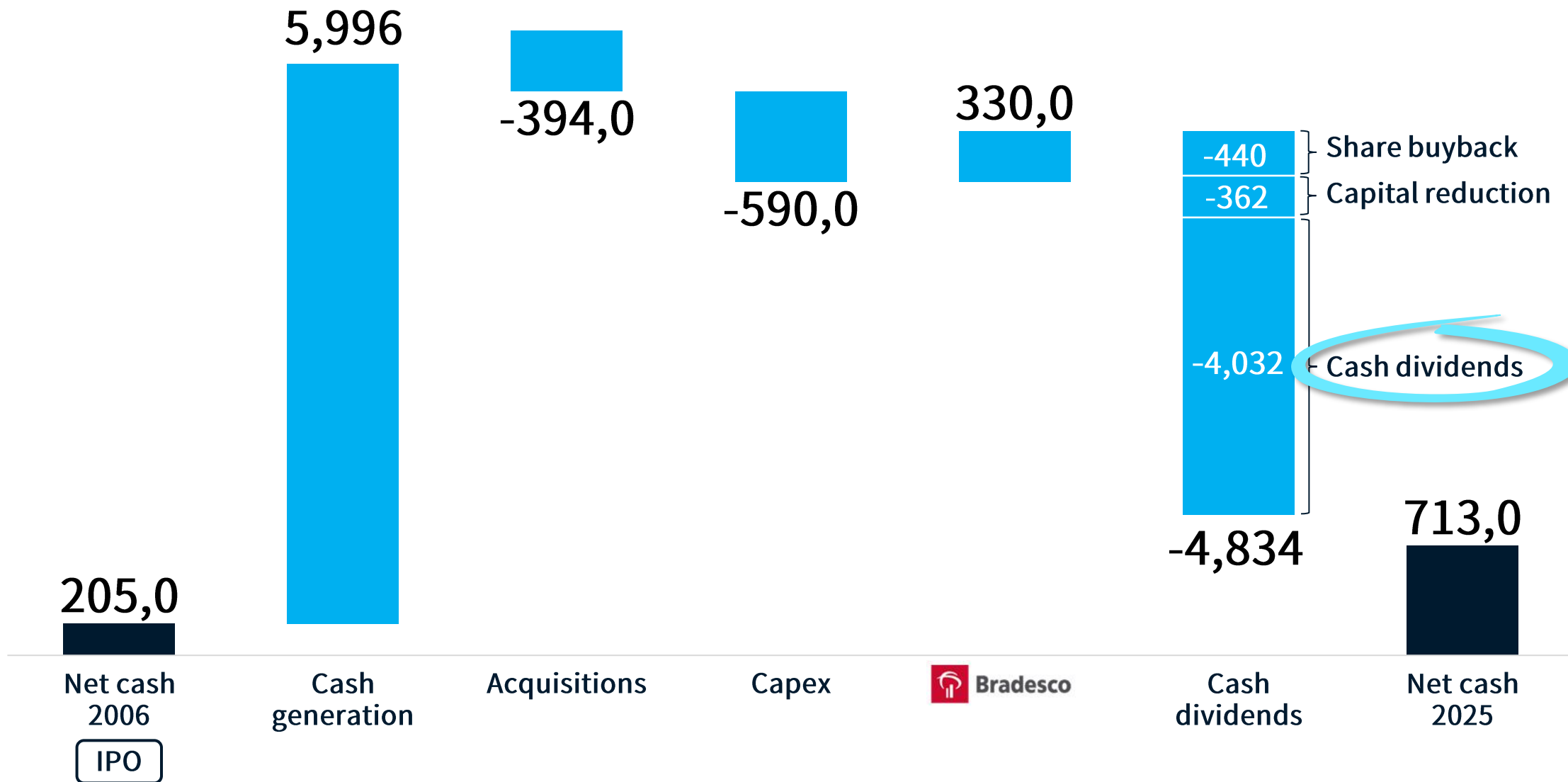
Cash flow 2025

R\$ million



Cash flow since the 2006 IPO

R\$ million – Zero debt since the foundation in 1987



