



DATE, TIME, AND PLACE: 02/05/2025 – 02:00 pm – Video conference.

PARTICIPANTS:

Audit Committee (Coaud): Egidio Otmar Ames (Coordinator), Aramis Sá de Andrade, Rachel de Oliveira Maia and Vera Lucia de Almeida Pereira Elias.

Board of Internal Controls (Dicoi): Rafael Machado Giovanella, Alberto Ronchi Neto, Angélica Lorrane Gomes Cornelio Lima, Fernanda de Figueiroa Freitas and Leonardo Kazuyoshi Benassi Uno.

Advisory Management team for Statutory Committees (Geace): Leandro Dias Guia, André Augusto Baracat Gomes, Kátia de Melo Valente Couto Landim and Márcio Costa Oliveira.

AGENDA: Internal Control System (SCI); Whistleblowing Channel; Operational Losses; PDC and PCLD.

SIGNED: Egídio Otmar Ames (Coordinator), Aramis Sá de Andrade, Rachel de Oliveira Maia and Vera Lucia de Almeida Pereira Elias.

Brasília - DF, February 5, 2025

(electronically signed)
Leandro Dias Guia
Solutions Manager



DATE, TIME, AND PLACE: 02/05/2025 – 04:00 pm, video conference.

PARTICIPANTS:

Audit Committee (Coaud): Egidio Otmar Ames (Coordinator), Aramis Sá de Andrade, Rachel de Oliveira Maia and Vera Lucia de Almeida Pereira Elias.

Internal Audit (Audit): Iram Alves de Souza (General Auditor), Aparecido José Isac, Cesar Augusto Walber, Ivanaldo Rodrigues da Silva, Lessa de Carli Beleza, Marines Estraich, Rafael Leal Nicoli, Rafael Canuto Silva, Rosinei Germana Buzolin Luduwig and Sérgio Henrique Mazza.

Advisory Management team for Statutory Committees (Geace): Leandro Dias Guia, André Augusto Baracat Gomes, Marcio Costa Oliveira and Kátia de Melo Valente Couto Landim.

AGENDA: Audit Work Carried Out within the Scope of CMN Resolution Bill No. 4,966/21.

SIGNED: Egidio Otmar Ames (Coordinator), Aramis Sá de Andrade, Rachel de Oliveira Maia and Vera Lucia de Almeida Pereira Elias.

Brasília - DF, February 05, 2025

  

(electronically signed)
Leandro Dias Guia
Solutions Manager



DATE, TIME, AND PLACE: 02/05/2025 – 04:00 pm, video conference.

PARTICIPANTS:

Audit Committee (Coaud): Egidio Otmar Ames (Coordinator), Aramis Sá de Andrade, Rachel de Oliveira Maia and Vera Lucia de Almeida Pereira Elias.

KPMG Independent Auditors (KPMG): João Alouche and Pedro Machado.

Advisory Management team for Statutory Committees (Geace): Leandro Dias Guia and André Augusto Baracat Gomes.

AGENDA: PCLD (Resolution 2,682/99), Expected Loss (IFRS 9/CPC 48) and Credit Risk (Resolution 4,966/21).

SIGNED: Egidio Otmar Ames (Coordinator), Aramis Sá de Andrade, Rachel de Oliveira Maia and Vera Lucia de Almeida Pereira Elias.

Brasília – DF, February 05, 2025

  

(electronically signed)
Leandro Dias Guia
Solutions Manager



DATE, TIME AND PLACE: 02/07/2025 – 12:00 pm, not in person.

PARTICIPANTS:

Audit Committee (Coaud): Egidio Otmar Ames (Coordinator), Aramis Sá de Andrade, Marcelo Gasparino da Silva, Rachel de Oliveira Maia and Vera Lucia de Almeida Pereira Elias.

Advisory Management team for Statutory Committees (Geace): Leandro Dias Guia.

