



# Interim Financial Statements

3rd Quarter 2024

Gefic - Finance,  
Controllership and  
Accounting Management  
Secot - Strategic Accounting  
Superintendence Dicos -  
Corporate Accounting  
Division

Amounts expressed in thousands of Reais, except where indicated.

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Amounts expressed in thousands of Reais, except where indicated.

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Amounts expressed in thousands of Reais, except where indicated.

## BALANCE SHEET

ACTIVE	Note	30.09.2024	31.12.2023	LIABILITIES	Note	30.09.2024	31.12.2023
<b>CURRENT</b>		<b>558.728</b>	<b>476.416</b>	<b>CURRENT</b>		<b>353.259</b>	<b>304.048</b>
Cash and Cash Equivalents	5	329.208	261.751	Suppliers	17	202.975	165.553
Clients	6	107.691	98.378	Customer advances		9.941	-
Stocks	7	43.386	35.784	Loans	19	15.275	15.364
Recoverable Taxes and Fees	8	43.434	55.762	Taxes and Contributions	18	38.132	34.202
Anticipated Costs and Expenses	9	4.141	6.499	Salaries and Benefits Payable	20	2.602	1.925
Other Assets	10	30.868	18.242	Dividends	25	7	21.750
				Personnel provisions	21	57.392	40.101
				Provisions and Contingent Liabilities	23 b.	10.731	10.624
				Provision for Profit Sharing		7.052	5.437
				Provisions for Taxes and Contributions	22	4.374	4.203
				Other obligations	24	4.778	4.889
<b>NON-CIRCULATING</b>		<b>505.254</b>	<b>430.614</b>	<b>NON-CIRCULATING</b>		<b>194.810</b>	<b>205.874</b>
<b>Long-term</b>				Suppliers	17	79.809	70.169
Deferred Tax Assets	11 c.	54.231	65.880	Loans	19	81.650	96.550
Credits and Other Amounts	12	55.368	42.164	Taxes and Contributions		-	5.136
Recoverable Taxes and Fees	8	73.600	25.194	Provisions and Contingent Liabilities	23 b.	32.871	33.269
Court deposits	13	33.857	28.050	Other obligations	24	480	750
Judicial Receivables	14	-	6.274	<b>EQUITY</b>		<b>515.913</b>	<b>397.108</b>
Anticipated Costs and Expenses	9	927	305	Share Capital	25	300.040	218.635
<b>Total Long-Term Assets</b>		<b>217.983</b>	<b>167.867</b>	Legal reserve	25	11.704	11.704
<b>Fixed assets</b>	15	<b>275.128</b>	<b>250.357</b>	Reserve for Expansion	25	85.379	166.784
<b>Intangible</b>	16	<b>12.143</b>	<b>12.390</b>	Treasury shares	25	(15)	(15)
<b>TOTAL ASSETS</b>		<b>1.063.982</b>	<b>907.030</b>	Retained earnings		118.805	-
				<b>TOTAL LIABILITIES</b>		<b>1.063.982</b>	<b>907.030</b>

The notes are an integral part of the interim financial statements.

## INCOME STATEMENT

	Note	01.01 a 30.09.2024	01.01 a 30.09.2023	3rd Quarter/24	3rd Quarter/23
<b>Net Operating Revenue</b>	26	<b>1.303.382</b>	<b>1.049.632</b>	<b>451.843</b>	<b>330.715</b>
<b>Product and service costs</b>	27	<b>(934.295)</b>	<b>(777.316)</b>	<b>(339.731)</b>	<b>(259.995)</b>

		Amounts expressed in thousands of Reais, except where indicated.			
<b>Gross Profit</b>		<b>369.087</b>	<b>272.316</b>	<b>112.112</b>	<b>70.720</b>
<b>Other Operating Income / (Expenses)</b>		<b>(201.629)</b>	<b>(146.505)</b>	<b>(82.725)</b>	<b>(52.293)</b>
General and Administrative Expenses	28	(204.922)	(146.938)	(77.487)	(49.238)
Contingencies	29	(3.332)	879	(4.914)	(3.603)
Provisions for Credit Losses	29	(535)	(139)	(169)	480
Other Operating Income (Expenses)		7.160	(307)	(155)	68
<b>Profit before Financial Income and Expenses</b>		<b>167.458</b>	<b>125.811</b>	<b>29.387</b>	<b>18.428</b>
<b>Financial Results</b>		<b>5.434</b>	<b>2.591</b>	<b>3.629</b>	<b>4.542</b>
Financial Income	30	25.502	30.797	10.314	11.956
Financial Expenses	30	(20.068)	(28.206)	(6.685)	(7.414)
<b>Profit before income tax</b>		<b>172.892</b>	<b>128.402</b>	<b>33.016</b>	<b>22.969</b>
<b>Income and Social Contribution</b>		<b>(54.087)</b>	<b>(40.555)</b>	<b>(6.915)</b>	<b>(5.162)</b>
Provision for Current Income Tax and CSLL	11 a.	(42.438)	(22.842)	(9.068)	4.067
IRPJ and CSLL Deferred Tax Assets	11 a.	(11.649)	(17.713)	2.153	(9.229)
<b>Net Profit for the Period</b>		<b>118.805</b>	<b>87.847</b>	<b>26.101</b>	<b>17.807</b>
<b>Total number of shares</b>		497.173.172	497.173.172	497.173.172	497.173.172
Ordinary		248.586.586	248.586.586	248.586.586	248.586.586
Preferential		248.586.586	248.586.586	248.586.586	248.586.586
<b>Earnings per share (R\$)</b>					
Ordinary		0,228	0,168	0,050	0,034
Preferred <sup>[1]</sup>		0,250	0,185	0,055	0,038

The notes are an integral part of the interim financial statements.

<sup>[1]</sup> Preferred shares will have dividends 10% (ten percent) higher than those attributed to each ordinary share.

## STATEMENT OF COMPREHENSIVE INCOME

	01.01 a 30.09.2024	01.01 a 30.09.2023	3rd Quarter/2024	3rd Quarter/2023
<b>Net Profit for the Period</b>	<b>118.805</b>	<b>87.847</b>	<b>26.101</b>	<b>17.807</b>
Comprehensive Income for the Period	118.805	87.847	26.101	17.807

The notes are an integral part of the interim financial statements.

Amounts expressed in thousands of Reais, except where indicated.

## STATEMENT OF CHANGES IN EQUITY

	Paid-in Capital	Profit reserves		Treasur y shares	Retai ned earnings	Tota l
		Cool	Expansion			
<b>Balances at 31.12.2022</b>	<b>218.635</b>	<b>7.126</b>	<b>101.545</b>	<b>(15)</b>	<b>-</b>	<b>327.291</b>
Net Profit for the Period	-	-	-	-	87.847	87.847
<b>Balances at 30.09.2023</b>	<b>218.635</b>	<b>7.126</b>	<b>101.545</b>	<b>(15)</b>	<b>87.847</b>	<b>415.138</b>
<b>Changes in the period</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>87.847</b>	<b>87.847</b>
<b>Balances at 31.12.2023</b>	<b>218.635</b>	<b>11.704</b>	<b>166.784</b>	<b>(15)</b>	<b>-</b>	<b>397.108</b>
Capitalization of the Reserve	81.405	-	(81.405)	-	-	-
Net Profit for the Period	-	-	-	-	118.805	118.805
<b>Balances at 30.09.2024</b>	<b>300.040</b>	<b>11.704</b>	<b>85.379</b>	<b>(15)</b>	<b>118.805</b>	<b>515.913</b>
<b>Changes in the period</b>	<b>81.405</b>	<b>-</b>	<b>(81.405)</b>	<b>-</b>	<b>118.805</b>	<b>118.805</b>

The notes are an integral part of the interim financial statements.

## STATEMENT OF ADDED VALUE

	Note	01.01 a 30.09.2024	%	01.01 a 30.09.2023	%
<b>Recipes</b>		<b>1.476.622</b>		<b>1.186.358</b>	
Gross Operating	26	1.477.157		1.186.497	
Provisions for Credit Losses	29	(535)		(139)	
<b>Inputs Purchased from Third Parties</b>		<b>(764.583)</b>		<b>(595.667)</b>	
Third-party services		(416.796)		(339.529)	
Sales and service costs		(232.780)		(189.712)	
Public Services and Concessions		(14.263)		(17.188)	
Specialized IT Services		(26.134)		(14.029)	
Specialized Business Management Services		(35.050)		(9.166)	
Software licenses		(7.204)		(5.368)	
Others		(32.356)		(20.675)	
<b>Gross Value Added</b>		<b>712.039</b>		<b>590.691</b>	
<b>Withholdings</b>		<b>(46.486)</b>		<b>(40.484)</b>	
Depreciation and Amortization	15/16	(52.556)		(43.907)	
Input credits		2.043		2.111	
Contingencies	29	(3.332)		879	
Other Operating Income (Expenses)		7.359		433	
<b>Value Added Received in Transfer</b>		<b>25.502</b>		<b>30.797</b>	
Financial Income and Credit Variations		25.502		30.797	
<b>Total Value Added to be Distributed</b>		<b>691.055</b>	<b>100</b>	<b>581.004</b>	<b>100</b>
<b>Distribution of Value Added</b>		<b>691.055</b>	<b>100</b>	<b>581.004</b>	<b>100</b>
<b>Personnel and Charges</b>		<b>313.677</b>	<b>46</b>	<b>277.856</b>	<b>48</b>
Wages and Fees		132.597		114.634	
Benefits and Social Charges		166.735		150.463	
FGTS		14.345		12.759	
<b>Taxes, Fees and Contributions</b>		<b>237.171</b>	<b>34</b>	<b>187.095</b>	<b>32</b>
Federal		178.257		138.747	

	Amounts expressed in thousands of Reals, except where indicated.			
	3.547		3.671	
State				
Municipalities	55.367		44.677	
<b>Remuneration of Third Party Capital</b>	<b>21.402</b>	<b>3</b>	<b>28.206</b>	<b>5</b>
Interest	20.068		28.206	
Rentals	1.334		-	
<b>Return on Equity</b>	<b>118.805</b>	<b>17</b>	<b>87.847</b>	<b>15</b>
Retained Earnings	118.805		87.847	

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Amounts expressed in thousands of Reais, except where indicated.  
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## CASH FLOW STATEMENT