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Capital **Markets**

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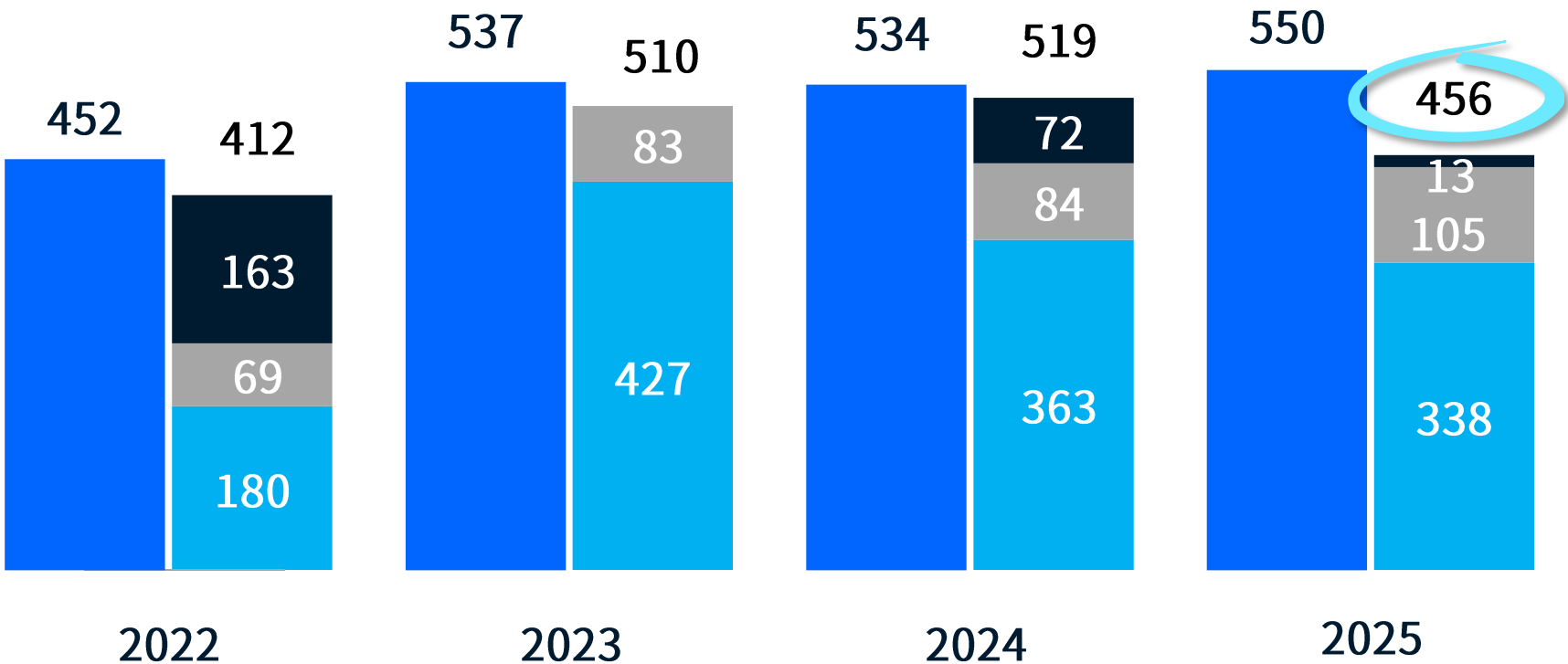
4