Agenda:

1. Matters for Deliberation: 1.01 - ISSUANCE OF OPINION - 2025/05 - Audit Note 137.688 - Report on the Audit of the Activities of Closed Supplementary Pension Entities (EFPC) Sponsored by BB - 2nd. Semester 2024; 1.02 - ISSUANCE OF OPINION - 2025/06 - Audit Note 138.049 - Report on the Status of the Action Plans Defined for the Conduct of the Points Identified by KPMG Consulting Ltda.; 1.03 - ISSUANCE OF OPINION - 2025/03 - Technical Note USD 136,890 - CMN Resolution No. 4,893/2021 - Cybersecurity Policy | Pepric | PASC | Annual Cybersecurity Report | PGCC; 1.04 - ISSUANCE OF OPINION - 2025/04 - Dicoi Note No. 137,111 - Semiannual Report of the Banco do Brasil (BB) Whistleblowing Channel, base date 12/31/2024; 1.05 - ISSUANCE OF OPINION - 2025/08 - Audit Note No. 138,085 - Designation and Appointment of Audit Manager Abroad at Audit/GA Tokyo.

2. Matters for Debate / manifestation: 2.01 - Follow-up of Coaud's Recommendations for Report 2H2024; 2.02 - Coaud's Report - BB 2H2024; 2.03 - Coaud's Report - BB Elo 2024; 2.04 - Financial Statements - BB Consolidated - Fiscal Year/2024.

3. Matters for acknowledgement: 3.01 - BB-BI - Management Bulletin November/2024; 3.02 - Closing Announcement: Whistleblowing Channel Protocol; 3.03 - Closing Announcement: Whistleblowing Channel Protocol; 3.04 - Whistleblowing Channel Protocol; 3.05 - CMN Resolution 4.966/21; 3.06 - Executive Summary of the Internal Audit - January 2025; 3.07 - Audit Report: Bacen Official Letter 29545/2024; 3.08 - Financial Statements - BB Elo - Fiscal Year/2024; 3.09 - Actuarial Report of Pension and Health Plans Sponsored by BB - base date 12.31.2024.

4. Participants: during the period, Coaud, represented by one or more of its members, participated in the following meetings: 05/02/2025 – Meeting with Dicoi; Meeting with Audit; Meeting with KPMG; and Meeting with Dijur and the President of BB Consórcios S/A.

SIGNED: Egidio Otmar Ames, Aramis Sá de Andrade, Marcelo Gasparino da Silva, Rachel de Oliveira Maia and Vera Lucia de Almeida Pereira Elias.

Brasília - DF, February 07, 2025

(electronically signed)

Leandro Dias Guia
Solutions Manager



DATE, TIME AND PLACE: 02/12/2025 - 9:00 am, video conference.

PARTICIPANTS:

Audit Committee (Coaud): Egidio Otmar Ames (Coordinator), Aramis Sá de Andrade, Marcelo Gasparino da Silva, Rachel de Oliveira Maia and Vera Lucia de Almeida Pereira Elias.

Risk and Capital Committee (Coris): Vilmar Gongora (Coordinator), Anelize Lenzi Ruas de Almeida, Iêda Aparecida de Moura, Paulo Roberto Evangelista de Lima and Walter Eustáquio Ribeiro.

Vice-Presidency of Internal Controls and Risk Management (Vicri): Felipe Guimarães Geissler Prince, Alan Carlos Guedes de Oliveira, Luciano Matarazzo Regno, Luiz Paulo Azevedo Bittencourt, Rafael Machado Giovanella and Ana Lara Pimentel Vieira.

Advisory Management team for Statutory Committees (Geace): Leandro Dias Guia, Lisleine Pryjma Berbert and Rafael Vidigal Simões Silva.

MATTERS DISCUSSED: Risk Panel; Credit Portfolio; Matters to be Addressed in the CA meeting of 01/13/2025; Related Entities; CMN Resolution 4,966/2021; Operational Losses; Other Topics.

SIGNED: Egidio Otmar Ames, Aramis Sá de Andrade, Marcelo Gasparino da Silva, Rachel de Oliveira Maia and Vera Lucia de Almeida Pereira Elias.

Brasilia - DF, February 12, 2025

  

(electronically signed)
Leandro Dias Guia
Solutions Manager



DATE, TIME AND PLACE: 02/12/2025 – 2:00 pm, in person and videoconference.

