



Annual Report 2024



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Presentation

What to expect from this Annual Report

For the seventh consecutive year, TecBan is accountable to society, presents the results of its actions and shares its vision for the future

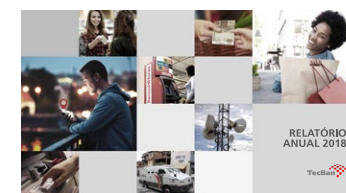
TecBan's commitment to transparency has led the company to publish its Annual Report since 2018. This seventh edition covers the period from January 1 to December 31, 2024. In the following pages, in addition to presenting the results and initiatives of the last year, we also provide a vision for the future.

As the largest ATM network in the world in terms of amounts handled, TecBan values its pioneering role in promoting financial inclusion for the Brazilian population, while also anticipating ways to facilitate access to new digital means.

This document demonstrates the evolution of the company's social actions, as well as its governance and environmental sustainability practices.

To ensure accessibility of the information, this report includes descriptions of the images for people who are blind or visually impaired.

Enjoy your reading.



In 2024, we unified the company's brands, we optimized processes and developed digital solutions to facilitate access to financial services. In parallel, we are advancing in diversity and inclusion actions

Patricio Santelices, CEO of TecBan: in transformation, the company operates at the intersection between the physical and the digital and thus brings innovations to the present.

#image description: Wearing a white shirt and dark blue pants, with his left arm resting on a red table divider, a bald man with a gray beard and black framed glasses looks at the camera with confidence.



Simplify the present to transform the future

TecBan is a solid company, built as a result of more than 40 years of experience. We are recognized for our robustness, reliability, and extensive presence throughout Brazil. We provide access to financial services in all regions and are a global leader in independent ATM networks. We play a fundamental role in the evolution of the Brazilian financial system, which is known internationally for its innovation. With an integrated ecosystem of physical and digital solutions, we promote efficiency and facilitate access to banking services.

We focus on diversifying operations. In recent years, we have created solutions that support our services and cover areas such as logistics and connectivity, many of which are now offered to other companies.

In 2024, we began a new cycle. As part of a sector undergoing profound transformation, we turned our gaze to the future. Therefore, we have drawn up a business plan for the next five years with the aim of strengthening a new strategic position: we want to be at the intersection of the physical and the digital and thus bring innovations to the present.

To achieve this goal, we have simplified our organizational structure, processes, and product portfolio. We believe that "less is more" and, even in a sec-

tor marked by complexities and regulations, we can achieve high sophistication through focused actions.

The year 2024 marked a turning point: the company took a new direction and reinforced its commercial focus. Here at TecBan, each employee is a salesperson, connected to the needs of customers. This change was reinforced with the unification of the company's brands under the name TecBan, except for Banco24Horas.

Efficiency is our daily goal. We are determined to reduce operating costs to offer the lowest rates to our customers. We have modernized our technological platforms and are in the process of building the infrastructure necessary for migration to the cloud, which is expected to be completed within three years. This will allow us to actively participate in new movements in the digital economy, which include initiatives such as the development of Drex and innovative tokenized solutions.

This cultural transformation is only possible because we transferred responsibility for governance to the entire team, and not just to the Risk, Compliance, and Audit areas. Each of our 6,700 employees is responsible for performing their duties correctly and transparently.

Additionally, we brought in new professionals from different sectors, who contributed valuable external insight. We have worked decisively to increase diversity, especially in relation to female participation. We encourage the training of female security guards and increase the female presence in senior leadership.

Our constant pursuit of simplification and efficiency has also accelerated environmental sustainability efforts, focusing on reducing emissions from our vehicles, and led us to rethink social initiatives, which have now reached a larger scale. An example of this was our rapid response during the severe climate crisis in Rio Grande do Sul, when we were the first to guarantee access to money in a situation of lack of electricity and internet signal.

The future is promising for TecBan. We are focused on uniting the physical and digital and are attentive to new business opportunities. We expect our revenue to grow fivefold over the next five years. While we face significant challenges, we also see equally significant opportunities. The report you have on your screen details this scenario and presents a vision of what is to come.

Enjoy your reading.

Patricio Santelices
CEO



The female presence on the board of directors doubled in 2024: above, standing, from left to right, Cíntia Queiroz, Marina Bertolucci, Robert Baumgartner Jr., Patricio Santelices, Washington Lopes, Angelica Camacho, and Luiz Stefani. Seated, from left to right, are Tiago Aguiar and Karine Barros.

