BRADESCO SME WITH 103 THOUSAND NEW BENEFICIARIES IN THE SECOND HALF AND +193 THOUSAND IN 2025 (BOTH RECORDS)

São Paulo, February 27th, 2026

Odontoprev (B3: ODPV3), listed in São Paulo since 2006, the market leader in dental benefits in Latin America, is pleased to present its 4Q25 results.

Growth

- Net addition of 132 thousando beneficiaries in 4Q25 and 339 thousando in 2025, with 267 thousand from Bradesco Dental;
- SME net revenue stands out, growing 12% over 4Q24;

Efficiency and value creation

- DLR stable at 38.9%, similar to the historical efficiency record of 38.4% in 2024;
- SG&A + bad debt ratio down from 29% in 2024 to 28% of net revenue in 2025;
- Adjusted EBITDA margin expansion from 30% to 31% in 2025, the second best since the IPO;

Results

- Recurring net income of R$550 million for the year, up 4.1% over 2024, with a net margin of 23%;
- Net cash of R$713 million, after cash dividend payment of R$413 million in December 2025.
- Zero debt. ROE of 43%;

Please join our videoconference today at 01:00 p.m. NY (06:00 p.m. London and 03:00 p.m. Brazil), with simultaneous translation to English.

Click here to access the videoconference.

Click here to access the 4Q25 Earnings Release.

With best regards,

José Roberto Pacheco
CFO & IRO
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About Odontoprev

Odontoprev, listed in São Paulo since 2006, has been the leading dental benefits provider in Brazil since 1998, with more than 9 million beneficiaries. The dentist network is specialized, with an accredited network of 27 thousand professionals. The Company is a signatory of the UN Global Compact since 2008, and is committed through the Carbon Neutral project to annually neutralize its Greenhouse Gas emissions since the foundation, in 1987. The Company is a member of the Novo Mercado at B3, the ISE (Sustainability Index) and IDIV (Dividend Index) and has shareholders from more than 30 countries.