PARTICIPANTS:

Audit Committee (Coaud): Egidio Otmar Ames (Coordinator), Aramis Sá de Andrade, Rachel de Oliveira Maia and Vera Lucia de Almeida Pereira Elias.

Risk and Capital Committee (Coris): Vilmar Gongora (Coordinator), Anelize Lenzi Ruas de Almeida, Iêda Aparecida de Moura, Paulo Roberto Evangelista de Lima and Walter Eustáquio Ribeiro.

Chief Economist BB: Marcelo Rebelo Lopes.

Advisory Management team for Statutory Committees (Geace): Leandro Dias Guia, Lisleine Pryjma Berbert and Maria Rita Fernandes Lima.

MATTERS DISCUSSED: Economic Projections and Macroeconomic Scenario 2025.

SIGNED: Egidio Otmar Ames, Aramis Sa de Andrade, Rachel de Oliveira Maia and Vera Lucia de Almeida Pereira Elias.

Brasilia – DF, February 12, 2025

  

(electronically signed)
Leandro Dias Guia
Solutions Manager



DATE, TIME AND PLACE: 02/12/2025 - 4:00 pm, videoconference.

PARTICIPANTS:

Audit Committee (Coaud): Egidio Otmar Ames (Coordinator), Aramis Sá de Andrade, Marcelo Gasparino da Silva and Vera Lucia de Almeida Pereira Elias.

Risk and Capital Committee (Coris): Vilmar Gongora (Coordinator).

Mirador Actuarial Consulting Ltd (Mirador): Michel Lerpinière Rosa and Rosângela Yuki.

Advisory Management team for Statutory Committees (Geace): Leandro Dias Guia, André Augusto Baracat Gomes, Katia de Melo Valente Couto Landim and Márcio Costa Oliveira.

MATTERS DISCUSSED: Financial Statements as of 12/31/2024.

SIGNED: Egidio Otmar Ames, Aramis Sá de Andrade, Marcelo Gasparino da Silva and Vera Lucia de Almeida Pereira Elias.

Brasilia - DF, February 12, 2025



(electronically signed)
Leandro Dias Guia
Solutions Manager



DATE, TIME AND PLACE: 02/12/2025 – 5:00 pm, videoconference.

PARTICIPANTS:

Audit Committee (Coaud): Egidio Otmar Ames (Coordinator), Aramis Sá de Andrade, Marcelo Gasparino da Silva and Vera Lucia de Almeida Pereira Elias.

KPMG Independent Auditors (KPMG): João Alouche and Pedro Machado.

Advisory Management team for Statutory Committees (Geace): Leandro Dias Guia, André Augusto Baracat Gomes, Kátia de Melo Valente Couto Landim and Márcio Costa Oliveira.

MATTERS DISCUSSED: BB Financial Statements in Bacen/ Cosif and IFRS – 12/31/2024.

SIGNED: Egidio Otmar Ames (Coordinator), Aramis Sá de Andrade, Marcelo Gasparino da Silva and Vera Lucia de Almeida Pereira Elias.

Brasília – DF, February 12, 2025



(electronically signed)
Leandro Dias Guia
Solutions Manager



DATE, TIME AND PLACE: 02/13/2025 - 9:30 am, in person and videoconference.

PARTICIPANTS:

Audit Committee (Coaud): Egidio Otmar Ames (Coordinator), Aramis Sá de Andrade, Rachel de Oliveira Maia and Vera Lucia de Almeida Pereira Elias.

Risk and Capital Committee (Coris): Vilmar Gongora (Coordinator), Anelize Lenzi Ruas de Almeida, Iêda Aparecida de Moura, Paulo Roberto Evangelista de Lima and Walter Eustáquio Ribeiro.

Vice-Presidency of Financial Management and IR (Vifin): Marco Geovane Tobias da Silva, Barbara Favero dos Santos Bosi, Cristiano Leonel Correa, Gilmar Dalilo Cezar Wanderley, João Vagnes de Moura Silva, Pedro Bramont and Rosiane Barbosa Laviola.

Advisory Management team for Statutory Committees (Geace): Leandro Dias Guia, Lisleine Pryjma Berbert and Wallace Henrique da Silva.