	Note	01.01 a 30.09.2024	01.01 a 30.09.2023
<b>Cash Flows from Operating Activities</b>			
<b>Net Profit for the Period</b>		<b>118.805</b>	<b>87.847</b>
<b>Adjustments by:</b>			
Interest on Loans	19	9.753	13.185
Depreciation and Amortization	15/16	52.556	43.907
Deferred Tax Assets	11 a.	11.649	17.713
Reinforcement (Reversal) of Provision for Contingent Liabilities	29	3.332	879
Personnel provision	21	17.291	10.572
Tax provision		171	235
Provision for Profit Sharing	28	7.070	5.301
Provision for Credit Risks		-	(200)
Provision for Accounts Payable	17	(16.946)	26.740
Provision for inventory obsolescence losses	7	1.773	(3.933)
Updating of Taxes and Fees to be Recovered		(3.316)	(5.989)
Updating Court Deposits		(1.410)	(1.953)
Disposals of Fixed Assets		485	712
Intangible asset write-offs		-	74
Provision for losses on fixed assets	15	(285)	(77)
<b>Adjusted Profit</b>		<b>200.928</b>	<b>195.013</b>
<b>Decrease or (Increase) in Operating Assets</b>		<b>(73.667)</b>	<b>(4.353)</b>
Clients		(9.313)	9.009
Stocks	7	(9.375)	16.014
Recoverable Taxes and Fees		(32.762)	(14.497)
Credits and Other Amounts		(13.204)	(13.477)
Anticipated Costs and Expenses		1.736	9.737
Judicial Receivables		6.274	(434)
Court deposits		(4.397)	(4.224)
Other Current Assets		(12.626)	(6.481)
<b>(Decrease) or Increase in Operating Liabilities</b>		<b>54.875</b>	<b>(28.840)</b>
Suppliers		64.008	20.888
Customer advances		9.941	-
Other Taxes and Contributions		(1.206)	(1.141)
Salaries and Benefits Payable		677	207
Profit sharing		(5.455)	(4.539)
Contingent Liabilities Paid		(3.623)	(30.417)
Interest paid	19	(9.842)	(13.371)
Other obligations		375	(467)
<b>Cash Generated/(Applied) by Operating Activities</b>		<b>182.136</b>	<b>161.820</b>
<b>Cash Flows from Investing Activities</b>			
Acquisition of Fixed Assets		(66.346)	(78.774)



Acquisition of Intangible Assets	Amounts expressed in thousands of Reals, except where indicated. (10.934)	(1.502)
<b>Net Cash Consumed by Investing Activities</b>	<b>(77.280)</b>	<b>(80.276)</b>
<b>Cash Flows from Financing Activities (Applied)</b>		
Dividend Paid	(22.499)	(18.921)
Loan repayments	(14.900)	(14.900)
<b>Net cash consumed by financing activities</b>	<b>(37.399)</b>	<b>(33.821)</b>
<b>Net Increase/(Decrease) in Cash and Cash Equivalents</b>	67.457	47.723
<b>At the beginning of the period</b>	261.751	215.329
<b>At the end of the period</b>	329.208	263.052

The notes are an integral part of the interim financial statements.

Amounts expressed in thousands of Reais, except where indicated.

## NOTES TO THE INTERIM FINANCIAL STATEMENTS AS OF SEPTEMBER 30th, 2024

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### NOTE 1 - BB TECNOLOGIA E SERVIÇOS AND ITS OPERATIONS

*BB Tecnologia e Serviços S.A.* ("BB TECNOLOGIA E SERVIÇOS" or "Company"), registered with the CNPJ (MF) under No. 42.318.949/0013-18, is a company controlled by *Banco do Brasil S.A.* (BB), which holds 99.97% of its share capital. It provides services in the Information Technology and Business Process segments, with Banco do Brasil S.A. as its main client. Its head office is located at Setor de Edifícios Públicos Norte, quadra 508, conjunto "C", lote 07, Brasília, Federal District.

BB TECNOLOGIA E SERVIÇOS has a broad and diversified business portfolio, with technology products (*Information Technology Outsourcing - ITO*) and services (*Business Process Outsourcing - BPO*). This diversification of the portfolio provides business diversity, synergy gains through the possibility of solutions with a combination of products and services, with benefits for business sustainability and the generation of internal operational efficiency and for the clients served.

Infrastructure and Availability: we offer a large network of specialized technical assistance throughout the country to guarantee the operational availability of banking automation equipment, with corrective, preventive and predictive maintenance, using environment and equipment monitoring services.

Security Management: BB TECNOLOGIA E SERVIÇOS offers specialized security solutions for environments, generating value through the integration of devices and greater efficiency and assertiveness in dealing with events.

Communication and Connectivity: regardless of the size of the organization or segment, telephony and connectivity solutions are indispensable tools for optimizing management and guaranteeing other benefits.

Channels and BackOffice: the Channels and *BackOffice* business line aims to generate process intelligence, increase efficiency and gain scale for customers by centralizing customer relationship services and handling documents with sensitive data.

Digital Products and Solutions: through solutions built in-house and/or developed and marketed with partners, BB TECNOLOGIA E SERVIÇOS' digital solutions offer reliable

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technologies to boost organizations' digital transformation.

Correspondent Banking: BBTS will be responsible for marketing products directly or means of sub-substitution to other companies forming a network of correspondents, acting as Network Manager.

It is through the diversity and complementarity of its Business Portfolio, and the capillarity and specialization of its operating units, that BB TECNOLOGIA E SERVIÇOS delivers operational efficiency in the provision of services to clients with excellence, as well as ensuring the sustainability of results and business.

The figure below summarizes BB TECNOLOGIA E SERVIÇOS' portfolio, with its business lines and respective types of products and services:

Amounts expressed in thousands of Reais, except where indicated.

<b>Infrastructure and Availability</b> <ul style="list-style-type: none"> <li>• Operational Availability of TAA</li> <li>• Operational Availability of Banking Automation Goods</li> <li>• Ambient Monitoring</li> <li>• Man Network Data Center Infrastructure</li> <li>• Technical assistance for revolving door systems, CCTV and other legacy equipment</li> </ul>
<b>Security Management</b> <ul style="list-style-type: none"> <li>• DOSA - Operational Availability Alarm System, Fog Generator, Trackers, Strobe Light</li> <li>• DOCA - Operational Availability of Access Control</li> <li>• DOSI - Operational Availability of Imaging Systems</li> <li>• PSIM - Physical Security Information Management and Integration Platform</li> <li>• SOC - Cyber Security Event Monitoring</li> <li>• CDT - Cross Data Time</li> </ul>
<b>Communication and Connectivity</b> <ul style="list-style-type: none"> <li>• Intevia - SMS messaging</li> <li>• Intevia - Mensageria Email-Marketing</li> <li>• PVV/Teya - Telephony Outsourcing</li> </ul>
<b>Channels and <i>Backoffice</i></b> <ul style="list-style-type: none"> <li>• Relationship Centers and Telecollection</li> <li>• Extrajudicial Debt Collection</li> <li>• Operational Treadmill for Preparing to Operations</li> <li>• Microfilming</li> </ul>
<b>Digital Products and Solutions</b> <ul style="list-style-type: none"> <li>• Aproove Service</li> <li>• Software Factory</li> <li>• Licenter - Specialized Reseller (Oracle, Cisco, Qlik, VMWare, AWS, SUSE)</li> <li>• HIVEPlace</li> <li>• Data Center Hosting</li> </ul>
<b>Correspondent Banking</b> <ul style="list-style-type: none"> <li>• Management of the network of correspondents</li> </ul>

## NOTE 2 - PRESENTATION OF INTERIM FINANCIAL STATEMENTS

### a) Declaration of conformity

The interim financial statements were prepared based on the accounting guidelines issued by the Brazilian Corporation Law and are presented in accordance with Technical Pronouncement CPC 21 (R1) - Interim Financial Statements, approved by the Federal Accounting Council (CFC).

All relevant information specific to the financial statements, and only information, is being disclosed, and corresponds to that used by the Board of Directors in its management.

These interim financial statements were approved and authorized by the Executive Board on November 14, 2024 and by the Board of Directors on November 28, 2024.

### b) Functional and presentation currency

Amounts expressed in thousands of Reais, except where indicated.

The financial statements are presented in Reais, which is the functional and presentation currency of BB TECNOLOGIA E SERVIÇOS. The definition of this currency is in line with the criteria established in Technical Pronouncement CPC 02 (R2) - Effects of Changes in Foreign Exchange Rates and Translation of Financial Statements.

All accounting information presented in thousands of reais (R\$ thousand) has been rounded to the nearest thousand, unless otherwise indicated.

**c) Continuity**

Management has assessed BB TECNOLOGIA E SERVIÇOS' ability to continue operating normally and is convinced that it has the resources to continue its business in the future. In addition, management is not aware of any material uncertainty that may cast significant doubt its ability to continue as a going concern, these financial statements have been prepared on a going concern basis.

**d) Changes in accounting policies**

The accounting policies and methods used in the preparation of these financial statements are equivalent to those applied to the financial statements for the year ended 31.12.2023.

**e) Recently issued standards and pronouncements Standards applicable from 01.01.2024**

**Revision of technical pronouncements No. 23/2023**

In August 2023, the Accounting Pronouncements Committee made changes to the following Technical Pronouncements: CPC 26 (R1) Presentation of Financial Statements and CPC 06 (R2) - Leases.

The revision establishes changes in Technical Pronouncements due to changes in the classification of liabilities as current or non-current; non-current liabilities with covenants and lease liabilities in a sale and leaseback transaction.

BB TECNOLOGIA E SERVIÇOS evaluated the impacts of the revision of the pronouncements and did not identify any significant effects.

**Revision of technical pronouncements No. 24/2023**

In December 2023, the Accounting Pronouncements Committee made changes to the following Technical Pronouncements: CPC 03 (R2), CPC 32, CPC 40 (R1).

The revision establishes changes in Technical Pronouncements as a result of changes in International Tax Reform - Pillar Two Model Rules and Supplier Financing Arrangements. BB TECNOLOGIA E SERVIÇOS evaluated the impacts of the revision of

Amounts expressed in thousands of Reais, except where indicated.

the pronouncements and did not identify any significant effects.

**Revision of technical pronouncements No. 27/2024**

In July 2024, the Accounting Pronouncements Committee made changes to the following Technical Pronouncements: CPC 02 (R2) and CPC 37 (R1).

The revision establishes changes to Technical Pronouncements CPC 02 (R2) - Effects of Changes in Foreign Exchange Rates and Translation of Financial Statements and CPC 37 (R1) - Initial Adoption of International Accounting Standards. BB TECNOLOGIA E SERVIÇOS evaluated the impacts of the revision of the pronouncements and did not identify any significant effects.

**NOTE 3 - MATERIAL ACCOUNTING POLICIES**

The accounting policies adopted by BB TECNOLOGIA E SERVIÇOS are applied consistently in all periods presented in the financial statements.

**a) Recognition of Income and Expenses**

In accordance with the accrual basis, income and expenses are recognized in the income statement for the period to which they belong and, when they correlate, simultaneously, regardless of receipt or payment. Transactions formalized with post-fixed financial charges are updated on a pro rata die basis, based on the variation in the respective indexes agreed upon, and transactions with post-fixed charges are updated on a pro rata die basis, based on the variation in the respective indexes agreed upon.

Fixed-rate financial instruments are recorded at their redemption value, adjusted for unearned income or unearned expenses corresponding to the future period.

**a.1) Revenue from Contracts with Customers**

According to CPC 47 (IFRS 15), the entity must recognize revenue as it satisfies the performance obligation by transferring the promised good or service to the customer. The asset is considered transferred when the customer obtains control of that asset.

According to CPC 47, revenue is recognized when the performance obligations specified in the contract are met, reflecting the stage of execution. This means that revenue recognition is not based on the fulfillment of specific criteria, but rather on the progress of performance obligations over time. The procedures for recognizing revenue include: (I) identifying the contract with the client; (II) identifying the performance obligations of the contract; (III) determining the transaction price;

Amounts expressed in thousands of Reais, except where indicated.