Shareholder remuneration since 2022: 95% average payout ratio

R\$ million | Accrual basis



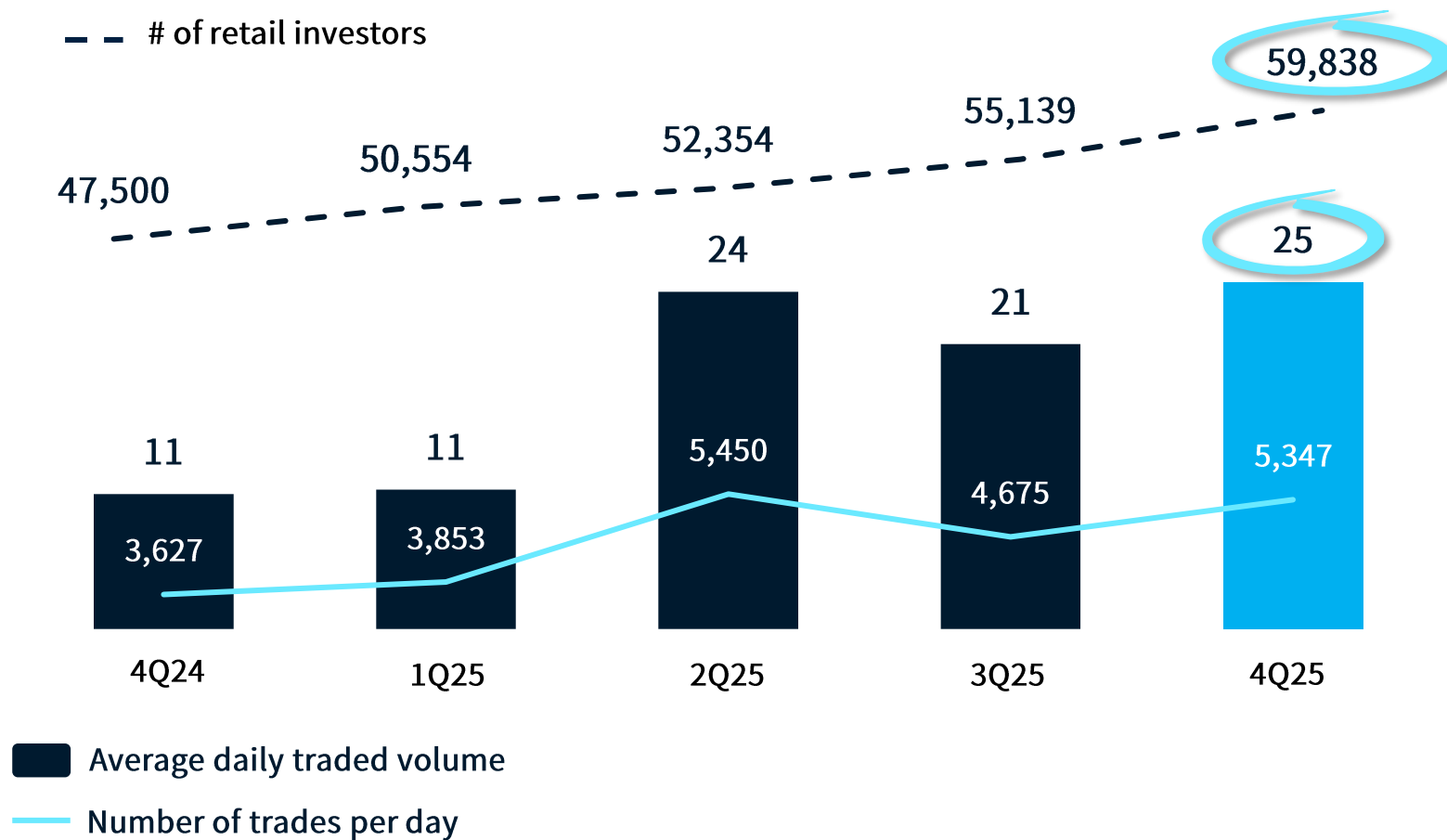
Net income Dividends IOC Share buyback