MATTERS DISCUSSED: CFO Reports; 2024 Results; Liquidity, Market and IRRBB Risk Management; Financial Management of Funding and Liabilities; Payout 2025; CMN Resolution 4,966/2021; Payment Methods; Lasa; and UPE - Operation Strategy and Main Challenges 2025.

SIGNED: Egidio Otmar Ames, Aramis Sa de Andrade, Rachel de Oliveira Maia and Vera Lucia de Almeida Pereira Elias.

Brasilia - DF, February 13, 2025

(electronically signed)
Leandro Dias Guia
Solutions Manager



DATE, TIME AND PLACE: 02/13/2025 - 2:00 pm, videoconference.

PARTICIPANTS:

Audit Committee (Coaud): Egidio Otmar Ames (Coordinator), Aramis Sá de Andrade and Vera Lucia de Almeida Pereira Elias.

Risk and Capital Committee (Coris): Vilmar Gongora.

Internal Audit (Audit): Iram Alves de Souza (General Auditor), Aparecido José Isac, Lessa de Carli Beleza, Rafael Canuto Silva, Rafael Leal Nicoli, Rosinei Germana Buzolin Luduwig, Sérgio Henrique Mazza, Edison Gonçalves Silvestre and Ivanaldo Rodrigues da Silva.

Advisory Management team for Statutory Committees (Geace): Leandro Dias Guia, André Augusto Baracat Gomes, Kátia de Melo Valente Couto Landim and Márcio Costa Oliveira.

MATTERS DISCUSSED: Audit Work 4Q2024; and Resolution 4,966/21.

SIGNED: Egidio Otmar Ames (Coordinator), Aramis Sá de Andrade and Vera Lucia de Almeida Pereira Elias.

Brasilia - DF, February 13, 2025

(electronically signed)
Leandro Dias Guia
Solutions Manager



DATE, TIME AND PLACE: 02/13/2025 - 3:30 pm, videoconference.

PARTICIPANTS:

Audit Committee (Coaud): Egidio Otmar Ames (Coordinator), Aramis Sá de Andrade and Vera Lucia de Almeida Pereira Elias.

Risk and Capital Committee (Coris): Vilmar Gongora.

Accounting Board (Coger):

Advisory Management team for Statutory Committees (Geace): Leandro Dias Guia, André Augusto Baracat Gomes, Kátia de Melo Valente Couto Landim and Márcio Costa Oliveira.

MATTERS DISCUSSED: BB Financial Statements in BRGAAP and IFRS – Fiscal Year 2024.

SIGNED: Egidio Otmar Ames (Coordinator), Aramis Sá de Andrade and Vera Lucia de Almeida Pereira Elias.

Brasilia - DF, February 13, 2025



(electronically signed)
Leandro Dias Guia
Solutions Manager



DATE, TIME AND PLACE: 02/13/2025 - 5:30 pm, videoconference.

PARTICIPANTS:

Audit Committee (Coaud): Egidio Otmar Ames (Coordinator), Aramis Sá de Andrade and Vera Lucia de Almeida Pereira Elias.

Risk and Capital Committee (Coris): Vilmar Gongora.

Investor Relations Unit (URI): Janaina Storti Prandina and Marcelo Oliveira Alexandre.

Advisory Management team for Statutory Committees (Geace): Leandro Dias Guia and Kátia de Melo Valente Couto Landim.

MATTERS DISCUSSED: BB's results in the 4th quarter of 2024 - Market Expectations.

SIGNED: Egidio Otmar Ames (Coordinator), Aramis Sá de Andrade and Vera Lucia de Almeida Pereira Elias.

Brasilia - DF, February 13, 2025



(electronically signed)
Leandro Dias Guia
Solutions Manager



DATE, TIME AND PLACE: 02/14/2025 - 12:00 p.m., not in person.

PARTICIPANTS:

Audit Committee (Coaud): Egidio Otmar Ames (Coordinator), Aramis Sá de Andrade, Marcelo Gasparino da Silva, Rachel de Oliveira Maia and Vera Lucia de Almeida Pereira Elias.

Advisory Management team for Statutory Committees (Geace): Leandro Dias Guia.