(IV) allocation of the transaction price to the performance obligations; and (V) recognition of revenue in accordance with the performance obligations.

Revenues from services rendered are recognized when the entity satisfies the performance obligation by transferring the promised good or service to the customer. These revenues come from various segments, such as infrastructure and availability, security management, connection and connectivity, channels and BackOffice, digital products and solutions, and correspondent banking. They can be recognized over time, when the products have a defined term, and the performance obligation is diluted linearly over the term of the business, or at specific times, such as monthly products, where the performance obligation is met monthly, depending on the characteristics of the products.

#### **a.2) Financial income and expenses**

Financial income and expenses from financial instruments arising from assets and liabilities that earn and pay monetary restatement and/or interest, as well as the amounts relating to the restatement at fair value, are recognized in the income statement for the period on an accrual basis, using the effective interest rate method, in accordance with CPC 48 (IFRS 9) - Financial Instruments.

#### **b) Cash and cash equivalents**

Cash and cash equivalents are represented by cash and cash equivalents in local currency with high liquidity and insignificant risk of change in value, maturing in 90 days or less.

They include cash balances, current accounts (bank demand deposits) and short-term investments (short-term investments) considered to be immediately liquid or convertible at any time into a known amount of cash and which are subject to an insignificant risk of change in value.

In order to remunerate its availability, the Company must allocate its resources to off-market funds, referenced to the DI rate - interbank deposit (in accordance with Decree-Law 1290/73 and CMN Resolutions 4.986/22), notably low-risk and with daily liquidity, which can be traded for set periods in return for an increase in their profitability. These assets have no restrictions on their use and have not been pledged as collateral for any transaction.

#### **c) Taxes**

Amounts expressed in thousands of Reais, except where indicated.

Taxes are calculated according to the calculation bases and rates shown in the table below:

<b>Taxes</b>	<b>Calculation Basis</b>	<b>Rates</b>
Corporate Income Tax - IRPJ (15%+ Additional 10%)	Real Profit	25%
Social Contribution on Net Profit - CSLL	Real Profit	9%
Contribution to Social Security Financing - COFINS	Billing	3% e 7,6%
PIS/PASEP	Billing	0,65 % e 1,65%
Tax on Operations Relating to the Circulation of Goods and Services-ICMS	Value of the Circulation Operation  Goods/Services	up to 20%
Tax on Services of Any Kind - ISSQN	Value of Service Provided	up to 5%

The offsetting of tax losses and negative social contribution bases is limited to 30% of actual profit.

Deferred tax assets (tax credits) and deferred tax liabilities are recognized by applying the current tax rates to their respective bases. To set up, maintain and write off deferred tax assets, the criteria established by Technical Procedure CPC 32 - Income Taxes are observed.

#### **d) Prepaid expenses**

These correspond to the application of funds in advance payments, which are being appropriated on an accrual basis, based on the term of insurance policies, service or financing contracts.

#### **e) Non Derivative Financial Assets**

The Company initially recognizes receivables and deposits on the date they are originated. All other financial assets are initially recognized on the date of the negotiation in which the Company becomes one of the parties to the contractual provisions of the instrument.

The Company derecognizes a financial asset when the contractual rights to the asset's cash flows expire, or when it transfers the rights to receive the contractual cash flows on a financial asset in a transaction in which essentially all the risks and rewards of



Amounts expressed in thousands of Reais, except where indicated.

ownership of the financial asset are transferred.

Financial assets are offset and the net amount presented in the balance sheet only when the Company has the legal right to offset the amounts and intends to settle on a net basis or to realize the asset and settle the liability simultaneously.

In accordance with CPC 48 (IFRS 9), financial assets are classified according to the business model and the contractual characteristics of the instruments' cash flows. Company classifies financial assets in the following categories:

Amortized cost: these are financial assets managed within a business model whose objective is to receive the respective contractual cash flows. In this category, future contractual cash flows must consist exclusively of payments of principal and interest on specified dates. The Company has no financial assets classified in this category.

Fair value through other comprehensive income: these are financial assets managed within a business model whose objective is to generate a return both through the receipt of contractual cash flows and through trading with a substantial transfer of risks and benefits. The Company has no financial assets classified in this category.

Fair value through profit or loss: these are financial assets that do not fall into the amortized cost or fair value through other comprehensive income categories or that are, on initial recognition, irrevocably designated as fair value through profit or loss in order to eliminate an accounting mismatch if they were measured otherwise. The Company's financial assets fall into this category.

#### **f) Non Derivative Financial Liabilities**

All financial liabilities are initially recognized on the trade date on which *BB TECNOLOGIA E SERVIÇOS* becomes a party to the contractual provisions of the instrument. The Company writes off a financial liability when its contractual obligations are settled, withdrawn or canceled.

Such financial liabilities are initially recognized at fair value plus any attributable transaction costs. After initial recognition, these financial liabilities are measured at amortized cost using the effective interest method.

#### **g) Fixed Assets**

The policy for recognizing, measuring and depreciating property, plant and equipment was constructed by the company based on the guidelines of Technical

Amounts expressed in thousands of Reais, except where indicated.

Pronouncement CPC 27 - Property, Plant and Equipment.

Recognition and Measurement: are measured at historical acquisition or construction cost, which includes all expenses directly attributable to the acquisition of the asset, less accumulated depreciation and, where applicable accumulated impairment losses.

When parts of an asset item have different useful lives, they are recorded as individual items (main components) of the asset.

Gains and losses on the disposal of an item of property, plant and equipment are calculated by comparing the proceeds from the disposal with the carrying amount of the property, plant and equipment and are recognized net within other income in profit or loss.

Depreciation: depreciation is recognized in the income statement using the straight-line method and according to the estimated useful life of each part of an item of property, plant and equipment. This method most closely reflects the pattern of consumption of future economic benefits embodied in the asset.

The depreciation method, useful lives and residual values are reviewed at each financial year end and any adjustments are recognized as a change in accounting estimates.

#### **h) Impairment**

Financial assets (including receivables): financial assets that are not measured at fair value through profit or loss are assessed at each reporting date to determine whether there is evidence of impairment, in accordance with the requirements of CPC 48 - Financial Instruments.

In accordance with CPC 48, the Company must assess the expected credit loss associated with these assets. This assessment must consider the possibility of loss events that may occur over the life of financial assets, starting from initial recognition. The impairment loss is recognized based on an estimate of expected credit losses, which considers all available events and information that may impact future cash flows.

Non-Financial Assets: the book values of the Company's non-financial assets are evaluated each fiscal year in accordance with Technical Pronouncement CPC 01(R1) of 2010, of the Accounting Pronouncements Committee, which states that the entity must assess whether there is any indication that an asset may have suffered impairment, a situation

Amounts expressed in thousands of Reais, except where indicated.

that would make it necessary to estimate the asset's recoverable amount. If there is an indication impairment, BB TECNOLOGIA E SERVIÇOS estimates the asset's recoverable amount, which should be the higher: I) its fair value less costs to sell it; and II) its value in use. If the asset's recoverable amount is lower than its book value, it is reduced to its recoverable amount by recording an impairment loss, recognized in the income statement for the period.

BB TECNOLOGIA E SERVIÇOS evaluated the impacts of the revision of the pronouncements and did not identify any significant effects.

#### **i) Renting**

BB TECNOLOGIA E SERVIÇOS has assessed whether a contract is or contains a lease and recognizes a right-of-use asset and corresponding lease liability with respect to all lease contracts in which the Company is the lessee.

The liability is initially measured at the present value of payments, discounted at the implicit rate, of leases that have not been paid at the commencement date. If this rate cannot be readily identified, BB TECNOLOGIA E SERVIÇOS uses the incremental funding rate. The discount rate is the interest rate that the lessee would have to pay when borrowing, for a similar term and guarantee, the resources necessary to obtain the asset with a value similar to the right-of-use asset in a similar economic environment. The average discount rate used by BB TECNOLOGIA E SERVIÇOS was 14.55% p.a.

The lease liability is subsequently measured by increasing the carrying amount to reflect the interest on the lease liability and reducing the carrying amount to reflect the lease payment made. Right-of-use assets include the initial measurement of the corresponding lease liability and payments made on or before the acquisition date, less any lease incentives received and any initial direct costs. These assets are subsequently measured at cost, less accumulated depreciation and impairment losses (if applicable). Right-of-use assets are depreciated over the lease period and the corresponding useful life of the asset, whichever is the shorter.

The right to use the leased property is recognized in the balance sheet as property, plant and equipment - right-of-use assets and the amount to be disbursed in respect of the lease installments is included in other obligations - lease.

As a result of this assessment, BB TECNOLOGIA E SERVIÇOS identified 45 lease contracts for the rental of furniture or real estate used in its operations.

Amounts expressed in thousands of Reais, except where indicated.

**NOTE 4 - MAIN ACCOUNTING JUDGMENTS AND ESTIMATES**

The criteria and assumptions used to make estimates and judgments are regularly reviewed and their validity reassessed at least during the preparation of the interim financial statements. The preparation of these statements requires management to use judgments, accounting estimates and assumptions, which influence the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates. Assets and liabilities of significant importance subject to these estimates and assumptions include the residual value of fixed and intangible assets, provisions for expected credit losses, income tax and social contribution, inventory obsolescence and provisions for labor, tax and civil contingencies. The definitive values of the transactions related to these estimates are only known when they actually occur.

Estimates and assumptions are reviewed on an ongoing basis. Revisions to estimates are recognized prospectively.

**NOTE 5 - CASH AND CASH EQUIVALENTS**

Description	30.09.2024	31.12.2023
Applications	319.788	215.378
Current Account Banks	9.420	46.373
<b>Total</b>	<b>329.208</b>	<b>261.751</b>

In order to remunerate its resources, the company allocates its capital to off-market funds, referenced to the DI (interbank deposit) rate. These funds are notably low-risk, have daily liquidity and can be traded for fixed periods. This strategy aims to significantly increase the profitability of resources. It is worth noting that these assets have no restrictions on use and have not been offered as collateral for any operation.

Amounts expressed in thousands of Reais, except where indicated.

## NOTE 6 - CLIENTS

Description	30.09.2024	31.12.2023
	Current	Current
Accounts Receivable	109.692	100.379
Provision for Credit Risks	(2.001)	(2.001)
<b>Total</b>	<b>107.691</b>	<b>98.378</b>

Accounts receivable from clients are recorded at the value of the measurements made at the end of each month, including the respective taxes. Receivables from services rendered are settled in the short term, on average within 30 days. Due to this timeframe, the calculations of adjustments to present value did not show significant amounts, which is why no adjustments to present value were recorded.

The client portfolio is concentrated in the financial segment, with a high level of participation by the controlling shareholder Banco do Brasil S.A. and companies in its conglomerate.

Days Late	30.09.2024	31.12.2023
0 - 30 days	107.691	93.378
61 - 90 days	-	6
181 - 360 days	7	1
Over 360 days	1.994	1.994
<b>Total</b>	<b>109.692</b>	<b>100.379</b>

## NOTE 7 - INVENTORIES

Description	30.09.2024	31.12.2023
Maintenance	40.780	32.266
Reception / Dispatch	4.680	3.691
Proof for Obsolescence	(1.946)	(173)
Proof of Inventory Losses	(128)	-
<b>Total</b>	<b>43.386</b>	<b>35.784</b>

Inventories are stated at the lower of cost and net realizable value, as determined by Technical Pronouncement CPC 16 (R1) - Inventories. Inventory costs were determined using the average cost method net of recoverable taxes.

