

 **odontoprev**  
Webcast  
**4Q22**

New growth cycle and value innovation



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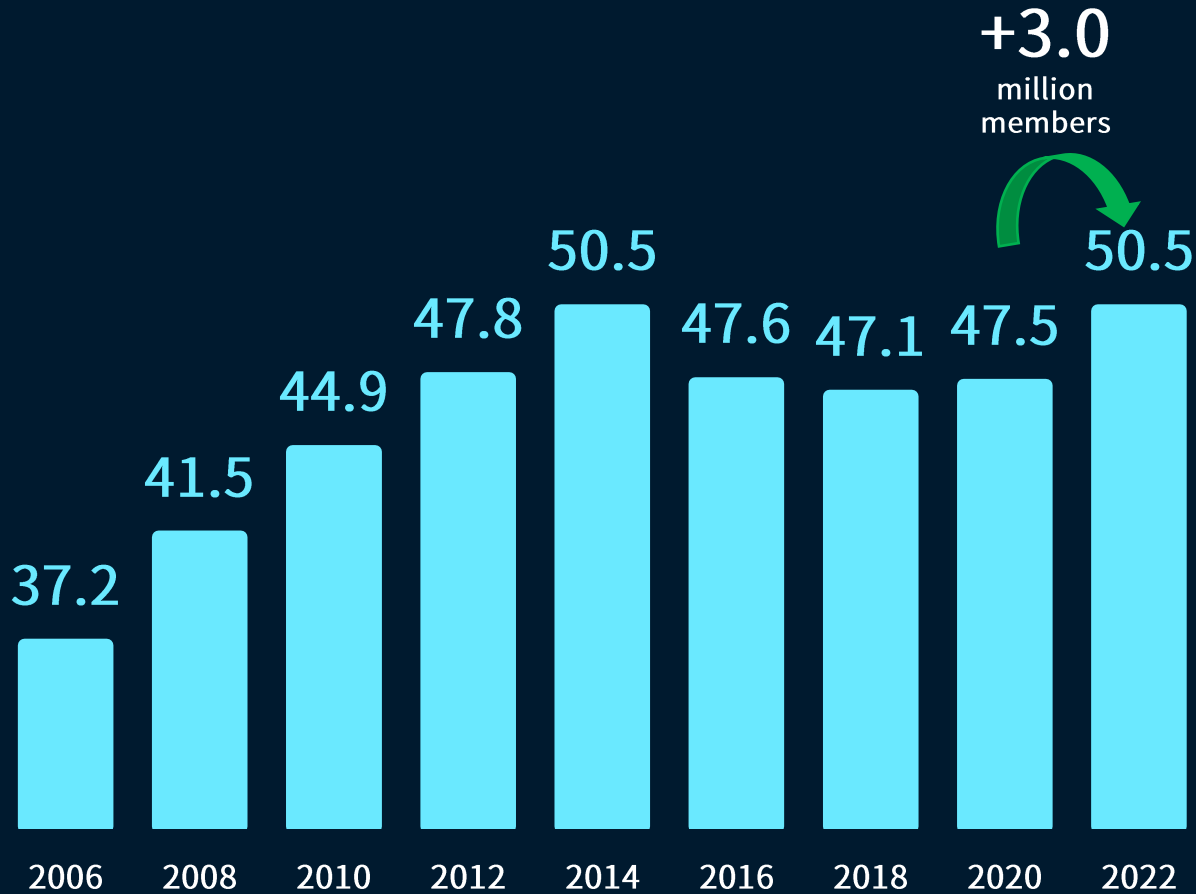
The information contained in this presentation concerning market estimates. The Brazilian dental and healthcare industry and our participation in it as well as our position in relation to our competitors was obtained from established public sources including the ANS. the Ministry of Health (Ministério da Saúde) and other market sources. We consider these sources to be reliable but we have not independently verified the competitive position market share production and market size market growth data and other market estimates and therefore cannot provide any assurances regarding the accuracy and completeness of the information contained therein.