Payout:	91%	95%	97%	83%
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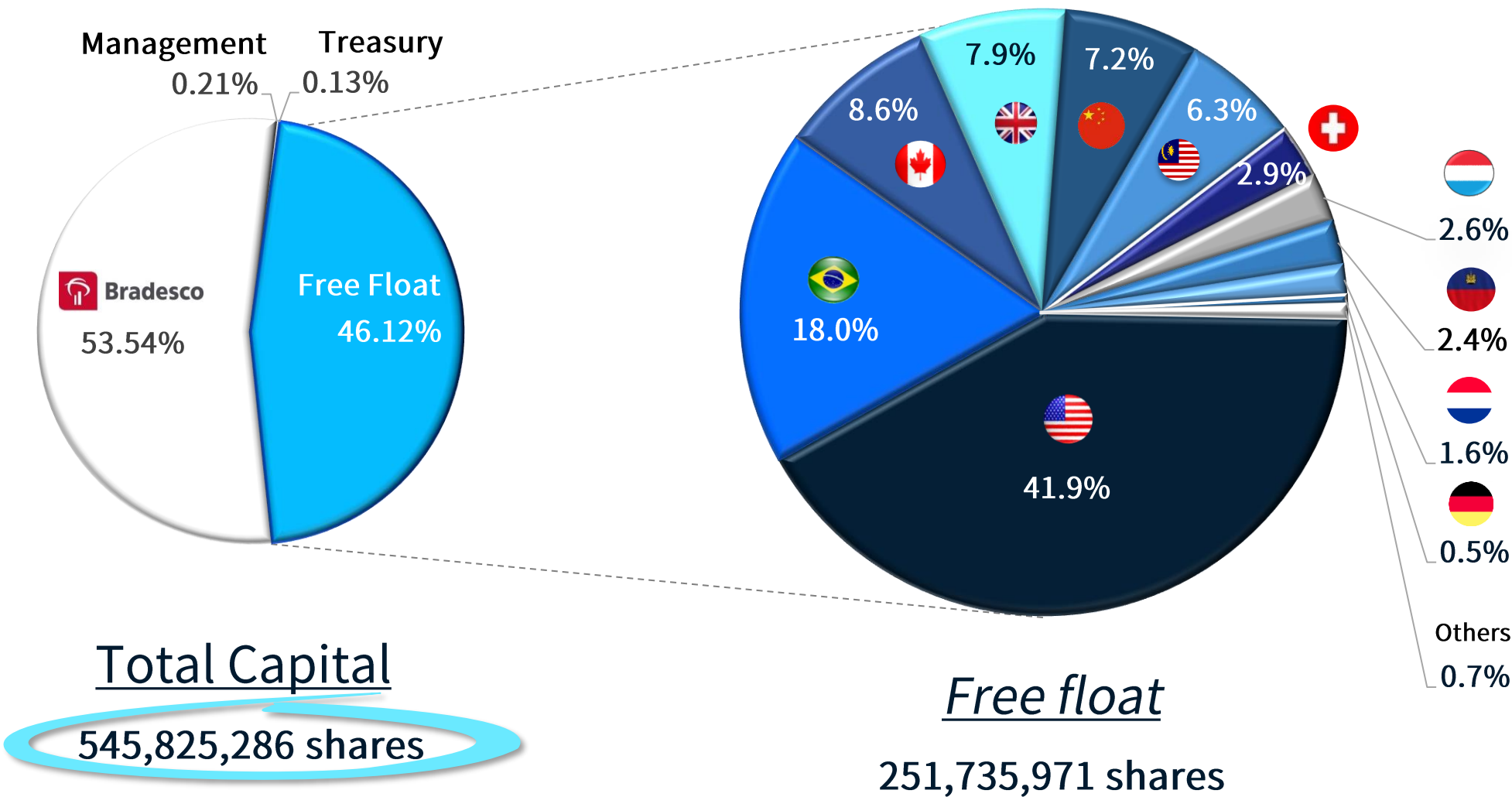
ADTV and number of retail investors