Inventories are represented by consumables and spare parts for self-service machines, which BB TECNOLOGIA E SERVIÇOS must keep in stock for immediate service, replacement and maintenance and are provided for in the technical assistance contracts with its client

Amounts expressed in thousands of Reais, except where indicated.

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If the characteristics of obsolescence or deterioration are found, i.e. its loss of future usability, the item must be written off and an expense recognized in the income statement for the period in which the occurs. If the physical write-off does not occur at the time of the finding, a provision for loss must be set up to control items considered obsolete and await their effective write-off by sale or disposal, but the loss must be recorded in the income statement.

## NOTE 8 - TAXES RECOVERABLE

Description	30.09.20		31.12.20	
	24		23	
	Current	Non-current	Current	Non-current
<b>IRPJ</b>	<b>34.064</b>	<b>46.761</b>	<b>44.267</b>	-
IRPJ to be refunded/compensated	34.064	49.947	44.267	3.080
Provision for IRPJ Losses	-	(3.186)	-	(3.080)
<b>CSLL</b>	<b>4.512</b>	<b>18.508</b>	<b>8.302</b>	<b>10.139</b>
CSLL to be refunded/compensated	4.512	19.110	8.302	10.723
Provision for CSLL Losses	-	(602)	-	(584)
<b>ISS</b>	<b>766</b>	-	<b>1.047</b>	-



ISS Compensate	766	1.097	1.047	1.032
Provision for ISS losses	-	(1.097)	-	(1.032)
<b>INSS</b>	<b>2.625</b>	<b>-</b>	<b>2.146</b>	<b>-</b>
<b>COFINS</b>	<b>1.205</b>	<b>8.983</b>	<b>-</b>	<b>12.370</b>
<b>PASEP</b>	<b>262</b>	<b>1.948</b>	<b>-</b>	<b>2.685</b>
Provision for Losses Pasep/Cofins	-	(2.600)	-	-
<b>Total</b>	<b>43.434</b>	<b>73.600</b>	<b>55.762</b>	<b>25.194</b>

*Banco do Brasil S.A.* withholds federal taxes from *BB TECNOLOGIA E SERVIÇOS* in accordance with Law 10.833/2003, which establishes that mixed-capital companies directly controlled by the Federal Government must compulsorily withhold federal taxes at source (IRPJ, CSLL, PASEP and COFINS) from their payments to suppliers. The right to offset these taxes depends on the company's actions with the Brazilian Federal Revenue Service (RFB) and the agency's approval of the offset, but there is no history of disapproval when the request is made.

*BB TECNOLOGIA E SERVIÇOS* uses the taxes to be recovered/compensated to mitigate the amount of taxes to be collected, which results in more efficient management of its cash flow.

Since 2006, there have been several administrative proceedings before the Brazilian Federal Revenue Service (RFB) requesting refunds of amounts due to withholdings in excess of the taxes actually owed, some of which are pending judgment by the Administrative Council for Tax Appeals (CARF).

Due to the fact that some requests for refunds of the negative balance of IRPJ and CSLL made to the RFB were denied and due to the progress of the cases before the CARF, the company set up a provision for losses of these amounts in the amount of R\$3.8 million (non-current).

INSS - The Company also has INSS withheld at source on some types of services provided using labor and these amounts recorded in current liabilities are being offset against the INSS.

ISS - The credits correspond to withholding tax levied by clients. The amounts are provisioned since these credits are pending approval by the tax authority for offsetting purposes.



ICMS - The credits correspond to the credit balances recorded in the ICMS calculation books of the BB TECNOLOGIA E SERVIÇOS establishments that circulate parts.

PASEP/COFINS - Until June 2017, BB TECNOLOGIA E SERVIÇOS calculated its federal PASEP/COFINS taxes under the non-cumulative regime, using the rates of 1.65% and 7.6% on turnover, respectively, deducting the credits provided for in the tax legislation arising from the costs used in providing services. After a study, it was identified that certain revenues should be subject to the cumulative regime, with PASEP/COFINS rates of 0.65% and 3%, respectively.

In order to carry out the retroactive calculation, BB TECNOLOGIA E SERVIÇOS hired a company specialized in the accounting-tax area. This company identified an amount of R\$9.6 million (non-current) that had been recorded in April 2018. However, due to the loss of the statute of limitations for 2014, this amount was reduced by R\$900,000 in 2020.

In 2024, the amount of the PIS/COFINS credit was written off against liabilities (taxes and contributions - non-current liabilities) due to the expiry of the RFB's right to claim the debt. The resulting balance totals R\$8.3 million in non-current assets.

## NOTE 9 - ANTICIPATED COSTS AND EXPENSES

Description	30.09.2024		31.12.2023	
	Current	Non-current	Current	Non-current
Software licensing	3.991	927	6.423	305
Insurance premiums	101	-	76	-
Other Administrative Expenses (IPTU)	49	-	-	-
<b>Total</b>	<b>4.141</b>	<b>927</b>	<b>6.499</b>	<b>305</b>

## NOTE 10 - OTHER ASSETS

Description	30.09.2024	31.12.2023
Advances to suppliers	9.790	7.703
Advance s/13 Salary	7.135	-
Advance Food Allowance	7.818	3.754
Reimbursement BB TECNOLOGIA E SERVIÇOS	2.406	3.022
Salary advances	1.972	1.576
Advance Health Plan	1.360	1.210
Others	1.167	1.013
Advance on vacation pay	710	1.059
Recoverable Credits (Anticipations)	(1.490)	(1.095)
<b>Total</b>	<b>30.868</b>	<b>18.242</b>

## NOTE 11 - INCOME TAX AND SOCIAL CONTRIBUTION

a) Statement of IRPJ and CSLL Expenses	01.01 a 30.09.2024	01.01 a 30.09.2023
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<b>Current Values</b>	<b>(42.438)</b>	<b>(22.842)</b>
Provision for IRPJ	(30.919)	(16.569)
Provision for CSLL	(11.519)	(6.273)
<b>Deferred Tax Assets (Tax Credits)</b>	<b>(11.649)</b>	<b>(17.713)</b>
IRPJ/CSLL tax loss	(17.551)	(10.126)
IRPJ Tax Loss	(12.995)	(7.479)
CSLL Negative Base	(4.556)	(2.647)
<b>Time Differences</b>	<b>5.902</b>	<b>(7.587)</b>
IRPJ	4.340	(5.579)
CSLL	1.562	(2.008)
<b>Total IRPJ/CSLL</b>	<b>(54.087)</b>	<b>(40.555)</b>

<b>b) Reconciliation of IRPJ and CSLL</b>	<b>01.01 a 30.09.2024</b>	<b>01.01 a 30.09.2023</b>
Profit before income taxes	172.892	128.402
Total IRPJ (25%) and CSLL (9%) charges	(58.783)	(43.657)
Activated Tax Credits from Previous Periods	1.588	-
Tax Incentives	1.079	730
IRPJ Reversal/Recovery	2.681	2.827
Other values	(652)	(455)
<b>Income Tax and Social Contribution for the Period</b>	<b>(54.087)</b>	<b>(40.555)</b>

c) Deferred Tax Assets (Tax Credits)	31.12.2023	30.09.2024		
	Balance	Constitution	Low	Balance
<b>Tax losses</b>	<b>17.551</b>	-	<b>(17.551)</b>	-
IRPJ	12.995	-	(12.995)	-
CSLL	4.556	-	(4.556)	-
<b>Temporal Differences (IRPJ and CSLL)</b>	<b>48.329</b>	<b>184.903</b>	<b>(179.001)</b>	<b>54.231</b>
PCLD	736	6.273	(6.139)	870
Provision for Contingencies	14.924	4.598	(4.696)	14.826
Provision for Accounts Payable	26.174	163.908	(158.147)	31.935
Other provisions	6.495	10.124	(10.019)	6.600
<b>Total Activated</b>	<b>65.880</b>	<b>184.903</b>	<b>(196.552)</b>	<b>54.231</b>

Expected Realization: the expected realization of deferred tax assets (tax credits) is based on a technical study prepared in December 2023, values of which are shown in the table below, with the present value calculated based on the Central Bank of Brazil's average over-Selic rate. A new study will be carried out at the close of the 2024 financial statements:



Year	Nominal consumption	Consumption Present Value
Dec/24	7.501	6.865
Dec/25	8.317	7.001
Dec/26	8.976	6.956
Dec/27	9.558	6.815
Dec/28	10.074	6.610
Dec/29	10.528	6.356
Dec/30	10.926	6.070
<b>Total</b>	<b>65.880</b>	<b>46.673</b>

During the third quarter of 2024, BB TECNOLOGIA E SERVIÇOS recorded the realization of tax credits. This amount corresponds to the difference between the constitution of these credits and their write-off, totaling R\$11.6 million.

## NOTE 12 - CREDITS AND OTHER AMOUNTS

These correspond to guarantees given to customers and suppliers to guarantee the provision of services and rental of real estate. The guarantees are updated monthly, based on the indices presented in the contracts, and match the bank positions that are thus constituted:

Description	30.09.2024 Non-current	31.12.2023 Non-current
<b>Bonds:</b>	<b>382</b>	<b>2.930</b>
<b>Clients:</b>	<b>124</b>	<b>2.806</b>
Bank of Brazil	124	2.681
Federal Savings Bank	-	125
<b>Suppliers:</b>	<b>258</b>	<b>124</b>
Bradesco	131	124
Federal Savings Bank	127	-
<b>Jobs:</b>	<b>54.986</b>	<b>39.234</b>
Bank of Brazil	54.986	39.234
<b>Total</b>	<b>55.368</b>	<b>42.164</b>

## NOTE 13 - JUDICIAL DEPOSITS

The balance of judicial deposits pledged as collateral for probable, possible or remote contingent liabilities is as follows:

Description	30.09.2024 Non-current	31.12.2023 Non-current
Labor	27.429	25.583
Civil	6.326	2.162



Tax	102	305
<b>Total</b>	<b>33.857</b>	<b>28.050</b>

The balances are reconciled with the monthly positions provided by Caixa Econômica Federal and Banco do Brasil S.A., which are updated according to the positions recorded by the depositary financial institutions. The amount recorded corresponds to the recoverable value.

## NOTE 14 - JUDICIAL CREDITS RECEIVABLE

The balance of judicial credits receivable in 2023 refers to court-ordered payments, where the Federal Government (IBGE) is the debtor, according to a court decision favorable to BB TECNOLOGIA E SERVIÇOS in case no. 0014472-47.1994.4.02.5101.

BB TECNOLOGIA E SERVIÇOS recalculated the amounts, taking into account the return date set in 2020. In the ruling, it was determined that the calculation would go back to the base date of December 2002. As a result, the amount came to R\$13.2 million, which was collected in March 2024.