# Brazil: medical and dental plans membership growth



Million members

## Medical plans



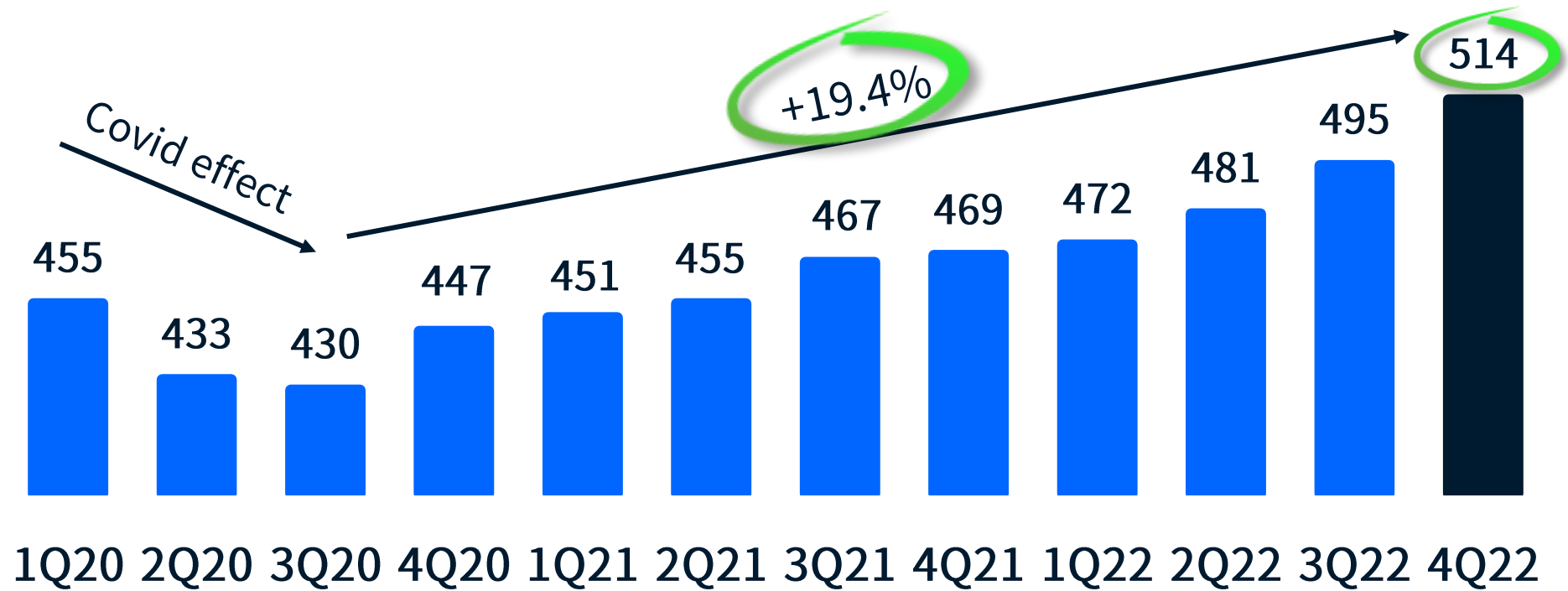
## Dental plans





# Net revenues evolution

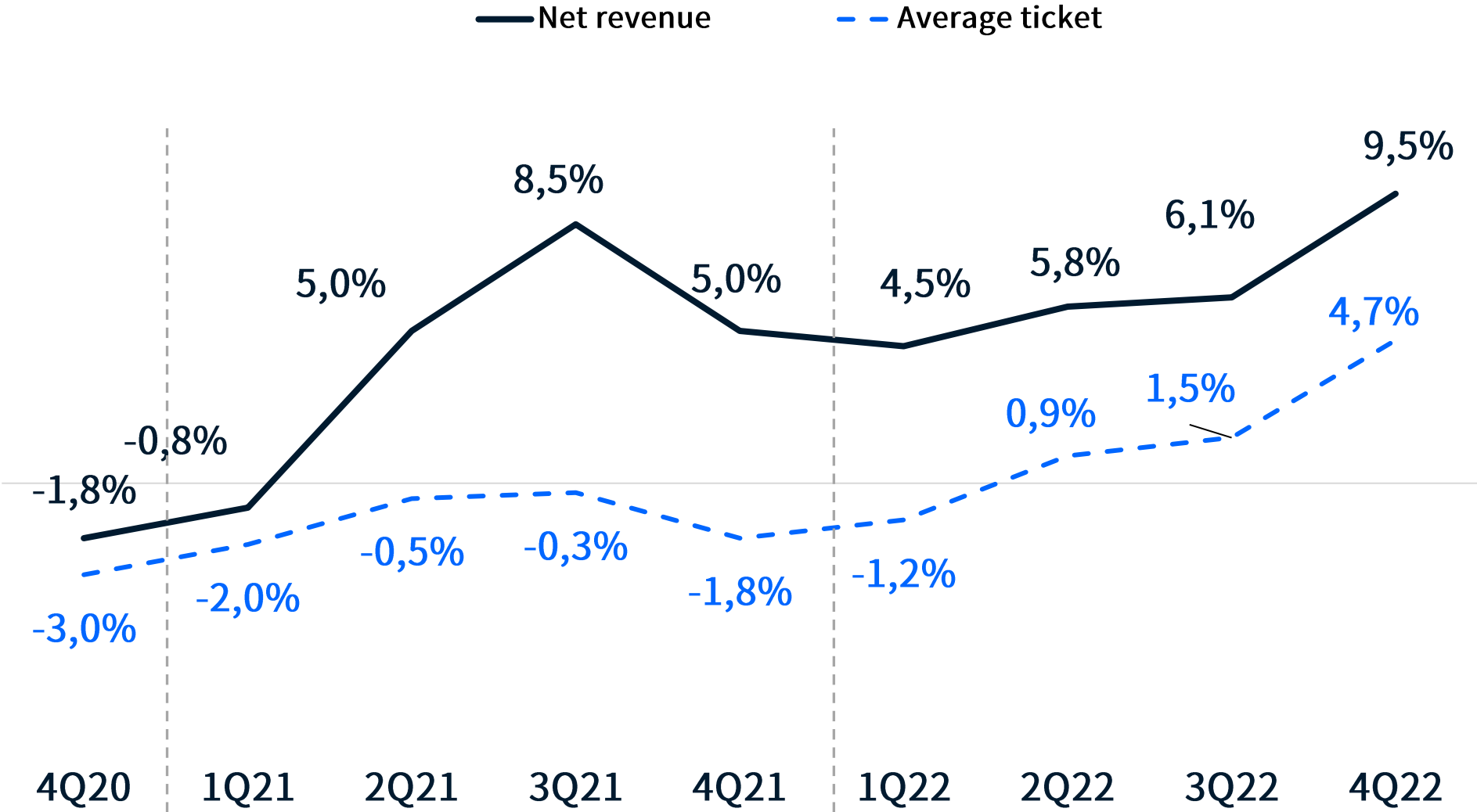
R\$ million



# Net revenues and average ticket annual growth



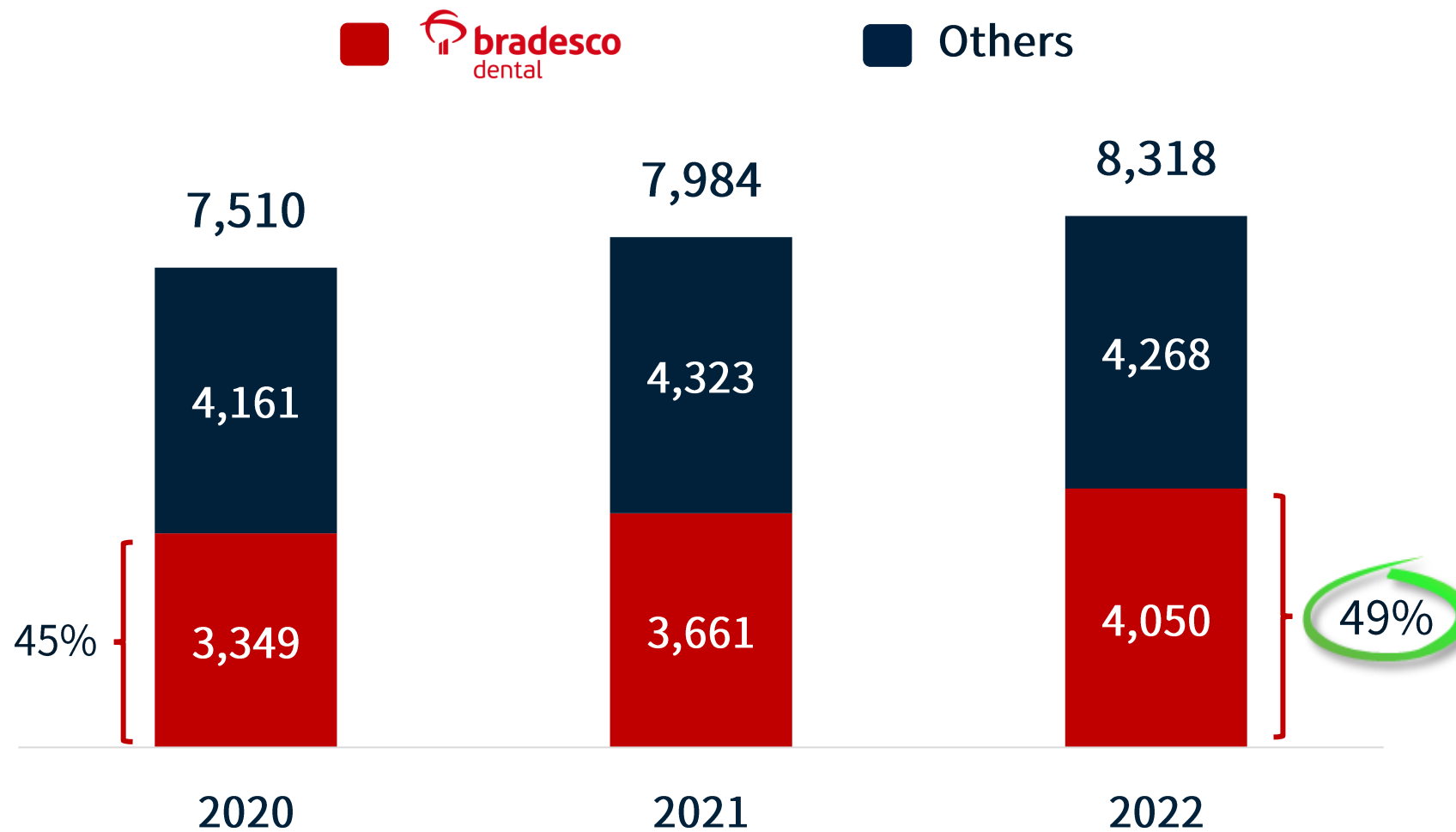
%