MATTERS DISCUSSED:

1. Matters for Deliberation: there were no matters for deliberation.

2. Matters for Debate / Manifestation: 2.01 - Minutes 2025/007 – Internal; 2.02 - Minutes 2025/008 – Dicoi; 2.03 - Minutes 2025/006 – USD.

3. Matters for Acknowledgement: 3.01 - Completion Notice – Gedip; 3.02 - Commencement Notice – Gedip; 3.03 - Management Report 4Q2024; 3.04 - Draft - KPMG Reports on 2024 Financial Statements - BCB and IFRS; 3.05 - Financial Statements - BB Turismo - Fiscal Year/2024; 3.06 - Coris Opinion 2025-06 - Distribution of results, JCP/Dividends, Payout and Statutory Reserves 2025; 3.07 - Liquidation - BB Turismo - Dec/2024.

4. Participation: during the period, Coaud, represented by one or more of its members, participated in the following meetings/events: 02/12/2025 – Coaud, Coris and Vicri Meeting; Coaud, Coris and Chief Economist Meeting; Meeting with Mirador; Meeting with KPMG; 02/13/2025 – BB Elo Fiscal Council; Coaud, Coris and Vifin Meeting; Meeting with Audit; Meeting with Coger; Meeting with URI; and 02/14/2025 – Banco do Brasil S/A Fiscal Council.

SIGNED: Egidio Otmar Ames, Aramis Sá de Andrade, Marcelo Gasparino da Silva, Rachel de Oliveira Maia and Vera Lucia de Almeida Pereira Elias.

Brasilia - DF, February 14, 2025

(electronically signed)

Leandro Dias Guia
Solutions Manager



DATE, TIME AND PLACE: 21/02/2025 - 12:00 p.m., not in person.

PARTICIPANTS:

Audit Committee (Coaud): Egidio Otmar Ames (Coordinator), Aramis Sá de Andrade, Marcelo Gasparino da Silva, Rachel de Oliveira Maia and Vera Lucia de Almeida Pereira Elias.

Advisory Management team for Statutory Committees (Geace): Leandro Dias Guia.

MATTERS DISCUSSED:

1. Matters for Deliberation: 1.01 - ISSUANCE OF OPINION - 2025/09 - BBC Note 2025/028 - Integrity Activities Report - 4Q2024; 1.02 - ISSUANCE OF OPINION - 2025/10 - BBC Note 2025/019 - SCI and Compliance Function Assessment Report - BBC - 2024.

2. Matters for Debate / Manifestation: 2.01 - Minutes 2025/010 - KPMG; 2.02 - Minutes 2025/013 - Chief Economist; 2.03 - Minutes 2025/014 - Mirador; 2.04 - Draft Minutes 2025/009 - Audit; 2.05 - Report and Summary of the Coaud Report - BB Turismo 2024; 2.06 - Minutes 2025/018 - Cogear; 2.07 - Minutes 2025/015 - KPMG; 2.08 - Report and Summary of the Coaud Report - BB Asset 2H2024; 2.09 - Minutes 2025/011 - Internal; 2.10 - Minutes 2025/020 - Internal; 2.11 - Minutes 2025/016 - Vifin; 2.12 - Minutes 2025/012 - Vicri.

3. Matters for Acknowledgement: 3.01 - Bacen/ Desup Official Letter 4717/2025; 3.02 - Audit Report: Gedip; 3.03 - Audit Report: Gedip; 3.04 - Securitization Assets and Management Assets: Documents Reviewed in 4Q2024; 3.05 - CyBBer Report No. 30; 3.06 - Financial Statements - BB Asset - Fiscal Year/2024; 3.07 - Commencement Notice - Gedip; 3.08 - Technical Note 138,478.

4. Participation: during the period, Coaud, represented by one or more of its members, participated in the following meetings/events: 02/18/2025 - Board of Directors of Banco do Brasil S/A; and 02/20/2025 - Fiscal Council of BB Tur Viagens e Turismo Ltda.

SIGNED: Egidio Otmar Ames, Aramis Sá de Andrade, Marcelo Gasparino da Silva, Rachel de Oliveira Maia and Vera Lucia de Almeida Pereira Elias.