Description	30.09.2024 Non-current	31.12.2023 Non-current
Judicial Receivables	-	6.274
<b>Total</b>	<b>-</b>	<b>6.274</b>

## NOTE 15 - FIXED ASSETS

Description	Annual depreciation rate	31.12.2023	01.01 a 30.09.2024		30.09.2024		
		Book balance	Movements	Depreciation	Cost value	Accumulated depreciation	Book balance
Machinery and equipment	10%	107.104	29.626	(13.471)	192.235	(68.976)	123.259
Renting	0% <sup>[1]</sup>	80.151	39.529	(22.009)	139.416	(41.745)	97.671
Data processing	20%	53.847	4.039	(12.570)	127.710	(82.394)	45.316
Furniture and Utensils	10%	11.193	(371)	(900)	21.587	(11.665)	9.922
Assets under construction	0%	-	105	-	105	-	105
Installations	10%	4.171	-	(402)	5.679	(1.910)	3.769
Land	0%	1.700	-	-	1.700	-	1.700



Buildings	4%	774	-	(81)	2.800	(2.107)	693
Improvements to Third-Party Properties	100%	374	413	(395)	1.995	(1.603)	392
Works of Art	0%	18	(18)	-	-	-	-
Provision for losses <sup>[2]</sup>	0%	(8.975)	1.276	-	(7.699)	-	(7.699)
<b>Total</b>	-	<b>250.357</b>	<b>74.599</b>	<b>(49.828)</b>	<b>485.528</b>	<b>(210.400)</b>	<b>275.128</b>

<sup>[1]</sup> The annual depreciation percentage varies according to each asset lease agreement.

<sup>[2]</sup> Constitution of a provision for the loss of fixed assets at Assistência Técnica and Teya.

In the third quarter of 2024, the company made acquisitions of fixed assets, especially in the "Data Processing Equipment" and "Machinery and Equipment" accounts, with the implementation of two-way audio solutions, as well as investments aimed at continuing the DOSI (Imaging System), DOSA/DODR (Alarm System) and DOCA (Access Control) projects.

#### a) Renting

	31.12.2023				30.09.2024
	Book Balance	Interest incurred	Installments paid	Addition/Remeasurement	Book Balance
Renting	86.637	8.803	(27.466)	39.529	107.503
<b>Total</b>	<b>86.637</b>				<b>107.503</b>
Current Liabilities	19.747				28.759
Non-current liabilities	66.890				78.744

#### b) Analysis of the maturity of lease liabilities

Represents contractual cash flows not discounted to present value by maturity.

	31.12.2023	30.09.2024
Up to 1 year	28.128	41.085
Over 1 year up to 3 years	46.830	68.122
Over 3 years old	39.039	22.372
<b>Total</b>	<b>113.997</b>	<b>131.579</b>

#### NOTE 16 - INTANGIBLE ASSETS

Description	Annual amortization rate	31.12.2023	01.01 a 30.09.2024		30.09.2024		Book balance
		Book balance	Movements	Amortization	Value of cost	Accumulated amortization	
Software Developed	20%	8.966	89	(2.255)	15.516	(8.716)	<b>6.800</b>
Software in Development	0%	1.543	1.468	-	3.011	-	<b>3.011</b>
Software Usage Rights	20%	1.881	924	(473)	28.270	(25.938)	<b>2.332</b>
<b>Total</b>		<b>12.390</b>	<b>2.481</b>	<b>(2.728)</b>	<b>46.797</b>	<b>(34.654)</b>	<b>12.143</b>



In accordance with Technical Procedure CPC 04 (R1) - Intangible Assets, the assets classified under intangible assets refer to the acquisition of rights to use *software* which, despite not having physical substance, contribute to generating economic benefits for the company.

Based on item 57 of Technical Procedure CPC 04 (R1), BB TECNOLOGIA E SERVIÇOS recognizes in its assets software that has been developed and is under development, the purpose of which is to meet internal demand. Intangible assets that were acquired and developed internally are subject to amortization, the rate of which is consistent with the economic useful life of the assets. Software under development is not amortized.

## NOTE 17 - SUPPLIERS

Description	30.09.20		31.12.20	
	24		23	
	Current	Non-current	Current	Non-current
Provision for Accounts Payable	93.931	-	76.985	-
Suppliers <sup>[1]</sup>	74.918	-	58.448	-
Renting	28.759	78.744	19.747	66.890
Supplementary Pensions	1.364	-	2.291	-
Consortium Payable	984	1.065	1.711	3.279
Too much	3.019	-	6.371	-
<b>Total</b>	<b>202.975</b>	<b>79.809</b>	<b>165.553</b>	<b>70.169</b>

<sup>[1]</sup> Record of invoices from the purchase of goods and services acquired in the normal course of BB TECNOLOGIA E SERVIÇOS' activities. The recording of the obligation under liabilities is the counterparty according to the date of receipt of the contracted good or service.

## NOTE 18 - TAXES AND CONTRIBUTIONS

Description	30.09.2024	31.12.2023
	Current	Current
ISS	14.558	12.931
INSS	9.231	8.158
PASEP/COFINS/CSLL	7.819	11.971
ICMS	3.377	1.436
IR-Retido na Fonte	1.715	2.877
FGTS	1.352	1.883
Others	80	82
<b>Total</b>	<b>38.132</b>	<b>39.338</b>



## NOTE 19 - LOANS

Loans are initially recognized at fair value, net of transaction costs, and stated at amortized cost, i.e. plus charges and interest proportional to the period incurred.

They are classified as current liabilities, unless the Company has an unconditional right to defer settlement of the liability for at least 12 months after the balance sheet date.

In April 2021, it was decided to raise funds for the closure of the arbitration process involving Banco da Amazônia S.A., with a total debt of R\$217.6 million, of which R\$68.9 million were own funds and R\$148.7 million were long-term loans (5 years) raised from Banco do Brasil S.A. in April 2021 at a monthly cost of CDI + 2.10% p.a. and semi-annual amortization of R\$7.5 million.

Description	30.09.2024		31.12.2023	
	Current	Non-current	Current	Non-current
Loans	15.275	81.650	15.364	96.550
<b>Total</b>	<b>15.275</b>	<b>81.650</b>	<b>15.364</b>	<b>96.550</b>

In the event of non-compliance with any legal or conventional obligation, or in the event of early maturity of the operation, from the moment of default and on the defaulted amount, the following will be demanded, under the terms of CMN Resolution No. 4,882/20: financial charges contracted for the period of default of the operation, default interest of 1% a.m. on the defaulted amount and a fine of 2% calculated and demanded on partial payments, on amortized amounts and on final settlement.

As provided for in the special early maturity clause of the loan agreement, without prejudice to other causes of early maturity of the obligation, the bank may consider the credit operation overdue and demand its immediate liquidation if, during its term and without the bank's express agreement: direct and/or indirect control of its capital is transferred; there is a change in the ownership of its share capital; there is a change in the share capital of any of its subsidiaries that results in the loss of its corporate control. The company is in compliance with the special early maturity clause of the agreement.



	Current	Non-current
<b>Balance due on 31.12.2023</b>	<b>15.364</b>	<b>96.550</b>
Reclassification	14.900	(14.900)
Amortization	(14.900)	-
Interest	9.753	-
Interest paid	(9.842)	-
<b>Balance due on 30.09.2024</b>	<b>15.275</b>	<b>81.650</b>

#### NOTE 20 - SALARIES AND BENEFITS PAYABLE

Description	30.09.2024 Current	31.12.2023 Current
Salaries and Benefits Payable	2.602	1.925
<b>Total</b>	<b>2.602</b>	<b>1.925</b>

BB TECNOLOGIA E SERVIÇOS pays salaries on time, and the remaining balance refers to the registration of employees on loan, which is paid by the 5th working day of the following month.

Monthly remuneration paid to employees and management (in Reais):

Remuneration of Employees and Managers	30.09.2024	31.12.2023
<b>Employees</b>		
Lowest salary	1.636,90	1.400,39
Highest salary	34.763,67	32.969,35
Average salary	5.906,65	5.269,47
<b>Administrators</b>		
President	59.500,97	56.873,42
Director	49.316,88	47.139,06
Board members		
Board of Directors	5.618,49	5.370,38
Supervisory Board	5.618,49	5.370,38
Audit Committee	5.618,49	5.370,38

Pursuant to Article 11 V of BB TECNOLOGIA E SERVIÇOS' bylaws, the overall remuneration of directors is set annually by the Annual General Meeting (AGM).

The remuneration characteristics of each BB TECNOLOGIA E SERVIÇOS body are described below:

Board of Executive Officers: to remunerate the members of the Board of Executive Officers (DIREX) taking into account their responsibilities, the time dedicated to their



duties, their skills and professional reputation and the value of their services in the market, in order to maximize the Company's results in a sustainable manner over time.

Board of Directors (CONAD), Supervisory Board (COFIS) and Audit Committee (COAUD): for the members of the boards, the amount practiced corresponds to 10% (ten percent) of the weighted average of the amounts paid to the members of the Executive Board (DIREX), the aim being to remunerate them for the services rendered.

## NOTE 21 - PERSONNEL PROVISIONS

Description	30.09.2024 Current	31.12.2023 Current
Vacation provision	32.967	30.637
Provision for 13th salary	16.387	-
Provision for Collective Agreement	4.117	6.427
Provision for Premium Leave	2.314	2.053
Provision for Supplementary Pensions	1.607	984
<b>Total</b>	<b>57.392</b>	<b>40.101</b>

## NOTE 22 - PROVISIONS FOR TAXES AND CONTRIBUTIONS

Description	30.09.2024 Current	31.12.2023 Current
IRPJ	3.216	3.090
CSLL	1.158	1.113
<b>Total</b>	<b>4.374</b>	<b>4.203</b>

The provision was set up based on the incidence of Income Tax (IRPJ) and Social Contribution (CSLL) on federal PASEP/COFINS taxes 2015, 2016 and 2017, when changing from the non-cumulative regime to the mixed regime (cumulative and non-cumulative).

The amounts recalculated with the adoption of the mixed regime were claimed in the action for repetition of debt under number 1071470-93.2020.4.01.3400 against the Federal Union (National Treasury).

## NOTE 23 - PROVISIONS AND CONTINGENT LIABILITIES

### a) Contingent Assets

In accordance with CPC 25 - Provisions, Contingent Liabilities and Contingent Assets, no contingent assets are recognized in the financial statements.





## b) Contingent Liabilities - Probable

Provision for contingent liabilities is recognized in the financial statements when, based on the assessment legal advisors and management, it is considered probable that there will be an outflow of resources to settle the obligations and when the amounts involved can be measured with sufficient certainty, being quantified at the time of service of process and reviewed on a monthly basis. BB TECNOLOGIA E SERVIÇOS uses an individualized assessment of the processes to make provisions for contingent liabilities.

### Civil lawsuits

The provisioned civil lawsuits consist: i) administrative improbity suits, filed on the grounds of illegalities in the formalization and/or execution of administrative contracts; and ii) suits filed by former suppliers in which the interpretation of contractual clauses is disputed, as well as differences in the amounts agreed upon/paid.

### Labor Lawsuits

BB TECNOLOGIA E SERVIÇOS responds to labor lawsuits filed, for the most part, by former employees of service providers (outsourced), who claim that the company subsidiarily liable for the payment of labor amounts defaulted by the employer. There are also labor lawsuits filed by employees of BB TECNOLOGIA E SERVIÇOS, both active employees and those who have left the company, the most common of which are claims for career progression, hazard pay and others.