R\$ million

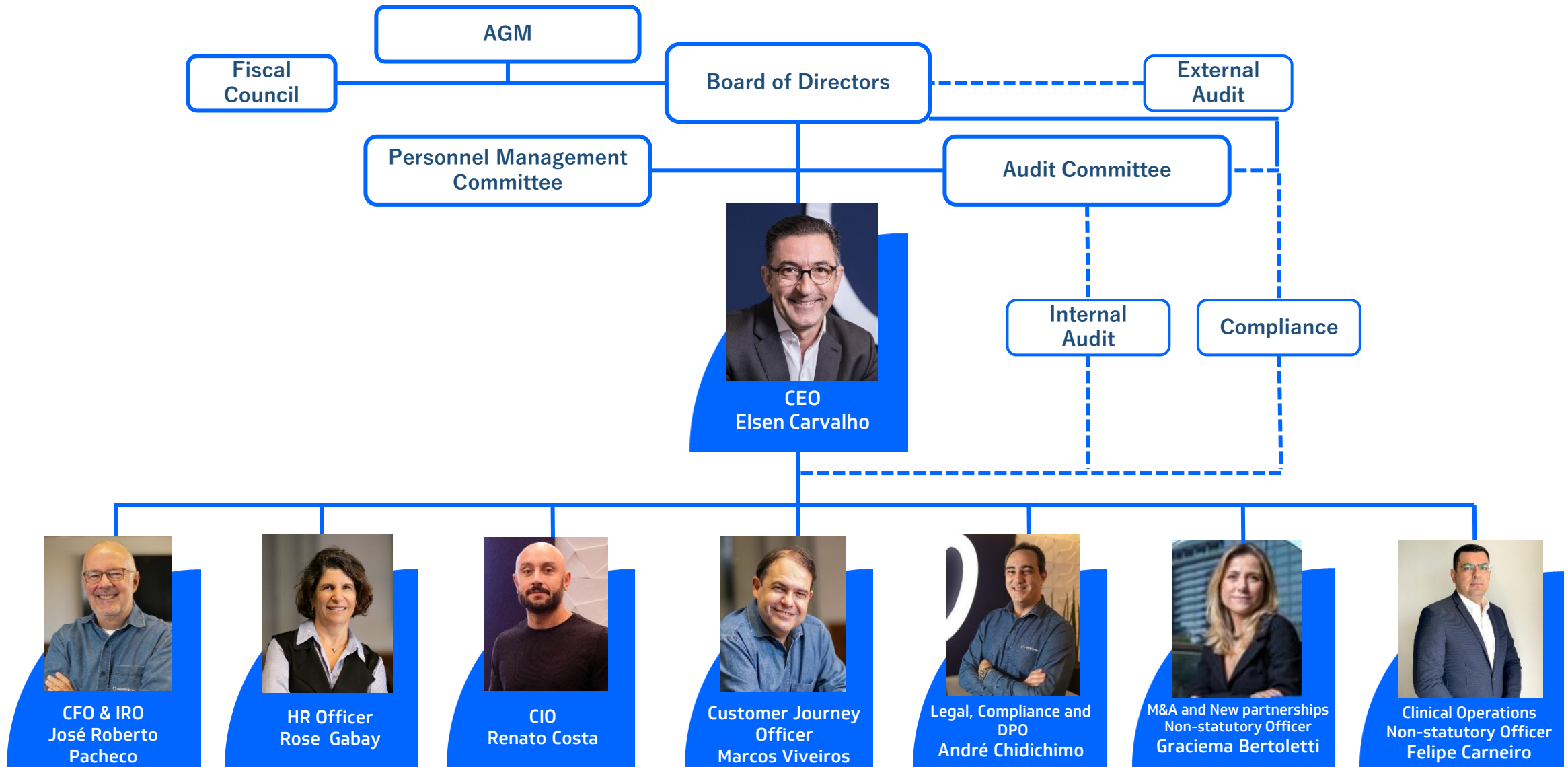


Global shareholder structure: investors from more than 30 countries

January, 2026



Professional management team, since foundation in the 80's



Top Corporate Governance standards



- Professional non-family management since foundation in 1987
- Chairman of the Board distinguished from CEO since 1998
- Board members with no executive role, with equal fixed remuneration to all
- Average payout of 95% of net income, over the last 10 Years
- ODPV3 was included in the ISEB3 and IDIVB3 indexes last May 2025

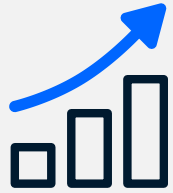
Awards and Recognitions in 2025



#19 in the world and #1 in Brazil in TIME Magazine's global ranking



1st place in the Dental Plans category, for 12 years in a row



Quantitative goals

- Revenue growth
- Incremental EBITDA (R\$)
- Membership expansion



Perception studies

- Beneficiaries satisfaction
- Dentists satisfaction
- HR managers satisfaction
- Service quality