# Bradesco Dental participation in the portfolio



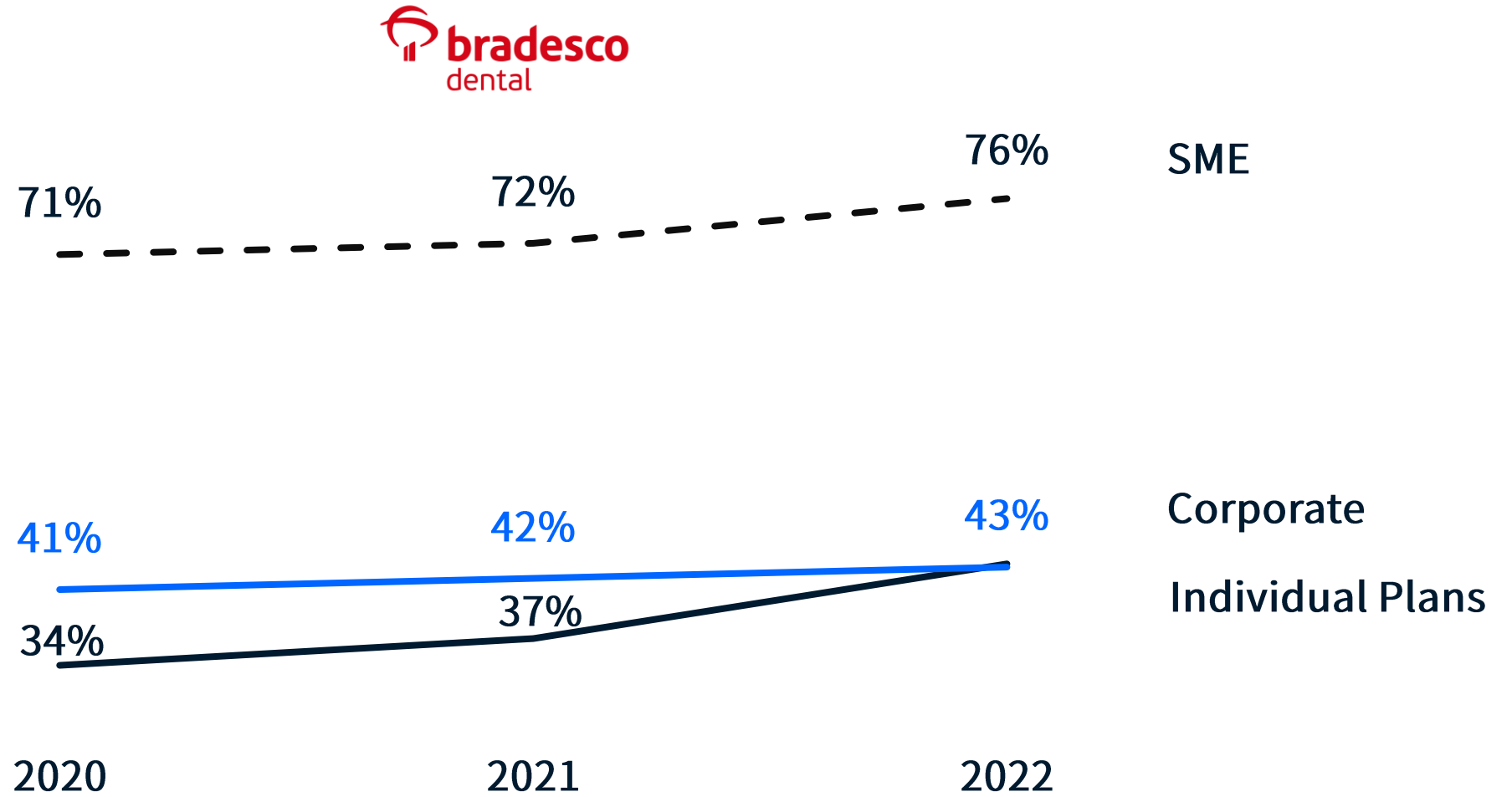
Thousand lives



# Bradesco Dental growth in the portfolio



% portfolio

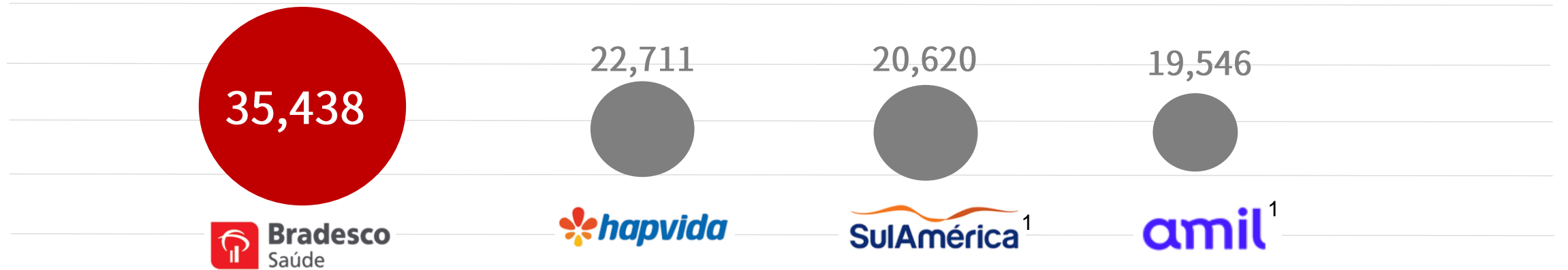


# Net revenues ranking: Medical and dental sectors, selected names

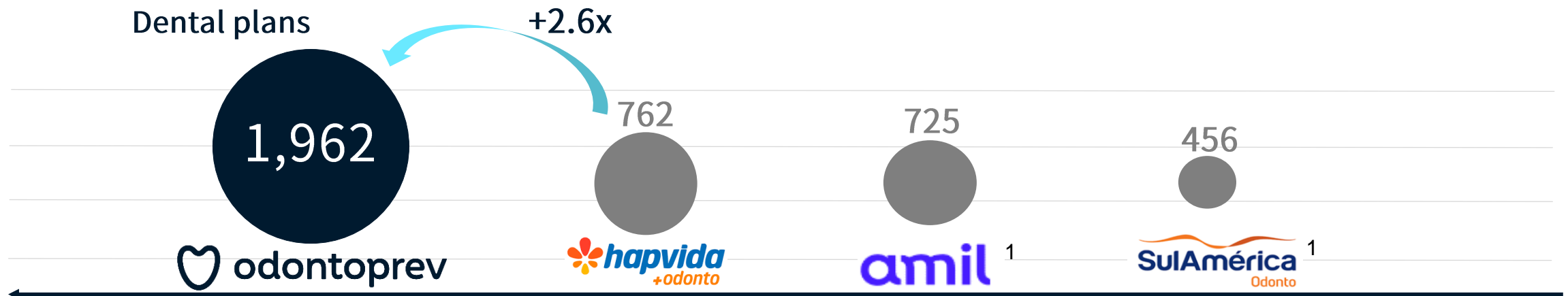
R\$ million – last 12 months ending DEC22