Brasilia - DF, February 21, 2025

(electronically signed)

Leandro Dias Guia
Solutions Manager



DATE, TIME AND PLACE: 02/26/2025 - 2:00 pm, in person and videoconference.

PARTICIPANTS:

Audit Committee (Coaud): Egidio Otmar Ames (Coordinator), Aramis Sá de Andrade, Rachel de Oliveira Maia and Vera Lucia de Almeida Pereira Elias.

Risk and Capital Committee (Coris): Vilmar Gongora (Coordinator), Anelize Lenzi Ruas de Almeida, Iêda Aparecida de Moura and Paulo Roberto Evangelista de Lima.

Strategy and Organization Board (Direo): Thiago Affonso Borsari, Carlos Augusto Demantova, Gabriela Regina Severiano Araujo and Jacqueline Resplandes Lacerda.

Strategic Partnerships and Participations Unit (UPE): Katia Luzia Antunes Bittencourt.

Advisory Management team for Statutory Committees (Geace): Leandro Dias Guia, Lisleine Pryjma Berbert and Maria Rita Fernandes Lima.

MATTERS DISCUSSED: ECBB; Holding Vision Strategy Evolution; and Strategy Risk.

SIGNED: Egidio Otmar Ames (Coordinator), Aramis Sá de Andrade, Rachel de Oliveira Maia and Vera Lucia de Almeida Pereira Elias.

Brasilia - DF, February 26, 2025

(electronically signed)
Leandro Dias Guia
Solutions Manager



DATE, TIME AND PLACE: 02/28/2025 - 12:00 p.m., not in person.

PARTICIPANTS:

Audit Committee (Coaud): Egidio Otmar Ames (Coordinator), Aramis Sá de Andrade, Marcelo Gasparino da Silva, Rachel de Oliveira Maia and Vera Lucia de Almeida Pereira Elias.

Advisory Management team for Statutory Committees (Geace): Leandro Dias Guia.

MATTERS DISCUSSED:

1. Matters for Deliberation: 1.01 - ISSUANCE OF OPINION - 2025/12 - Dicoi Note 2025/138.408 - SCI Report (CMN 4.968/21 and CMN 4.595/17), 2024 cycle; 1.02 - ISSUANCE OF OPINION - 2025/16 - Technical Note USD 137,174 - Review with changes to the Specific Information Security and Cybernetics Policy; 1.03 - ISSUANCE OF OPINION - 2025/15 - CIB Technical Note 138.084, dated 02/14/2025 - Petrobras SA - TPR.

2. Matters for Debate / Manifestation: 2.01 - Minutes 2025/019 - URI; 2.02 - Minutes 2025/017 - Audit; 2.03 - Minutes of the Report and Summary of the Coaud Report - BB-BI 2H2024; 2.04 - Minutes 2025/021 - Internal.

3. Matters for Acknowledgement: 3.01 - BB's Response: Bacen/ Desup Official Letter 1869/2025; 3.02 - Audit Report: Protocol; 3.03 - Febraban Material - Internal Audit Committee Meeting, 02/20/2025; 3.04 - Financial Statements - BB-BI - Fiscal Year/2024; 3.05 - Provision for Contingent Demands - PDC - Jan 2025; 3.06 - BB Credit Portfolio Analysis - PCLD - Jan 2025; 3.07 - Whistleblower Channel Protocol; 3.08 - KPMG Addendum; 3.09 - Report of Accounting or Tax Regulations - Jan/25.

4. Participation: during the period, Coaud, represented by one or more of its members, participated in the following meetings/events: 02/24/2025 - BB Asset Board of Directors; and Ativos S/A Board of Directors; 02/25/2025 - BB Consórcios S/A Board of Directors; and 02/26/2025 - BB-BI Board of Directors; and Coaud, Coris and Direo Meeting.

SIGNED: Egidio Otmar Ames, Aramis Sá de Andrade, Marcelo Gasparino da Silva, Rachel de Oliveira Maia and Vera Lucia de Almeida Pereira Elias.

Brasilia - DF, February 28, 2025

(electronically signed)

Leandro Dias Guia
Solutions Manager