### Tax actions

BB TECNOLOGIA E SERVIÇOS is subject to questions about taxes and tax conduct related to its position as a taxpayer or tax liable party, in inspection procedures that may result in assessments. The majority of assessments relate to the calculation of taxes such as: ISSQN, ICMS, PIS/CONFINS, IRPJ, IRRF, CSRF. When necessary, judicial deposits are made to guarantee the tax credit in dispute.

The movement in provisions for civil, labor and tax claims, classified as probable, was as follows:

Description	30.09.2024		31.12.2023	
	Current	Non-current	Current	Non-current
<b>Labor claims</b>				
<b>Opening Balance</b>	<b>9.594</b>	<b>31.972</b>	<b>51.368</b>	<b>20.783</b>



Reclassification	-	-	<b>(360)</b>	<b>360</b>
Constitution	2.924	3.906	6.613	13.295
Reversal Provision	-	(10.222)	(13.621)	(1.647)
Low deposit (withdrawal)	(1.031)	-	(6.037)	(3.937)
Payment write-off	(2.520)	-	(29.300)	-
Monetary Update	725	2.076	931	3.118
<b>Closing Balance</b>	<b>9.692</b>	<b>27.732</b>	<b>9.594</b>	<b>31.972</b>
<b>Tax demands</b>				
<b>Opening Balance</b>	<b>81</b>	<b>250</b>	<b>-</b>	<b>282</b>
Reclassification	-	-	<b>81</b>	<b>(81)</b>
Reversal of Provision	-	(187)	-	(12)
Monetary Update	-	13	-	61
<b>Closing Balance</b>	<b>81</b>	<b>76</b>	<b>81</b>	<b>250</b>
<b>Civil claims</b>				
<b>Opening Balance</b>	<b>949</b>	<b>1.047</b>	<b>1.694</b>	<b>1.149</b>
Reclassification	-	-	206	(206)
Constitution	79	5.893	-	26
Reversal of Provision	(14)	(1.997)	(20)	-
Low deposit (withdrawal)	-	-	(1.011)	-
Payment write-off	(72)	-	(2)	-
Monetary Update	16	120	82	78
<b>Closing Balance</b>	<b>958</b>	<b>5.063</b>	<b>949</b>	<b>1.047</b>
<b>Total Labor, Tax and Civil Claims</b>	<b>10.731</b>	<b>32.871</b>	<b>10.624</b>	<b>33.269</b>

**Expected Disbursement Schedule:**

	<b>Civil</b>	<b>Labor</b>	<b>Tax</b>
From 0 to 1 year	958	9.692	81
Over 1 year to 5 years	5.063	27.732	76
<b>Total</b>	<b>6.021</b>	<b>37.424</b>	<b>157</b>

The unpredictable nature of the duration of cases, as well as the possibility of changes in court jurisprudence and, eventually, in the legislation itself, make the amounts and the expected timetable for withdrawal uncertain.

**c) Contingent Liabilities - Possible**

Individually measured contingent liabilities classified as possible losses are not recognized in the interim financial statements, but are disclosed in the notes to the financial statements, as described below, and those classified as remote do not require a provision or disclosure.

<b>Description</b>	<b>30.09.2024</b>	<b>31.12.2023</b>
Labor Claims <sup>[1]</sup>	14.016	17.241
Tax demands <sup>[2]</sup>	43.365	37.554
Civil Claims <sup>[3]</sup>	14.779	17.527
<b>Total</b>	<b>72.160</b>	<b>72.322</b>



The main contingencies arise : <sup>[1]</sup> payment of commissions, hazard pay, equalization, wage differences and compensation for collective moral damage; <sup>[2]</sup> DCTF debts; <sup>[3]</sup> administrative misconduct, termination of contracts with suppliers and reimbursement of the public purse.

## NOTE 24 - OTHER LIABILITIES

Description	30.09.2024		31.12.2023	
	Current	Non-current	Current	Non-current
Provision for Directors' Variable Remuneration	2.832	-	3.580	-
Contingencies payable	360	480	360	750
Bonds and Suppliers	212	-	215	-
<b>Other creditors</b>	<b>1.374</b>	-	<b>734</b>	-
Sundry Creditors Fopag	1.247	-	314	-
Creditors Miscellaneous Displacements	57	-	420	-
Other Creditors	70	-	-	-
<b>Total</b>	<b>4.778</b>	<b>480</b>	<b>4.889</b>	<b>750</b>

## NOTE 25 - SHAREHOLDERS' EQUITY

Share capital: the subscribed and paid-up share capital is R\$300,039,531.17 (three hundred million, thirty-nine thousand, five hundred and thirty-one reais and seventeen cents), divided into 497,173,172, of which 248,586,586 are ordinary shares and 248,586,586 are preferred shares. Banco do Brasil S.A. holds 99.97% of the company's total shares.

	Preferred Shares(N)	Percentage (%)	Ordinary Shares (ON)	Percentage (%)
Bank of Brazil	248.586.126	100,00%	248.458.167	99,95%
Others	460	0,00%	128.419	0,05%
<b>Total</b>	<b>248.586.586</b>	<b>100%</b>	<b>248.586.586</b>	<b>100%</b>

### Profit reserve:

Legal Reserve: is constituted by the allocation of 5% of the net profit for the year, subject to a limit of 20% of the paid-up share capital or 30% of the share capital plus capital reserves.

Reserve for Expansion: this is set up to be used for future investments. The retention is based on a capital budget drawn up by management and approved by the Board of Directors.



Description	30.09.2024	31.12.2023
Legal reserve	11.704	11.704
Reserve for Expansion <sup>[1]</sup>	85.379	166.784

<sup>[1]</sup> Variation resulting from the capitalization of the Expansion Reserve for 2021 and 2022, in the amount of R\$ 81,405, as approved at the Extraordinary General Meeting held on February 21, 2024.

Treasury shares: BB TECNOLOGIA E SERVIÇOS has 62,460 shares acquired from minority shareholders on October 25, 2011 for R\$15 thousand.

Dividends: BB TECNOLOGIA E SERVIÇOS has a Dividend Policy, available on the Company's website, approved by the Board of Directors and reviewed at least every three years or when requested by *Banco do Brasil S.A.*, the controlling shareholder.

The variation is due to the monthly updating of dividends by the Selic rate.

	Movements in 2024			30.09.2024
	31.12.2023	Monetary Update	Payment	
Dividends	21.750	756	(22.499)	7

In December/2023, R\$21.7 million was set aside for dividends for the 2023 financial year. In April/2024, the AGM approved the payment of dividends to shareholders. The remaining balance of dividends, R\$7,000, relates to amounts pending payment, referring to the distribution of dividends from previous years, made available to holders (shareholders), who have not yet taken advantage of their rights. These amounts will be available for 3 years, in accordance with Law 6.404/76, after which the right will lapse.

## NOTE 26 - NET OPERATING REVENUE

The Company's revenue was generated mainly by medium and long-term contracts for technical assistance, electronic security and monitoring, *contact center*, short message management and software licensing services. Deductions correspond to taxes levied on gross revenue and cancellations of services.

Below is a table showing gross and net revenue:

Description	3rd Quarter/24	3rd Quarter/23	01.01 a 30.09.2024	01.01 a 30.09.2023
<b>Gross Revenue</b>	<b>507.938</b>	<b>373.718</b>	<b>1.477.157</b>	<b>1.186.497</b>
Technical assistance	147.102	133.221	475.913	431.850
Electronic Security and Monitoring	78.658	68.011	223.927	212.444
Contact Center	70.303	64.049	199.778	186.141



Services and Software Licensing	52.359	18.575	116.171	96.010
Correspondent Banking <sup>[1]</sup>	61.758	7.349	98.150	8.990
Short Message Services - SMS	18.451	23.962	72.896	64.877
Microfilming <sup>[2]</sup>	(418)	2.329	64.637	7.485
Software Factory	20.684	18.846	64.407	71.665
Outsourcing	21.481	12.261	48.466	38.792
Hiveplace <sup>[3]</sup>	16.487	10.047	44.378	23.459
Representation Service <sup>[1]</sup>	12.143	6.640	42.331	20.530
Operations Support	5.054	4.287	14.684	12.142
DataCenter	2.240	2.635	6.764	7.718
Other Businesses	1.636	1.506	4.655	4.394
<b>Deductions</b>	<b>(56.095)</b>	<b>(43.003)</b>	<b>(173.775)</b>	<b>(136.865)</b>
COFINS	(30.781)	(23.903)	(97.579)	(76.239)
ISS	(18.632)	(13.912)	(55.015)	(44.078)
PASEP	(6.682)	(5.188)	(21.181)	(16.548)
<b>Net Revenue</b>	<b>451.843</b>	<b>330.715</b>	<b>1.303.382</b>	<b>1.049.632</b>

<sup>[1]</sup> The correspondent operation grew from 208 sub-established partners in September 2023 to 2,255 in September 2024. This increase contributed to a rise in rural credit disbursements, in turn resulting in an increase in revenue.

<sup>[2]</sup> Increase in revenue due to the increase in Pasep statement consultations - after the STJ decision that took place in 2023.

<sup>[3]</sup> Increase in revenue due to new contracts with clients, which maximized business results. New clients and new features on the platform, such as a tool for monitoring legal proceedings.

## NOTE 27 - COSTS OF PRODUCTS AND SERVICES RENDERED

Description	3rd Quarter/24	3rd Quarter/23	01.01 a 30.09.2024	01.01 a 30.09.2023
Specialized Services <sup>[1]</sup>	(115.233)	(62.777)	(300.482)	(175.017)
Staff	(72.948)	(61.823)	(208.298)	(189.755)
Resale Services and Software Licensing	(30.224)	(9.233)	(66.298)	(54.841)
Short Message Services - SMS	(14.603)	(20.920)	(63.408)	(53.994)
Specialized maintenance	(17.683)	(20.353)	(56.101)	(62.967)
Repair	(18.228)	(16.408)	(52.580)	(47.521)
Depreciation and Amortization	(16.361)	(12.924)	(44.826)	(37.388)
Travel and commuting	(9.634)	(10.782)	(30.467)	(30.955)



Hiveplace	(10.559)	(6.187)	(27.108)	(13.628)
Branch Administrative Infrastructure	(6.998)	(9.836)	(22.010)	(21.472)
Taxes on the application of parts	(10.373)	(5.804)	(23.433)	(16.236)
Freight	(9.595)	(7.107)	(23.745)	(16.747)
Application of parts <sup>[2]</sup>	(2.931)	(31.425)	(5.142)	(39.397)
Others	(4.361)	15.584	(10.397)	(17.398)
<b>Total</b>	<b>(339.731)</b>	<b>(259.995)</b>	<b>(934.295)</b>	<b>(777.316)</b>

<sup>[1]</sup> Variation mainly due to the increase in the cost of specialized correspondent banking services and representation agreements, as a result of the expansion of operations.

<sup>[2]</sup> Variation in the account balance due to a change in stock control methodology.