## Medical plans

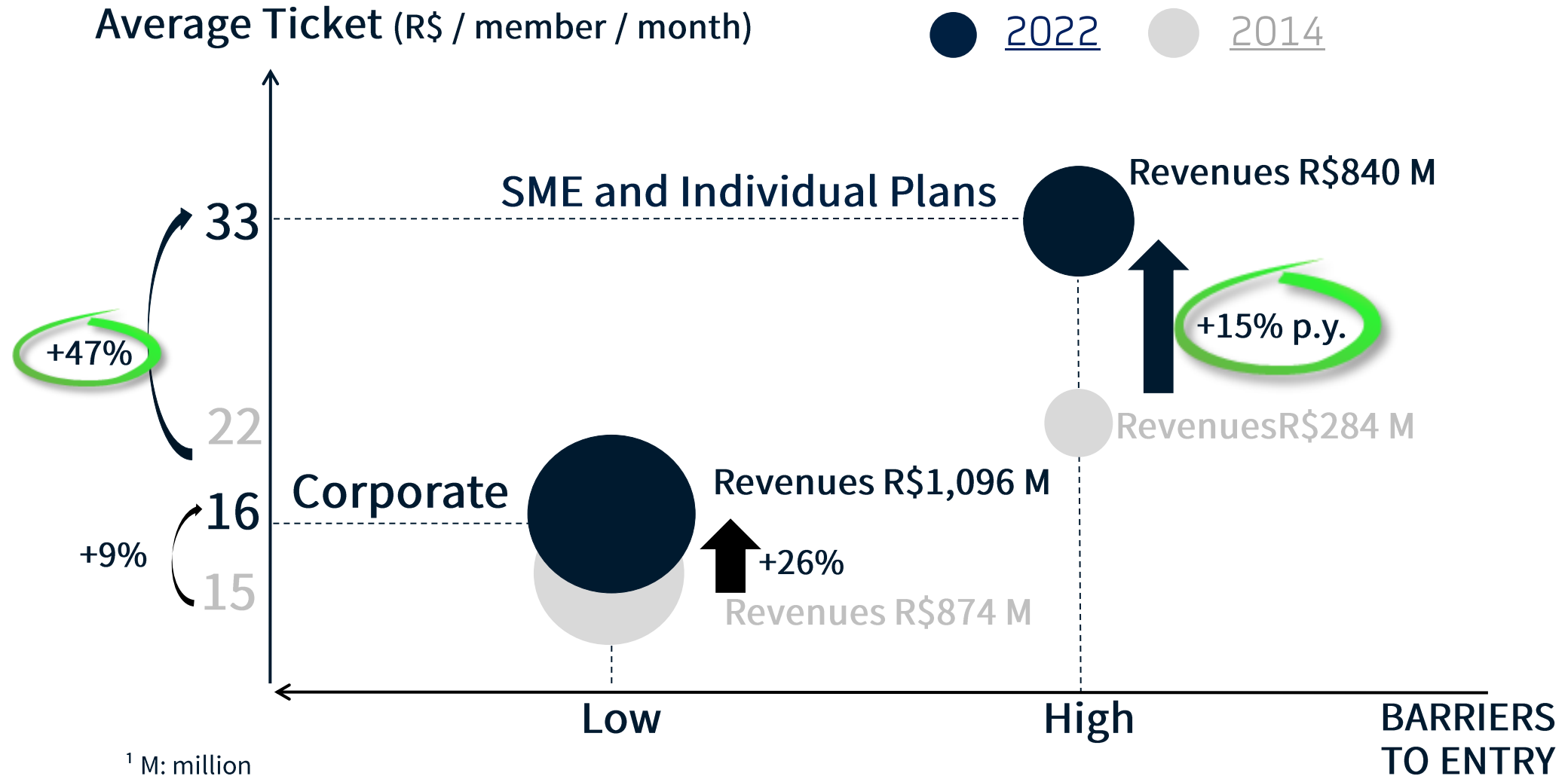


## Dental plans



Source: Odontoprev

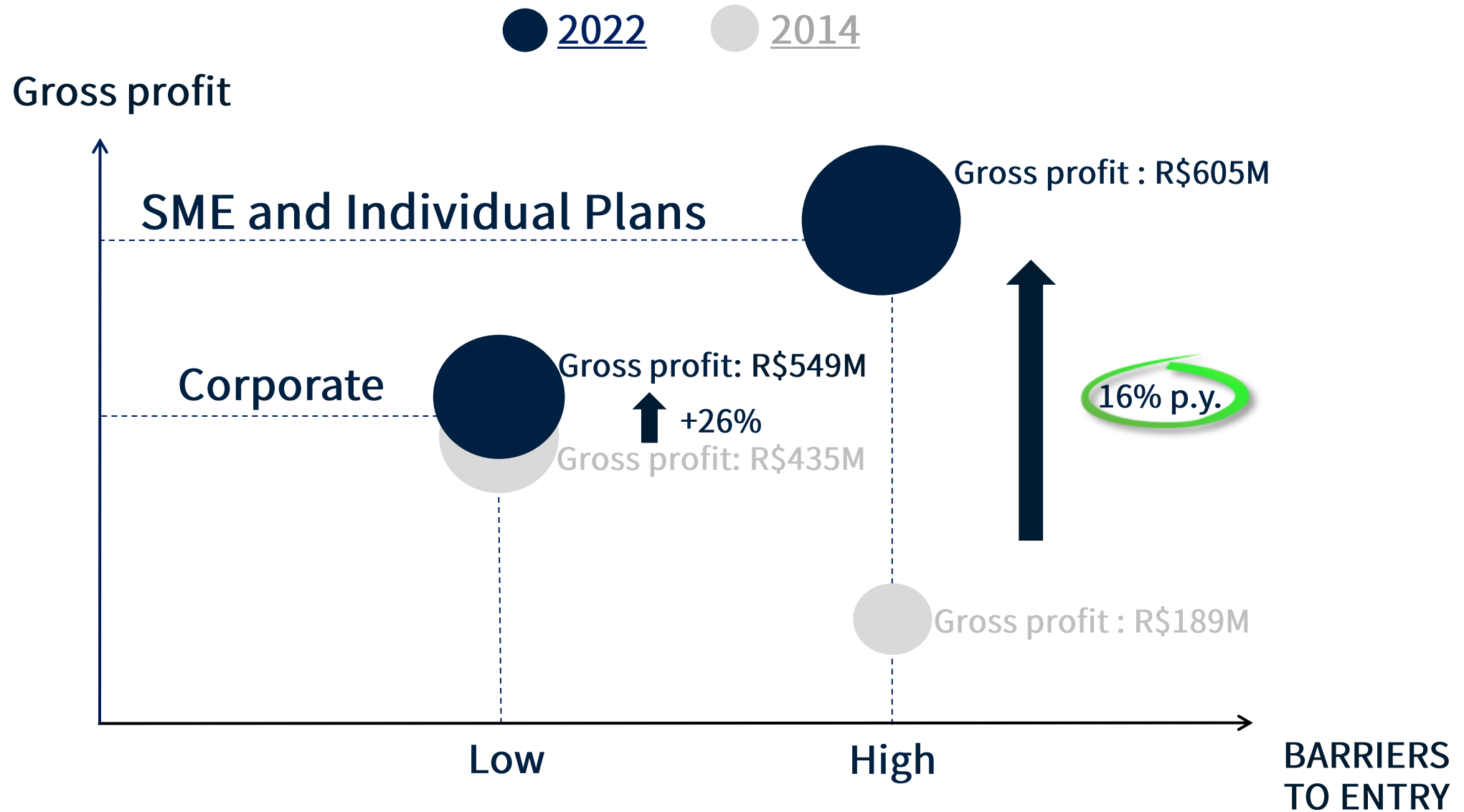
# Value innovation: SME and Individual plans revenue grows 15% p.y. since 2014