ESG metrics

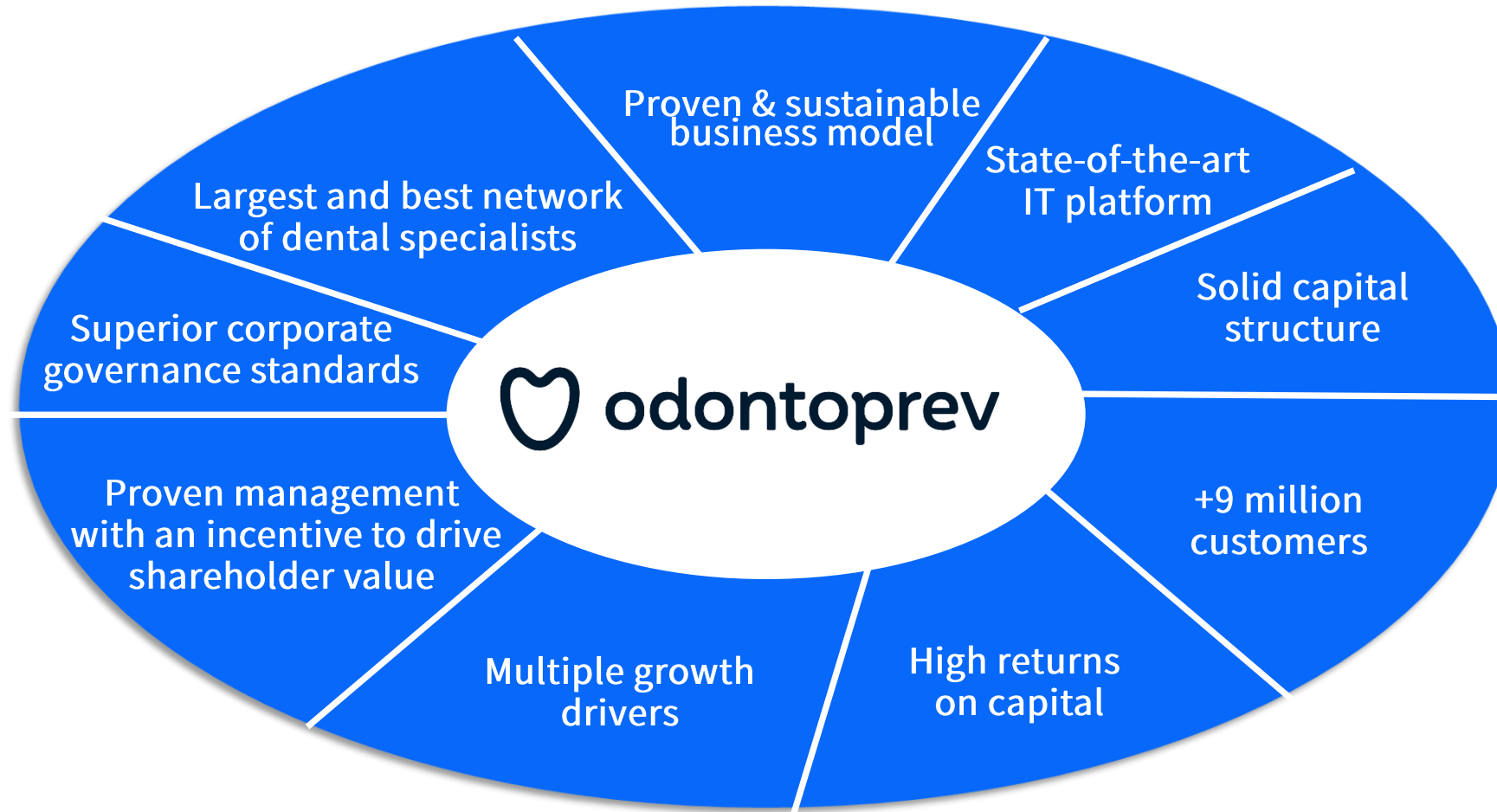


➤ [Click here](#) to access the 2024 Sustainability Report

Environmental key indicators	4Q24	2024	4Q25	2025
Total consumption of electricity (kWh) [GRI-302]	543,042	1,870,798	407,217	1,687,898
Total consumption of water (m³) [GRI-303]	490	2,389	624	2,566
Greenhouse gas emissions per scope (tCO2e) [GRI 305]	229	618	86	499
Scope 1 - direct emissions (tCO2e)	3	5	2	8
Scope 2 - indirect emissions related to purchase of energy (tCO2e)	44	88	26	79
Scope 3 - indirect emissions from the value chain (tCO2e)	182	525	58	413
Waste Management[GRI 306]	25	182	54	339
Paper disposal (Kg)	23	163	48	306
Plastic disposal (Kg)	2	13	4	23
Aluminium disposal (Kg)	0	4	1	6
Glass disposal (Kg)	0	2	1	3

	4Q24	2024	4Q25	2025
Total employees (a)	1,914	1,914	1,957	1,957
Board of Directors & Fiscal Council Members (b)	11	11	11	11
Total employees ex Board members (a) - (b)	1,903	1,903	1,946	1,946
Call Center employees	156	156	184	184
				0
Total turnover	13.3%	32.4%	8.1%	31.2%
Turnover without Call Center	5.7%	23.7%	7.0%	25.8%
Call Center turnover	14.1%	57.7%	17.9%	72.8%
[GRI G4-LA12]				
Gender distribution				
% Men	26.9%	26.9%	27.6%	27.6%
% Women	73.1%	73.1%	72.4%	72.4%
% Women at Strategic Management	44.7%	44.7%	47.1%	47.1%

Why Odontoprev?