## NOTE 28 - GENERAL AND ADMINISTRATIVE EXPENSES

Description	3rd Quarter/24	3rd Quarter/23	01.01 a 30.09.2024	01.01 a 30.09.2023
Staff	(35.536)	(26.118)	(103.207)	(86.095)
Specialized Services <sup>[1]</sup>	(24.202)	(8.264)	(49.969)	(14.788)
Systems Maintenance	(5.287)	(3.364)	(13.106)	(6.231)
Provision for Profit Sharing	(1.549)	(1.075)	(7.070)	(5.301)
Depreciation and Amortization	(2.561)	(2.345)	(7.730)	(6.519)
Tax Expenses	(2.762)	(4.305)	(9.244)	(9.361)
Administrative infrastructure	(861)	(742)	(2.841)	(2.036)
Public services (tariffs)	(1.011)	(904)	(2.902)	(2.932)
Management fees	(823)	(795)	(2.330)	(2.153)
Training	(571)	(587)	(1.351)	(1.701)
Advertising	(813)	(51)	(1.823)	(600)
Other Expenses	(1.511)	(688)	(3.349)	(9.221)
<b>Total</b>	<b>(77.487)</b>	<b>(49.238)</b>	<b>(204.922)</b>	<b>(146.938)</b>

<sup>[1]</sup> Variation mainly due to the increase in spending on jobs (third-party labor) and specialized IT services to support internal systems.

## NOTE 29 - EXPENDITURE ON PROVISIONS FOR CONTINGENCIES AND CREDIT LOSSES

The consolidated effects of the changes in provisions on the result are shown below:

Description	3rd Quarter/24	3rd Quarter/23	01.01 a 30.09.2024	01.01 a 30.09.2023
<b>Provision for Contingencies</b>	<b>(4.914)</b>	<b>(3.603)</b>	<b>(3.332)</b>	<b>879</b>
Provision for Contingent Liabilities	(8.280)	(3.956)	(15.752)	(14.850)
Contingent Liabilities	3.366	353	12.420	15.729
<b>Provision for Credit Losses</b>	<b>(169)</b>	<b>480</b>	<b>(535)</b>	<b>(139)</b>



Clients	-	633	-	201
Recoverable Credits (Anticipations)	(125)	(116)	(407)	(232)
Inventory losses	(44)	(37)	(128)	(108)
<b>Total</b>	<b>(5.083)</b>	<b>(3.123)</b>	<b>(3.867)</b>	<b>740</b>

## NOTE 30 - NET FINANCIAL CHARGES

Description	3rd Quarter/24	3rd Quarter/23	01.01 a 30.09.2024	01.01 a 30.09.2023
<b>Financial Income</b>	<b>10.313</b>	<b>11.956</b>	<b>25.502</b>	<b>30.797</b>
Financial Income	8.063	8.165	20.776	22.855
Updating of Taxes and Fees to be Recovered	1.765	3.229	3.316	5.989
Updating Court Deposits	485	562	1.410	1.953
<b>Financial Expenses</b>	<b>(6.687)</b>	<b>(7.414)</b>	<b>(20.068)</b>	<b>(28.206)</b>
Bank charges and IOF	(3.296)	(4.527)	(10.510)	(19.253)
Lease interest	(3.391)	(2.887)	(8.803)	(8.181)
Changes in Liabilities	-	-	(755)	(772)
<b>Net Financial Charges</b>	<b>3.626</b>	<b>4.542</b>	<b>5.434</b>	<b>2.591</b>

## NOTE 31 - RELATED PARTIES

			ASSETS	30.09.2024	31.12.2023
				24	3
Bank of Brazil	Controller	Application		252.122	177.977
Bank of Brazil	Controller	Application - Jobs <sup>[1]</sup>		54.986	39.234
Bank of Brazil	Controller	Accounts Receivable		1.716	4.327
Bank of Brazil	Controller	Current Account		8.410	45.130
Bank of Brazil	Controller	Savings		124	2.681
BB Asset Management	Other related parties	Accounts Receivable		-	3
Banco do Brasil Employees' Pension Fund - Previ	Other related parties	Accounts Receivable		43	41
Cateno Gest. de Contas a Pag. S.A.	Other related parties	Accounts Receivable		486	452
<b>Total Assets</b>				<b>317.887</b>	<b>269.845</b>

<sup>[1]</sup> Refers to the guarantees of the employment contracts and is not Company funds. BB TECNOLOGIA E SERVIÇOS, as provided for in the contracts, withholds monthly amounts which are invested in accounts opened by the company. These funds are made available to suppliers upon proof of payment of certain contractual obligations.

			LIABILITIES	30.09.2024	31.12.2023
Bank of Brazil	Controller	Loans		96.925	111.914
Bank of Brazil	Controller	Consortium		2.049	4.990
Bank of Brazil	Controller	Agreement		2.984	2.491
<b>Total Liabilities</b>				<b>101.958</b>	<b>119.395</b>



			REVENUES	01.01 a 30.09.2024	01.01 a 30.09.2023
BB Asset Management	Other related parties	Financial Income		13.642	17.280
Bank of Brazil <sup>[1]</sup>	Controller	Provision of Services		1.421.374	1.155.453
BB Administradora de Consórcios S.A.	Other related parties	Provision of Services		38.678	19.135
Bank of Brazil Americas	Other related parties	Provision of Services		4.377	3.977
Cateno Gest. de Contas a Pag. S.A.	Other related parties	Provision of Services		3.751	5.167
Brasilprev Seg. e Prev. S.A.	Other related parties	Provision of Services		457	490
Banco do Brasil Employees' Pension Fund - Previ	Other related parties	Provision of Services		384	368
BB Asset Management	Other related parties	Provision of Services		141	237
Banco do Brasil Employee Assistance Fund - Cassi	Other related parties	Provision of Services		87	292
Ativos S.A. Secur.de créditos financeiros	Other related parties	Provision of Services		44	42
Mapfre Seguros Gerais S.A.	Other related parties	Provision of Services		31	18
BB Previdência - Banco do Brasil Pension Fund	Other related parties	Provision of Services		22	7
BV Financeira S.A. Crédito Financ. e Investi.	Other related parties	Provision of Services		1	7
<b>Total Revenue</b>				<b>1.482.989</b>	<b>1.202.474</b>

<sup>[1]</sup> BB TECNOLOGIA E SERVIÇOS has significant service revenue transactions with Banco do Brasil S.A., the total amount of R\$ 1,421 million as of September 30, 2024 (R\$ 1,155 million as of September 30, 2023), these amounts are those actually invoiced, less revenue recognition, the total amount of which is shown in Note 26.

			EXPENSES	01.01 a 30.09.2024	01.01 a 30.09.2023
BB Card Administrator	Other related parties	Meal Ticket		36.199	35.410
Bank of Brazil	Controller	Agreement <sup>[1]</sup>		24.883	18.834
Bank of Brazil	Controller	Loan interest		3.623	13.185
Bank of Brazil	Controller	Rent		3.001	4.688
Bank of Brazil	Controller	Losses on Financial Instruments - NDF		-	(503)
<b>Total Expenses</b>				<b>67.706</b>	<b>71.614</b>

<sup>[1]</sup> These amounts are related to transfers made from BB TECNOLOGIA E SERVIÇOS to the bank, regarding expenses with Banco do Brasil employees (including the board of directors) assigned to BB TECNOLOGIA E SERVIÇOS, through the employee assignment agreement.





Monthly remuneration paid to employees and directors (in Reais):

<b>Directors' Remuneration</b>	<b>30.09.2024</b>	<b>31.12.2023</b>
President	59.500,97	56.873,42
Director	49.316,88	47.139,06
Board members		
Board of Directors	5.618,49	5.370,38
Supervisory Board	5.618,49	5.370,38
Audit Committee	5.618,49	5.370,38

These transactions are carried out at market price in accordance with Technical Pronouncement CPC 05 (R1)

- Disclosure of Related Parties.

## NOTE 32 - FINANCIAL INSTRUMENTS AND RISK MANAGEMENT

BB TECNOLOGIA E SERVIÇOS operates with financial instruments. These instruments are managed using operational strategies and internal controls to ensure liquidity, profitability and security. The company does not invest in any other risky assets.

The Company is exposed to the following risks arising from the use of financial instruments: Credit Risk, Liquidity Risk and Market Risk.

The topics below present information on the Company's exposure to each of the aforementioned risks, the Company's objectives, policies and processes for measuring and managing risk, and capital management. Additional quantitative disclosures have been included throughout these interim financial statements.

### a) Risk Management Structure

Management has overall responsibility for establishing and supervising the Company's risk management structure, and is also responsible for developing and monitoring these policies.

Risk management policies have been established to identify and analyze the risks to which the Company is exposed, to define appropriate risk limits and controls, and to monitor risks and adherence to the limits imposed. Risk policies and systems are reviewed regularly to reflect changes in market conditions and the Company's activities. BB TECNOLOGIA E SERVIÇOS, through training and management procedures, seeks to develop an environment of discipline and control in which all employees are aware of their duties and obligations.



#### **b) Credit risk**

Credit risk is the risk of the Company incurring losses from a customer or counterparty in a financial instrument, due to their failure to fulfill their contractual obligations, basically arising from the Company's receivables from customers and other financial instruments, as shown below.

The company basically concentrates its operations with its controlling shareholder, Banco do Brasil S.A., carrying out complementary activities to the financial institution's core business (middle business), which is responsible for approximately 98% of its service revenue. As such, the current credit risk is substantially linked to this client.

Exposure to Credit Risks: the book value of financial assets, R\$494.2 million, represents the maximum credit exposure.

Accounts receivable from customers and other receivables: the Company's exposure to credit risk is mainly influenced by the individual characteristics of customers. However, Management considers the customer management system in its assessment, including the non-payment risk of the sector in which it operates, since these factors can have an impact on credit risk. Considering that 98% of the Company's receivables are concentrated in one customer, which is its related party, whose financial instruments are contractual and of In the short term, in addition to not having a history of losses, the Company's Management considers the risk to be manageable and not material.

#### **c) Interest Rate Risk**

This risk arises from the possibility of the company incurring losses due to fluctuations in interest rates or other indexes of financial assets and liabilities, such as price indexes that impact financial expenses related to loans and financing or income from financial investments.

The company mitigates this risk by investing its surplus cash in extra-market investment funds with daily liquidity, in accordance with CMN Resolution 4.986/22.

##### **c.1) Sensitivity Analysis**

Sensitivity analyses were determined based on exposure to instrument interest rates through hypothetical stress scenarios of the main market risk factors impacting each of the positions, with all other variables remaining constant.



Probable Scenario: Charges or income were projected for the following year, taking into account the balances and interest rates in force at the end of the period.