# Non-Corporate plans accelerates gross profit in 16% p.y. since 2014

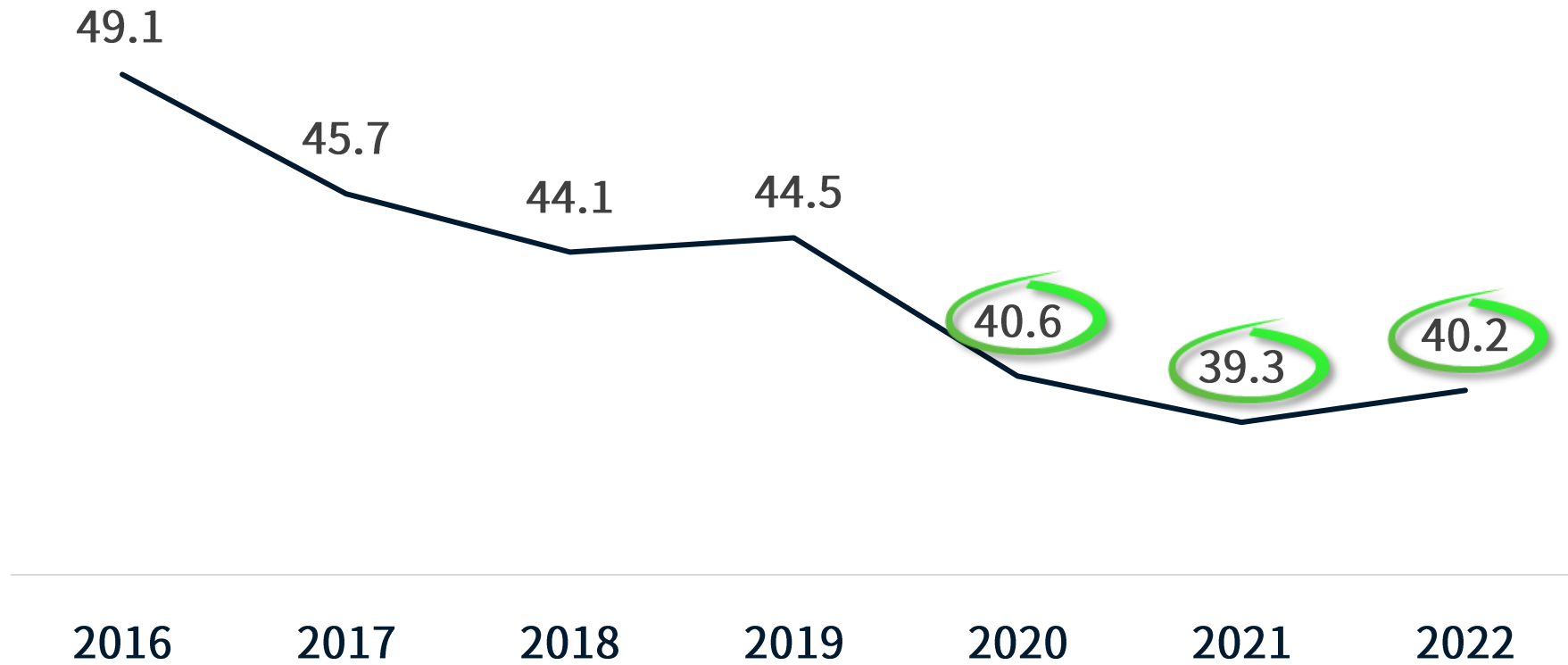


R\$ million



# Annual loss ratio

% NOR



# Dental care ratio per segment



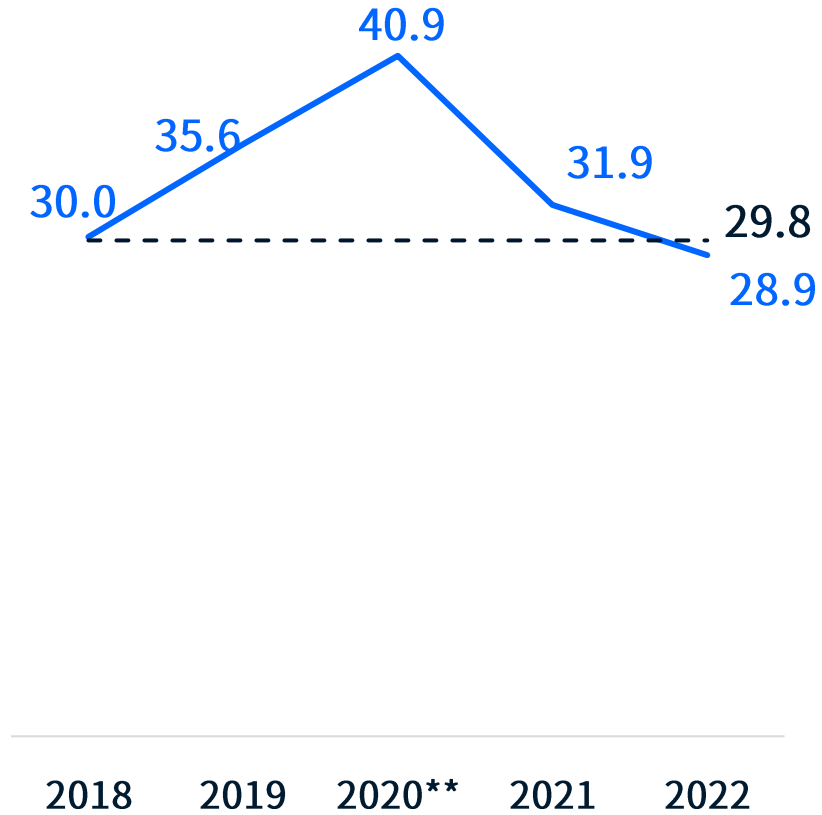
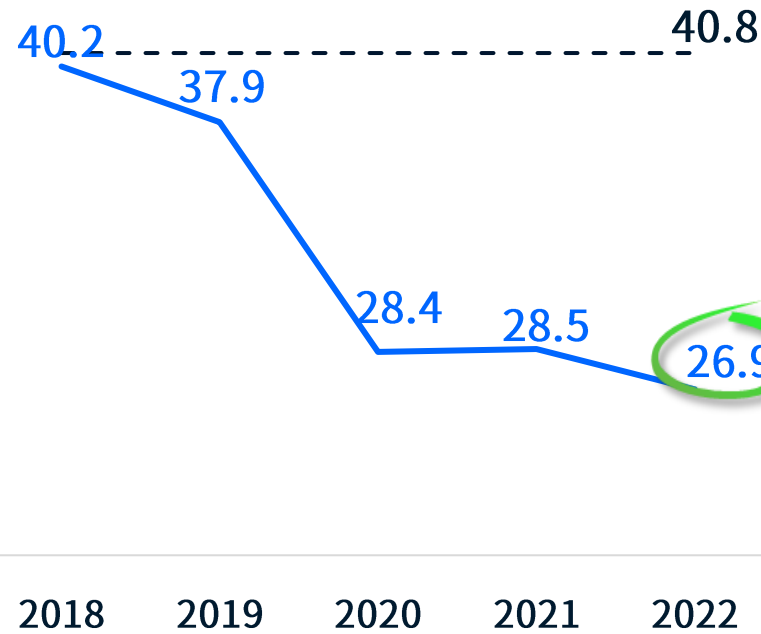
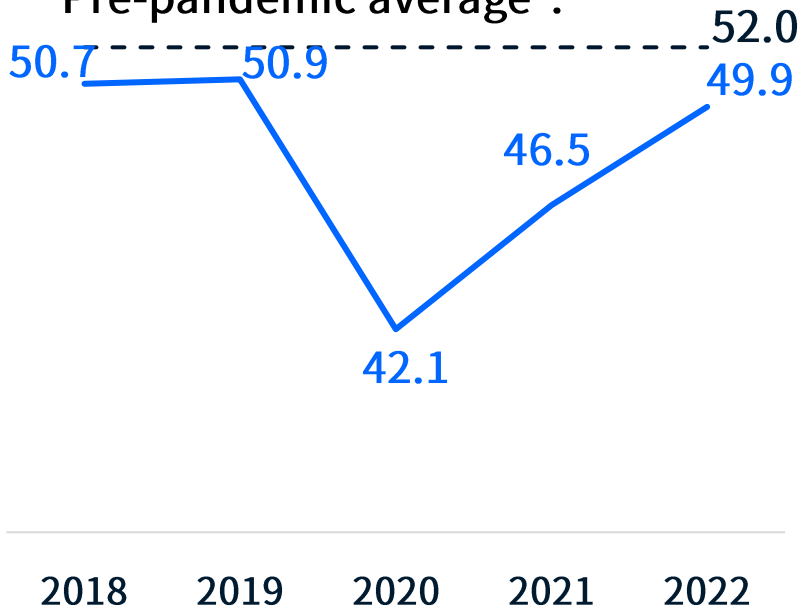
% NOR

## Corporate

## SME

## Individual Plans

Pre-pandemic average\*:

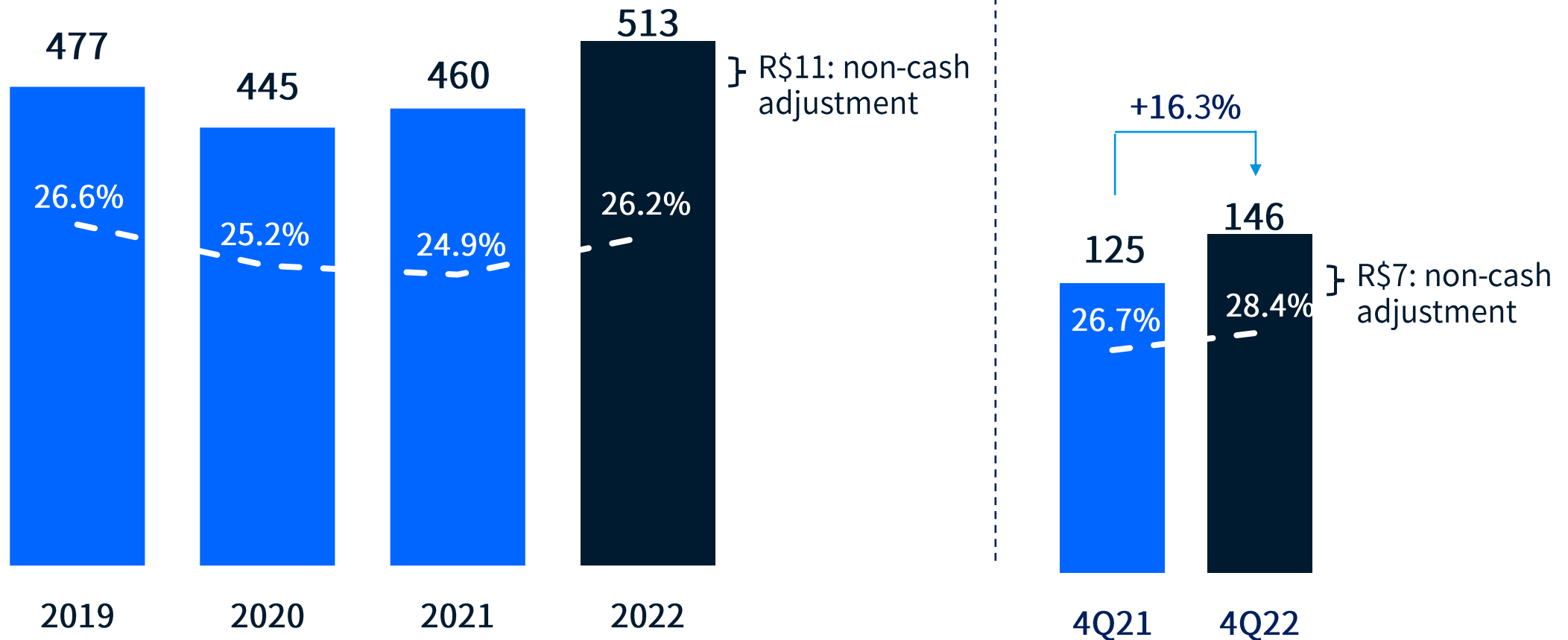


\* Pre-pandemic average from 2014 to 2019; \*\* Dental care ratio ex free choice plans



