



Annual Audit Report

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1. Presentation

This Annual Internal Audit Report (Raint), prepared by the Internal Audit Unit (Audit) of *BB Tecnologia e Serviços* (BBTS), includes information on the audits carried out and the recommendations issued and implemented, the actions aimed at training the auditors, the relevant facts that impacted the Internal Audit, the main benefits of the Unit's work and the results of the evaluations of the Quality Management and Improvement Program (PGMQ).

In a non-exhaustive way, it can be said that the benefits of the audit's work materialize mainly through: i) advising strategic collegiate bodies; ii) strengthening the Internal Control System; iii) benefits resulting from the implementation of audit recommendations; and iv) evolution of the maturity level of organizational processes.

This document complies with Normative Instruction No. 5 of August 27th, 2021, issued by the Comptroller General of the Union (CGU).

Brasília (DF), March 5th, 2024.



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Vanessa M. Silva Auditor
General

2. Overview

As established in Normative Instruction No. 5, of August 27th, 2021, issued by the Office of the Comptroller General (CGU), this Annual Internal Audit Report (Raint) includes the following content:

- table showing the effective allocation of the workforce during the term of the Annual Internal Audit Plan (PAINT);
- position on the execution of the audit services provided for in the Annual Internal Audit Plan (PAINT), listing those signaled, not concluded, not carried out and carried out without provision in the Plan;
- description of the relevant facts that had an impact on the performance of the audit services;
- table showing the financial and non-financial benefits received as a result of the Unit's activities during the year, in accordance with the provisions of CGU Normative Instruction No. J0, of 04/28/2020;
- report on the results of the Quality Management and Improvement Program (PGMQ).

This document also presents the actions for training audit professionals, as well as the scenario regarding the audit recommendations issued and implemented.

3. Allocation of the workforce

The planning of the Internal Audit considered, for 2025, the provision of 16 professionals, making up total of hours. The allocation of the workforce, however, had hours (exceeding than originally planned). The small discrepancy stems from the adjustment of the allocation and unscheduled absences.

Paint 2023 - Comparison between plan and budget

Modalidade	Horas Previstas	Horas realizadas	Percentual horas realizadas
Audit services Monitoring of recommendations Internal management			
Quality management and improvement Auditor training			
Collection of information for control bodies Extraordinary demands			
Absences Total			

The hours foreseen for extraordinary demands, as they do not have a work number for allocation, have been entered under "audit services".

The financial year 2025 was the first year in which Internal Audit had a monthly allocation of net hours from its employees, making it more assertive in capturing information and providing consistent input for the preparation of Paint 2024.

4. Actions from training

All Internal Audit employees met the target set in Article 4, second paragraph, of CGU Normative Instruction No. 5, of August 27th, 202a, giving an average of hours of training in 2021. The courses were provided institutionally (via the UniBBTS Corporate University) or contracted on the market.

Internal and external training for employees is based on the identification of individual and audit unit needs and the optimal allocation of resources.

5. Activities from audit

Evaluation and consultancy are the two typical aspects of the internal audit activity. Both complement each other to achieve the goal of adding value to the company. Although it does not qualify as a typical internal audit function, the activity of investigating irregularities plays an important role in this context, along with these others, by providing effective responses to irregular occurrences verified within the scope of the disciplinary control process, identifying causes, making recommendations to curb new occurrences and thus contributing to improving processes.

5.1. Consulting

For the 2025 financial year, the consultancy work consisted of analyzing documents and providing objective and independent advice to senior management, with the aim of strengthening the company's governance, risk management and internal controls.

Internal Audit carried out this type of work by participating in meetings of the Executive Board (DIREX) and advisory committees such as the Risk Committee (CORIS) and the IT, Cyber and Asset Security Committee (COSEG). He also took part in meetings of the disciplinary committees, the Audit Committee (COAUD), the Management Committee (CONAD) and the Audit Board (COFIS).

5.2. Evaluation

Assessment work consists of obtaining and analyzing information in order to provide conclusions on a given audit object, taking into account the governance system, risk management and controls associated with the organization's objectives.