Possible Scenario: This projection has been increased by +/- 25%

compared to the probable scenario. Remote Scenario: This

projection has been increased by +/- 50% compared to the

probable scenario. **Result of the Sensitivity Analysis:**

	Position in	Scenario	Appreciation Risk		Depreciation risk	
			Possible Scenario	Remote Scenario	Possible Scenario	Remote Scenario
	30.09.2024	Likely	25%	50%	-25%	-50%
<b>Active</b>						
<b>Investment funds</b> <sup>[1]</sup>	316.516	348.482	356.473	364.464	292.542	300.533
Estimated Financial Revenue		31.966	39.957	47.948	23.974	15.983
Rate in the Period	10,10%		12,62%	15,15%	7,57%	5,05%
Variation (R\$ thousand)			7.991	15.983	(7.991)	(15.983)
<b>Liability</b>						
<b>Loans and Financing</b> <sup>[2]</sup>	96.925	109.282	112.371	115.461	87.657	90.746
Estimated Financial Expenditure		12.357	15.447	18.536	9.268	6.179
Rate in the Period	12,75%		15,94%	19,12%	9,56%	6,37%
Variation			3.089	6.179	(3.089)	(6.179)

<sup>[1]</sup> Balance of financial investments in investment funds managed by Banco do Brasil S.A. and Caixa Econômica Federal, the rate for the probable scenario was obtained from the average gross yield of both funds for the period.

<sup>[2]</sup> Long-term loan balance, obtained from Banco do Brasil S.A., with a contractual financial charge of CDI+ 2.10% p.a.

#### d) Liquidity risk

Liquidity risk is the risk that the Company will encounter difficulties in meeting the obligations associated with its financial liabilities which are settled with cash payments or another financial asset. The Company's approach to liquidity management is to ensure, as far as possible, that it always has sufficient liquidity to meet its obligations when they fall due, under normal and stressed conditions, without causing unacceptable losses or risking damaging the Company's reputation.

In April 2021, BB TECNOLOGIA E SERVIÇOS took out a long-term loan from Banco do Brasil S.A. for a total of R\$148.7 million, with a financial charge of CDI + 2.10% p.a. with



monthly interest and semi-annual amortization. This operation matures in March 2026 and long-term projections of the Average Selic Rate (TMS) are monitored monthly in conjunction with the Central Bank's expectations and projections reports for the purposes of monitoring and projecting expenditure on financial expenses and their impact on the cash balance and payment capacity. On a monthly basis, this projection and the Liquidity is reported to management and monitored quarterly by the Risks and Internal Controls Committee - Coris.

Salary scale:

	Accounting balance 30.09.2024	Less than a year	One to three years	Total
Loans	96.925	15.275	81.650	96.925
Suppliers <sup>[1]</sup>	74.918	74.918	-	74.918
Consortium	2.049	984	1.065	2.049

<sup>[1]</sup> The "Suppliers" category documents the invoices generated by the purchase of goods and services in the course of BB TECNOLOGIA E SERVIÇOS' regular activities, with the exception of lease records.

#### e) Market Risk

Market risk is the risk that changes in market prices, such as interest rates, have on the Company's earnings or on the value of its holdings in financial instruments. The aim of market risk management is to manage and control exposure to market risks within acceptable parameters, while at the same time improving returns.

The company's management actively monitors market fluctuations as a way of protecting itself against market risks.

The company has a financial impact (positive or negative) due to fluctuations interest rates on its financial assets and liabilities. In this sense, market risks are related to interest rates on short-term investments, since the company has low financial indebtedness. In order to mitigate this type of risk, the company seeks to make its financial investments in off-market funds with post-fixed rates and low volatility.

#### f) Financial Instruments - Fair Value

Financial instruments recorded in equity accounts:

	30.09.2024		31.12.2023		Unrealized gain/(loss) without tax effects	
	Value	Value	Value	Value	In the Result	In Shareholders' Equity



	Accounting	Fair	Accounting	Fair	30.09.2024	31.12.2023	30.09.2024	31.12.2023
<b>Assets</b>								
Accounts Receivable <sup>[2]</sup>	109.692	109.692	100.379	100.379	-	-	-	-
Current Account Banks <sup>[2]</sup>	9.420	9.420	46.373	46.373	-	-	-	-
Extramarket Fund Applications <sup>[1]</sup>	319.788	319.788	215.378	215.378	-	-	-	-
Credits and Other Amounts <sup>[3]</sup>	55.368	55.368	42.164	42.164	-	-	-	-
<b>Liabilities</b>								
Consortium <sup>[3]</sup>	2.049	2.049	4.990	4.990	-	-	-	-
Loans <sup>[3]</sup>	96.925	95.629	111.914	110.025	(1.296)	(1.889)	-	-
<b>Unrealized gain/(loss) (a) without tax effects</b>					<b>(1.296)</b>	<b>(1.889)</b>	-	-

<sup>[1]</sup> are classified as level 1 information in the fair value hierarchy.

<sup>[2]</sup> are classified as level 2 information in the fair value hierarchy.

<sup>[3]</sup> are classified as level 3 information in the fair value hierarchy.

## Determining the Fair Value of Financial Instruments

Accounts receivable: reflect billing issues against customers (cash sales), are considered to be accounted for at fair value as they are not forward sales or receivables with variation in market indices or applicable discount rates.

Bank Accounts and Investments: these are cash and investments with daily income and liquidity, and do not have the variation or discount required to measure fair value.

Loans: the operation contracted with Banco do Brasil has a post-fixed rate with an additional fixed rate p.a., therefore, in order to calculate the fair value, it was valued at the contract rate, with its future cash flows (amortization and interest) discounted at market rates (CDI + 2.45% p.a.) in force on the balance sheet date.

Amounts expressed in thousands of Reais, except where indicated.

Other financial instruments: whether on the balance sheet or not, the fair value is approximately equivalent to the corresponding book value. Since it deals with pledges and deposits (from customers and suppliers) and the application of withholding labor charges (from suppliers) with a daily yield, there is no need to adjust or discount to measure fair value, as there is no variation in applicable indices or rates.



### Value of Financial Assets Measured at Fair Value, by Hierarchy Level

According to the levels of information in the measurement at fair value, the valuation techniques used by BB TECNOLOGIA E SERVIÇOS are as follows:

Level 1 - quoted prices in active markets are used for identical financial instruments. A financial instrument is considered to be quoted in an active market if the quoted prices are readily and regularly available, and if these prices represent actual and regularly occurring market transactions on an arm's length basis.

Level 2 - other available information is used, except for Level 1, where prices are quoted in markets that are not active or for similar assets and liabilities, or other information that is available or can be corroborated by information observed in the market is used to support the valuation of assets and liabilities.

Level 3 - information is used in the definition of fair value that is not available in the market. If the market for a financial instrument is not active, BB TECNOLOGIA E SERVIÇOS establishes fair value using a valuation technique that considers internal data but is consistent with accepted economic methodologies for pricing financial instruments.

### NOTE 33 - INSURANCE

The insurance taken out follows the company's policy regarding the coverage of its own assets and those of third parties rented by the company in accordance with risk analysis and the economic-financial aspect. The company's main insurance coverages are associated with inventory and building risks.

Below is a table with information on the renewal of insurance policies:

Risks Covered	Premium amount	Risks Covered
Business Comprehensive	83	148.034
General Liability	57	1.125
<b>Total</b>	<b>140</b>	<b>149.159</b>



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## **Report on the review of the interim financial statements**

To the Shareholders, Board Members and Managers of  
**BB Tecnologia e Serviços S.A. - BBTS**  
Brasília - DF

### **Introduction**

We have reviewed the interim financial statements of *BB Tecnologia e Serviços S.A.* ("BBTS" or "Company") as of September 30, 2024, which comprise the balance sheet as of September 30, 2024, the respective statements of income and comprehensive income for the three-month and nine-month periods then ended, and of changes in shareholders' equity and cash flows for the nine-month period then ended, as well as corresponding notes, including material accounting policies and other explanatory information.

The Company's management is responsible for the preparation and fair presentation of the interim financial statements in accordance with accounting practices adopted in Brazil, including the requirements of Technical Pronouncement CPC 21 (R1) - Interim Financial Reporting. Our responsibility is to express a conclusion on these interim financial statements based on our review.

### **Scope of the review**

We conducted our review in accordance with Brazilian and international review standards (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). The review of interim financial statements consists of carrying out  
The scope of a review is significantly smaller than that an audit conducted in accordance with Brazilian and international auditing standards. The scope of a review is significantly smaller than that of an audit conducted in accordance with Brazilian and international auditing standards and, consequently, does not allow us to obtain assurance that we have become aware of all significant matters that could be identified in an audit.  
Therefore, we do not express an audit opinion.



### **Conclusion on the interim financial statements**

Based on our review, we are not aware of any facts that cause us to believe that the interim financial statements referred to above do not present fairly, in all material respects, the financial position of the Company as of September 30, 2024, the performance of its operations for the three-month and nine-month periods then ended, and its cash flows for the nine-month period then ended in accordance with accounting practices adopted in Brazil, including the requirements of CPC 21(R1) - Interim Financial Reporting.

### **Other Matters - Statement of added value**

The interim financial statements include the statement of value added (DVA) for the nine-month period ended September 30, 2024, prepared under the responsibility of the Company's management, presented as supplementary information. This statement was subjected to review procedures performed in conjunction with the review of the interim financial statements in order to conclude whether it is reconciled with the interim financial statements and accounting records, as applicable, and whether its form and content are in accordance with the criteria defined in Technical Pronouncement CPC 09 - Statement of Value Added. Based on our review, we are not aware of any facts that lead us to believe that this statement of value added has not been prepared, in all material respects, in accordance with the criteria defined in this standard and in a consistent manner in relation to the interim financial statements taken as a whole.

### **Corresponding values**

The corresponding figures for the balance sheet as of December 31, 2023 were previously audited by other independent auditors who issued an unmodified report dated March 28, 2024, and the statements of income and comprehensive income for the three- and nine-month periods ended September 30, 2023, changes in shareholders' equity and cash flows for the nine-month period ended September 30, 2023 were previously reviewed by other independent auditors who issued an unmodified report dated December 4, 2023. The corresponding figures for the statement of value added (DVA) for the nine-month period ended September 30, 2023 were subjected to the same review procedures by those independent auditors and, based on their review, those auditors issued a report stating that they were not aware of any facts that led them to believe that the DVA was not prepared, in all material respects, in accordance with the interim financial statements.

Brasília,

November 28,

2024 KPMG





Auditores

Independentes  
CRC SP-014428/F-0

A handwritten signature in purple ink, reading 'Pedro H. M. Machado'.

Pedro Henrique Moura Machado  
Accountant CRC GO-022139/O-4

Amounts expressed in thousands of Reais, except where indicated.

## **BOARD MEMBERS**

### **PRESIDENT**

Gustavo Pacheco Lustosa

### **DIRECTORS**

Ananias

Pereira da

Silva Neto

Erica Gomes

dos Santos

Gustavo

José Sousa

da Silva

### **BOARD OF DIRECTORS**

Paulo André Rocha

Alves - Board Member

Adriana Gomes de Paula

Rocha - Board Member

Rodrigo Costa

Vasconcelos - Board

Member Luanna

Sant'anna Roncaratti -

Board Member

Iraneth Rodrigues Monteiro - Independent Board Member

Felipe Aguiar Viana - Board member representing employees

### **SUPERVISORY BOARD**

Bárbara dos Santos Lopes Freitas - President

Heriberto Henrique Vilela do Nascimento -

Vice-Chairman Antônio Carlos Wagner

Chiarello - Board Member

### **AUDIT COMMITTEE**

Luiz Claudio Moraes -

Coordinator Arthemio

Bertholini - Effective  
Member

**ACCOUNTANT**

Susanne Raquel Farias Gonçalves - CRC-RJ-116.538/O-0