# SG&A

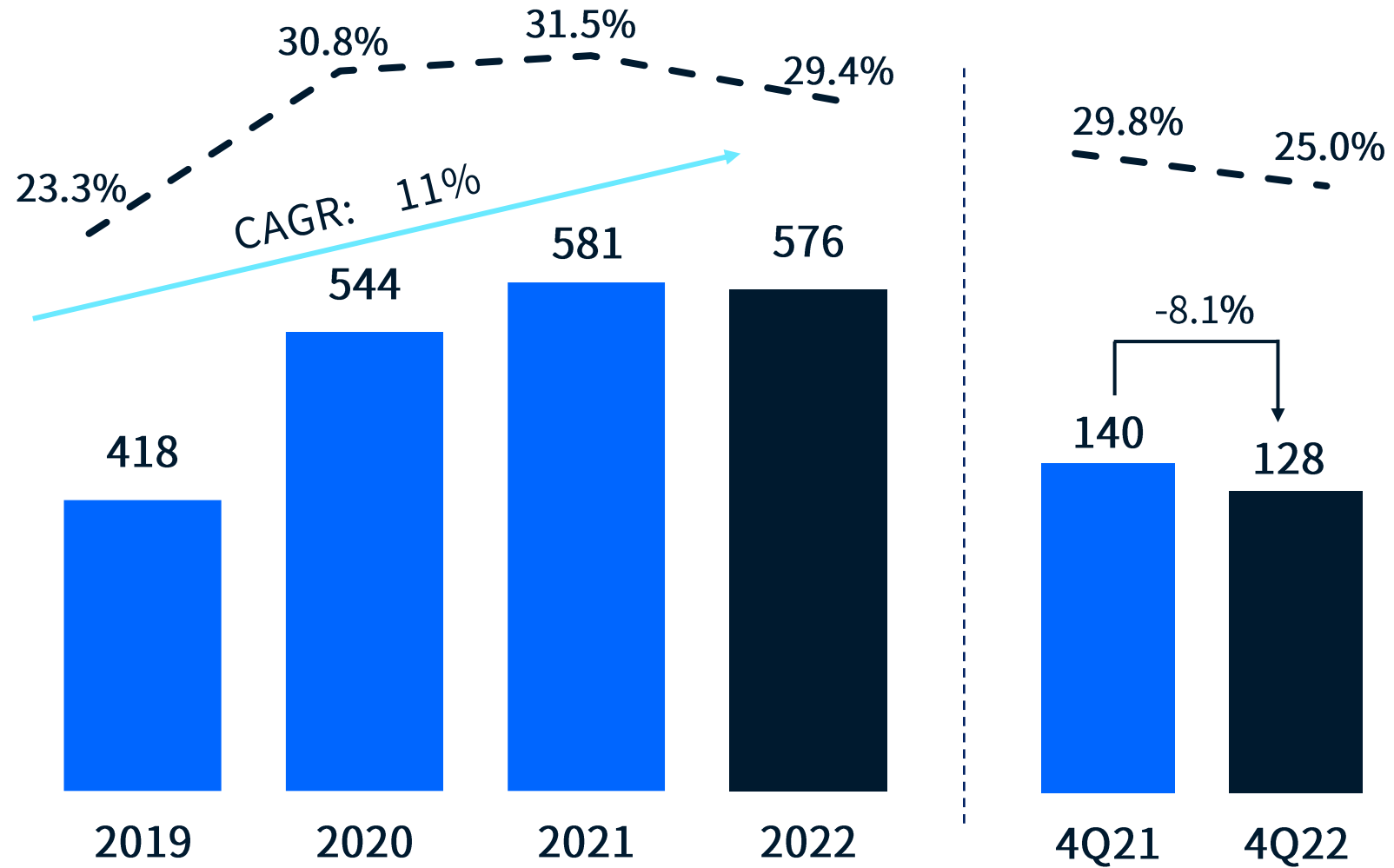
R\$ million and % NOR





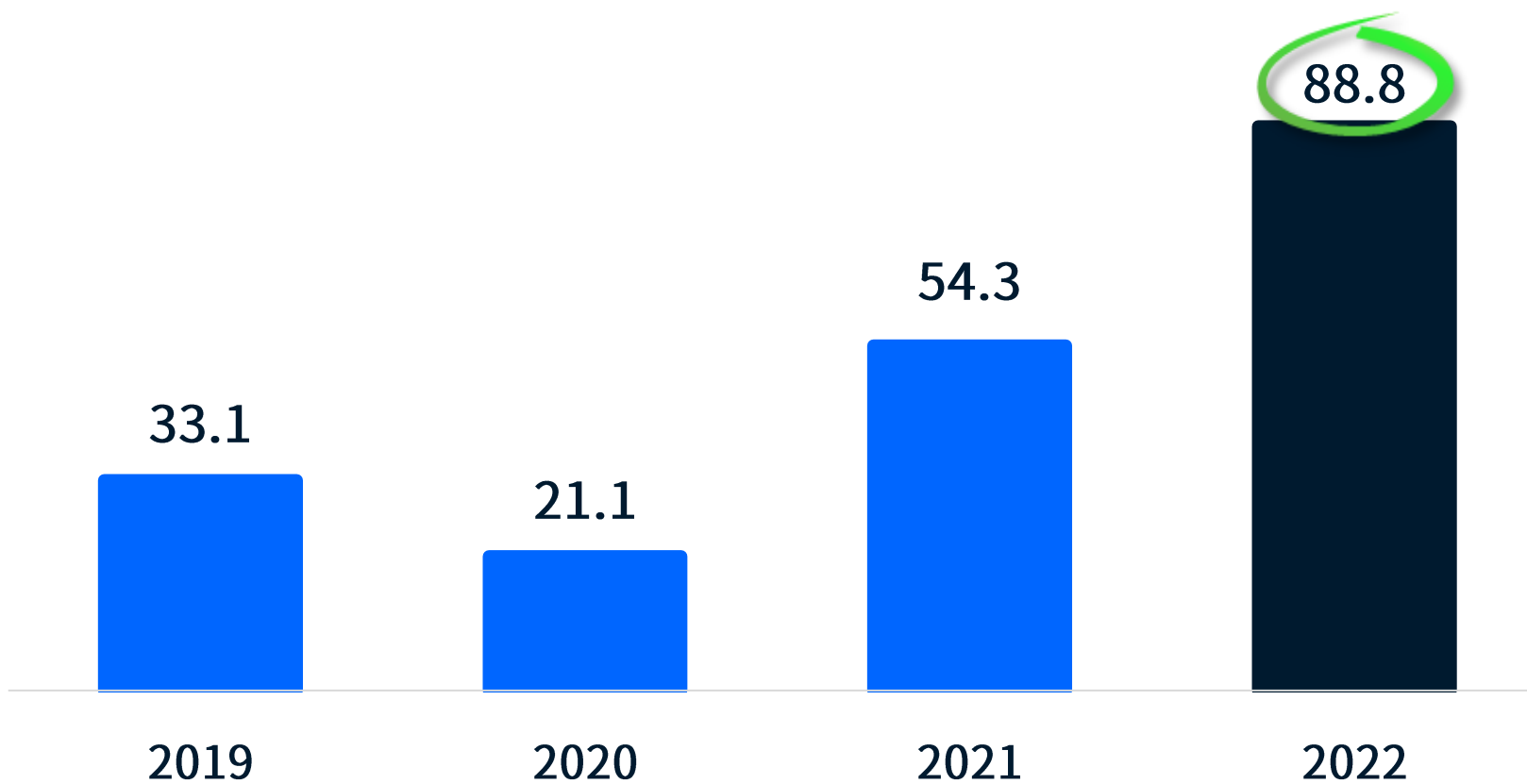
# Adjusted EBITDA

R\$ million and % NOR



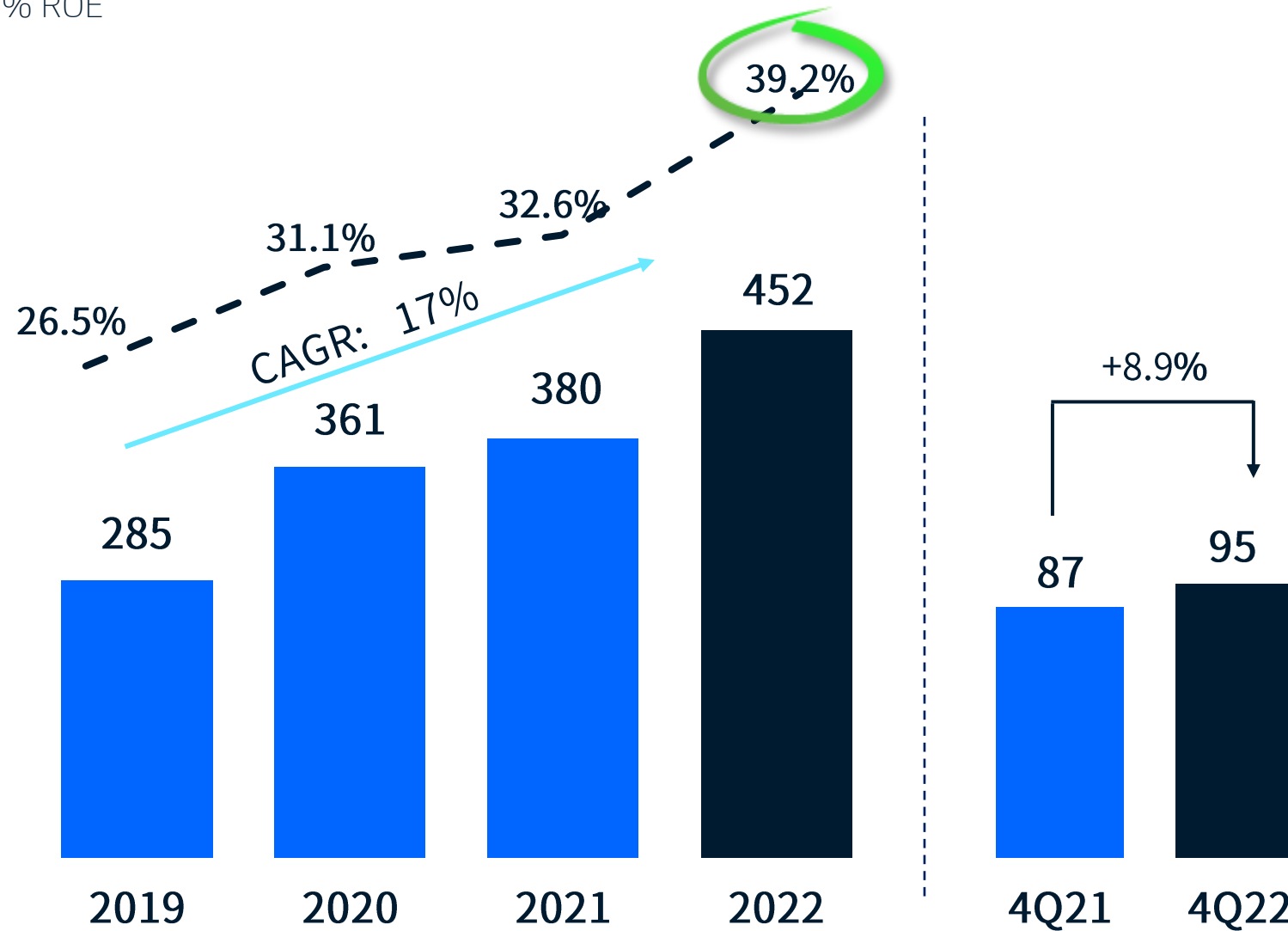
# Financial income

R\$ million



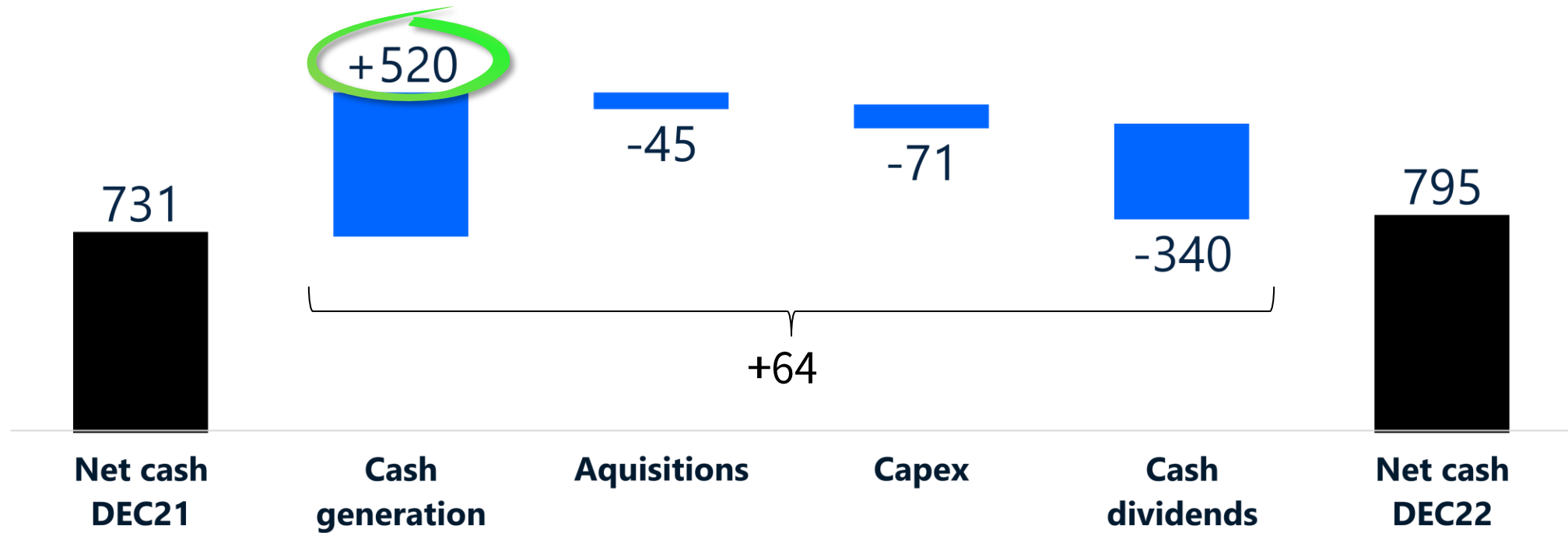
# Net Income and ROE

R\$ million and % ROE



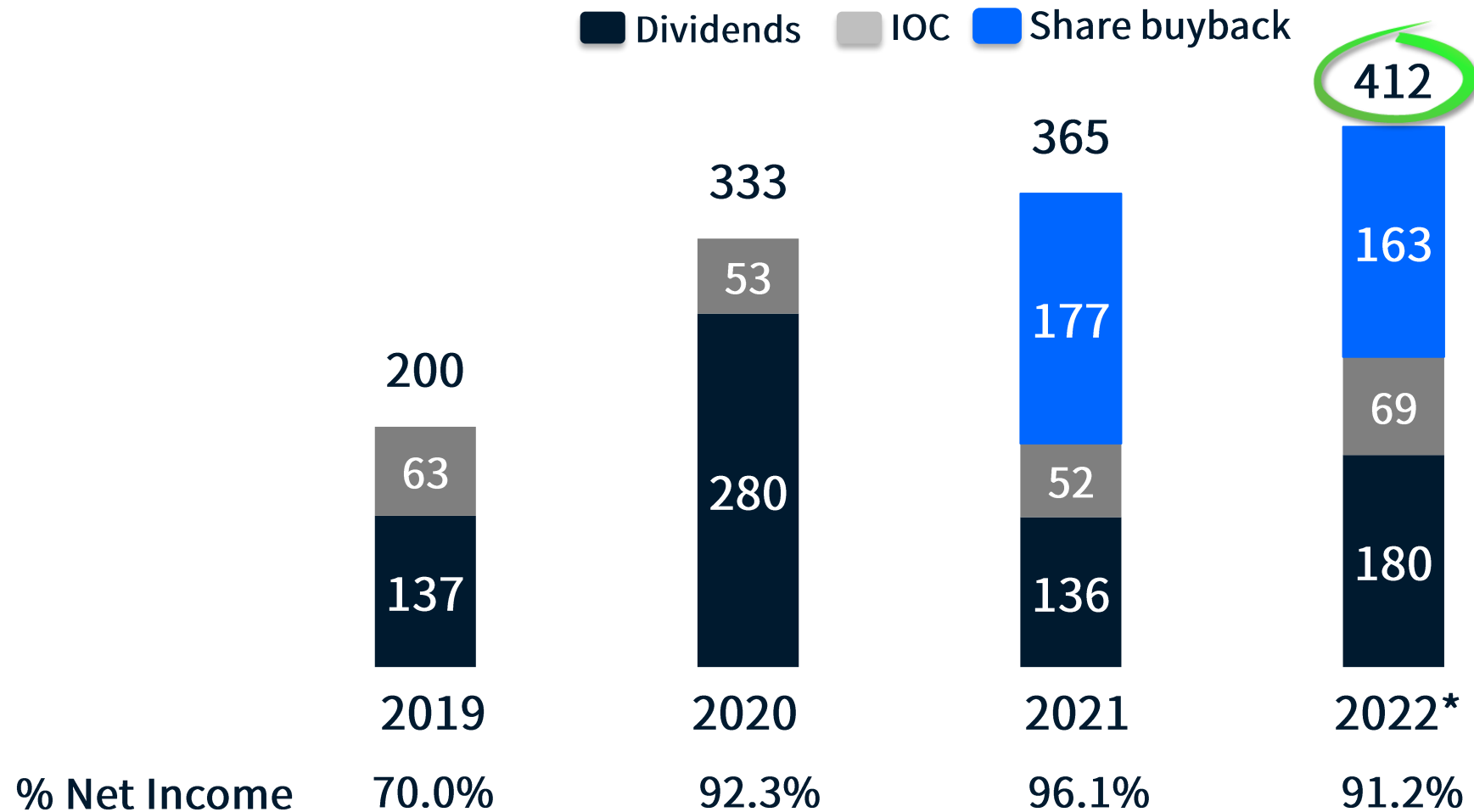
# Cash flow 2022

R\$ million



# Investor friendly capital allocation

R\$ million