About Odontoprev



Odontoprev, listed in São Paulo since 2006, is the leading dental benefits provider in Latin America since 1998, with more than 9 million beneficiaries. The accredited dentist network of Odontoprev is specialized, with 27 thousand professionals. The Company is a signatory of the UN Global Compact since 2008, and is committed to annually neutralize its Greenhouse Gas emissions. Odontoprev is a member of the Novo Mercado at B3, and has shareholders from more than 30 countries.

Upcoming IR events



Date	Broker	Location	Event
Mar 03-04	 Santander	New York / USA	2026 LatAm CEO Conference
Mar 05	 bradesco bbi	Boston / USA	Non-deal roadshow
Mar 06	 bradesco bbi	Toronto / CAN	Non-deal roadshow
Mar 09	 bradesco bbi	London / UK	Non-deal roadshow
Mar 10	 bradesco bbi	Paris / FRA	Non-deal roadshow
Mar 12	 bradesco bbi	Edinburgh / UK	Non-deal roadshow
Mar 13	 bradesco bbi	London / UK	Non-deal roadshow
Mar 25-26	Morgan Stanley	New York / USA	18th Annual LatAm Executive Conference
Mar 31	-	-	Annual General Meeting
Apr 07-08	 bradesco bbi	São Paulo / BR	12th Brazil Investment Forum
May 7	-	-	Earnings Release 1Q26
May 8	-	-	Earnings Release 1Q26 Webcast
Jun 9-10	 Itaú BBA	New York / USA	19th Annual LatAm CEO Conference
Jun 9-10	 UBS BB Investment Bank	London / UK	UBS LatAm Conference

The Investor Relations activities of Odontoprev, including conferences, webcasts, individual meetings, and public presentations are always conducted in the presence of the Company's CEO and/or IRO since the IPO in 2006.

Contact Investor Relations



Jose Roberto Pacheco
CFO & IRO



Catarina Bruno
IR Supervisor



**Maria Eduarda
Rodrigues**
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Bradesco

Custodian & Market Maker



Independent Auditors

ODPV
B3 LISTED NM

B3 Ticker

Appendix



Key metrics (R\$ million, except otherwise specified)									
Year	Net revenue	Average ticket (R\$/ member/ month)	Number of members (000)	Adjusted EBITDA	Adjusted EBITDA Margin (%)	Net income	Market Cap	ODPV3 shareholders return (%)	IBX-100 return (%)
2006	182	12,25	1.492	46	25,1	17	872	22	7
2007	259	12,53	2.113	60	23,3	48	1.122	31	48
2008	318	12,07	2.460	76	23,9	55	587	-47	-42
2009	382	12,80	4.175	81	21,1	59	2.833	202	73
2010	685	12,87	4.978	154	22,4	121	4.443	90	3
2011	835	13,66	5.533	208	24,9	145	4.711	8	-11
2012	955	14,33	5.976	227	23,8	146	5.701	25	12
2013	1.070	15,22	6.172	273	25,5	188	5.223	-5	-3
2014	1.156	16,07	6.316	305	26,4	195	5.239	5	-3
2015	1.250	17,04	6.409	327	26,2	221	5.021	0	-12
2016	1.365	18,58	6.267	300	22,0	216	6.694	37	37
2017	1.437	19,66	6.309	352	24,5	245	8.453	31	28
2018	1.592	20,43	7.230	415	26,1	285	7.305	-12	15
2019	1.795	21,13	7.400	418	23,3	285	8.963	25	33
2020	1.765	20,47	7.510	544	30,8	361	7.730	-11	4
2021	1.842	20,42	7.984	581	31,5	380	6.694	-10	-11
2022	1.962	20,72	8.318	576	29,4	452	5.133	-19	4
2023	2.143	21,37	8.618	647	30,2	537	6.420	33	21
2024	2.270	21,81	8.924	694	30,6	534	6.000	6	-10
2025	2.390	22,23	9.264	741	31,0	550	6.113	12	33
CAGR	15%	3%	10%	16%	-	20%	11%	15%	9%