The prioritization of this work is based on Internal Audit's own risk analysis. This analysis considers, among other things, the chances of this risk occurring (probability), the consequences that will be generated if the risk occurs (impact), as well as other guidelines established in strategic planning.

The Internal Audit concluded evaluation work in the 2025 financial year. Of the audit assessment work provided for in Paint 2023, it was completed and was in progress at the end of the year, with maturity in the first half of 2024. In addition, work from Paint 2022 - which in progress at the end of that year - and work not provided for in Paint 2025 were signed off.

5.2.1. Completed and in progress

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

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[REDACTED]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

5.2.2. Completed and not foreseen in Paint 2023

[Redacted]

[Redacted]

[Redacted]

The investigation of irregularities consists of carrying out procedures with the aim of investigating acts and facts associated with behavioral deviations, service failures or illicit practices by company employees and contributes, together with other audit work, to the improvement of the company's processes, services and systems.

In 2021, _____ works were completed. This includes work started in the previous year (2022) and _____ work started and completed during the year.

[illegible]

6. Monitoring recommendations

Audit activities include monitoring the actions taken by the organizational areas to implement the recommendations issued by the internal audit. As requirements for certification, the sufficiency of the actions taken, the resolution of the weakness identified and the minimization of the associated risks are analysed.

The Audit also monitors compliance with determinations made by the external control bodies, the external audit and the Banco do Brasil Audit. In addition, when requested, it follows up on recommendations from the Consumption of Administration (CONAD) and Fiscal Consumption (COFIS).

Below is a statement of the number of audit recommendations issued, certified, pre-audited and outstanding at the end of 2025:

7. Relevant facts

Among the relevant facts for the internal audit's work in 2025 are the following:

increase of an appropriation (creation of a full advisor position), approved by the Board of Directors (CONAD) on February 24th, 2021;

retirement of the executive manager, with the manager of the Business Process Audits Division taking over the role on an interim basis for four months;

appointment of a new executive manager, appointed by the Controller's Internal Audit and approved by the BBTS Management Committee;

modification of the Internal Audit Strategic Plan 2024-2027, with a new approach to consultancy activities; and

change in the composition of Company's Board Directors.

8. Benefits of Internal Auditing

Normative Instruction No. J0, of April 28, 2020, issued by the Office of the Comptroller General of the Union (CGU) defines benefits as positive impacts observed in public management resulting from the implementation of audit guidelines or recommendations and determines that the benefits will be financial or non-financial:

Financial benefit: benefit represented in monetary terms and demonstrated by supporting documents, preferably provided by the manager, including those resulting from the recovery of losses.

Non-financial benefit: a benefit that, although it cannot be represented in monetary terms, demonstrates a positive impact on management in a structural way, such as management improvement, improvement in internal controls and improvement of regulations and processes, and should whenever possible be quantified in unit other than monetary terms.

These benefits are classified into the classes listed below.

Financial Benefits

Avoided Expenses: Situations in which the identified amounts do not adhere to the principles of legality or cost-effectiveness, resulting in the suspension of payment or adjustment of the amount.

Recovered Amounts: Undue payments that were effectively returned to the company or deducted from a subsequent payment installment.

Non-Financial Benefits Dimension

Mission, Vision, or Outcome: With reference to strategic planning, the implemented benefit affected the organization's core (finalistic) processes.

People, Infrastructure, or Internal Processes: With reference to strategic planning, the implemented benefit affected the organization's support or managerial processes.

Non-Financial Benefits Repercussion

Transversal: The benefit brought by the actions taken by the manager somehow went beyond the scope of the Audited Unit, impacting or being addressed in the context of other Units.

Strategic: The benefit brought by the actions taken by the manager was addressed by the Unit's Top Management.

Tactical/Operational: The benefit brought by the actions taken refers to internal and/or operational activities of the examined unit, without any decision-making by Top Management.

The main actions implemented in 2025 by the Company, based on Internal Audit guidelines and recommendations, produced financial and non-financial benefits, as detailed below:

Financial benefits			
Recommendation	Action implemented		Factor
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

[illegible]

[illegible]

[illegible]

9. Quality Management and Improvement Program (PGMQ)

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