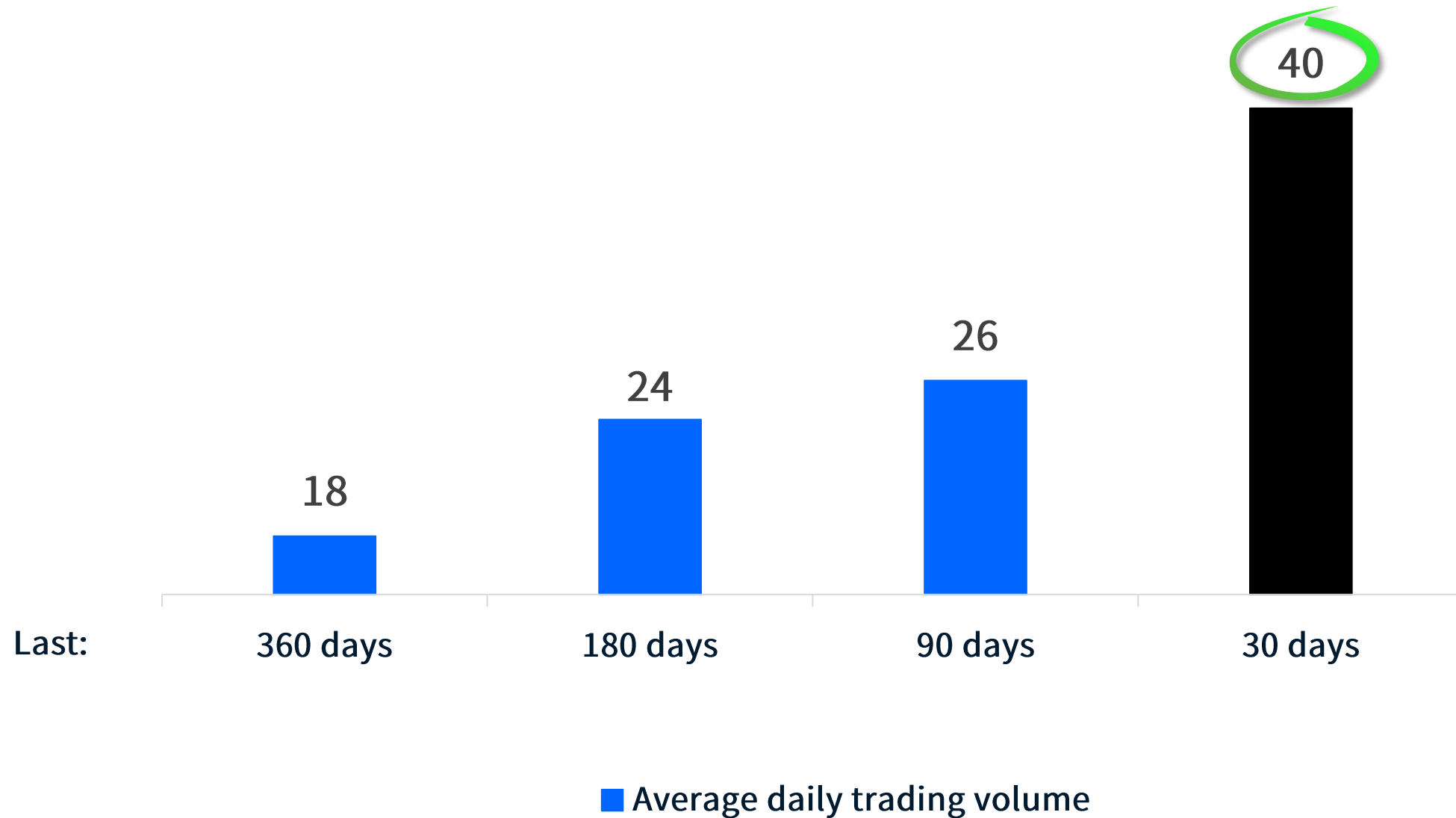
\*Including R\$120 million of 4Q22 dividends to be voted on the AGM of April 05.

# Odontoprev was included in the Bloomberg GEI for the 4<sup>th</sup> time



# Improving liquidity of shares

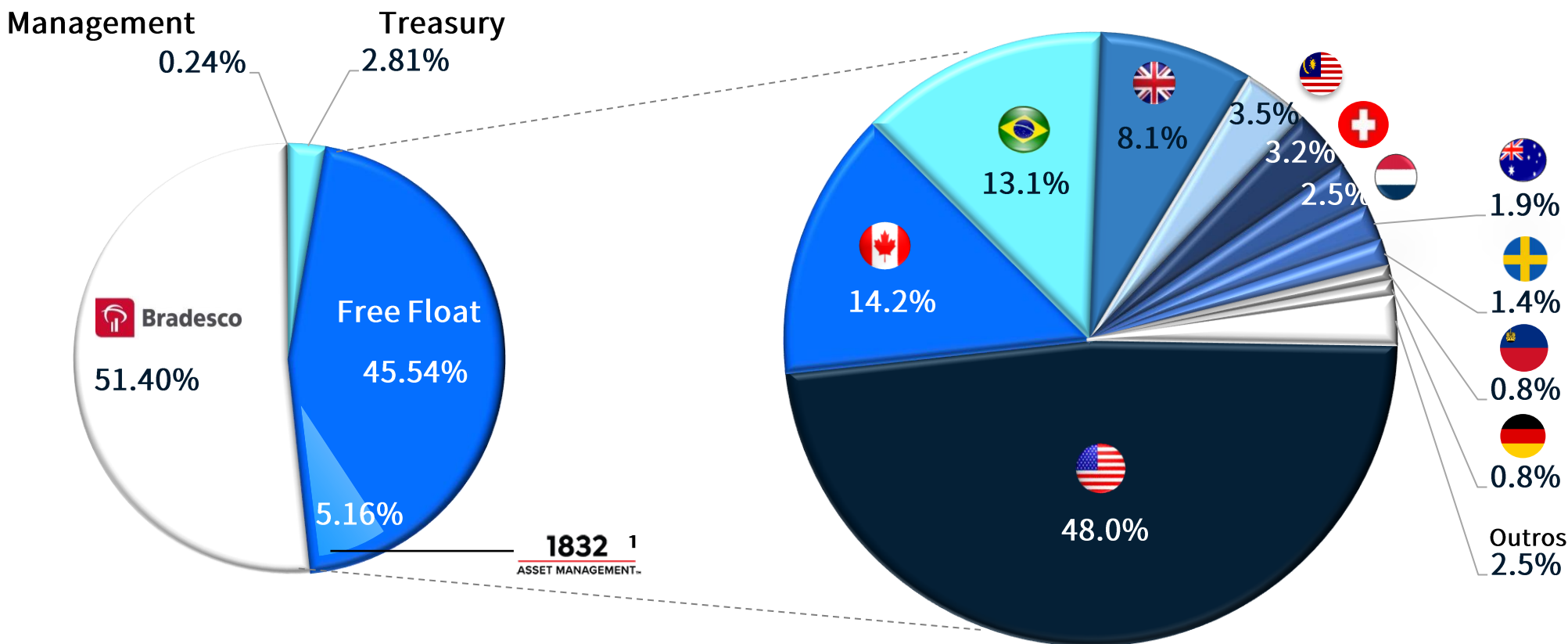
R\$ million



Last update: 02.28.2023

# Global shareholder structure: investors from more than 30 countries

JAN/23



Total Capital  
568,465,803 Shares

46% Free float  
258,905,932 Shares

Source: Odontoprev

<sup>1</sup>as of Notice to the Market on Aug 19th. 2021 and adjusted by stock split occurred on 04.04.2022

## 2023 AGM/EGM proposals



- ✓ Cancellation of 16 million Treasury shares, decreasing the total number of shares from 568 million to 552 million shares
- ✓ Dividends distribution of R\$120 million

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