#image description: In a studio with visible lights on the ceiling and a gray wall with a red stripe in the background, five men and four women look at the camera. They are positioned on a floor that is partly red, partly decorated in white, blue and orange.

*Board of directors
in December 2024



TecBan

Simplify the present

TecBan works to promote efficiency and access to the financial ecosystem and contribute to improving Brazilians’ quality of life.

The art of innovating to serve is part of TecBan’s trajectory, created in 1982 and since then dedicated to providing society with efficient access to financial products and solutions. The company works to boost the sector, thereby promoting inclusion and generating positive impacts on the economy.

In its purpose, the company, which has Itaú, Bradesco, Santander, Caixa Econômica Federal, and Banco do Brasil among its shareholders, places society at the center of the business. And it continues to evolve steadily, focused on results, without losing sight of its mission to make the future accessible to everyone.

The company’s values are based on ethics and respect, supported by a culture that promotes efficiency, proactivity, partnerships, and the flexibility necessary to serve the different “Brazils” that exist in the country.

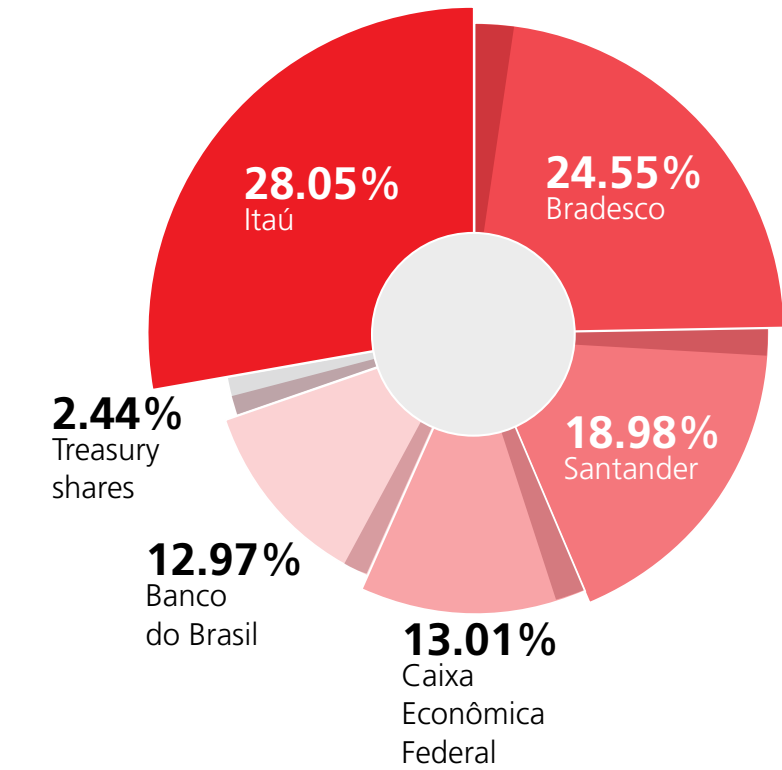
These principles, detailed below, guide initiatives that generate solid financial results and advances in the social, environmental, and governance areas.



A resident of Oeiras do Pará, Mrs. Teresinha traveled to Belém to withdraw her pension of the deceased husband. Now she uses Atmo, the compact Banco24Horas installed in a city market.

#image description: inside a supermarket, a customer wearing glasses and colorful dress uses TecBan equipment to make transactions.

TECBAN’S EQUITY INTEREST



TecBan has the five main banks in the country (Itaú, Bradesco, Santander, Caixa Econômica Federal, and Banco do Brasil) as its shareholders, which shows the company’s solidity in the face of the challenges imposed by each of them, of the sector and the national economy.

The foundations of tomorrow

Ethics, efficiency, and collaboration guide the company’s initiatives

Purpose



Simplify the present and making the future accessible to everyone

Amounts



RESULTS

- Focus on the customer
- Excellence in products and services
- Agility in decision making
- Sustainable results

VALUING PEOPLE

- Belonging
- Recognition
- Self-development

ETHICS

- Integrity
- Honesty
- Respect

Strategic priorities



MULTIPLYING THE POTENTIAL OF THE CORE BUSINESS

Maximize transactional efficiency, with a **differentiated value proposal** for each customer segment.

OPERATING AT A HIGH LEVEL OF EFFICIENCY

Developing an **efficient and dynamic operational model**, both for the core business and for diversification.

DIVERSIFYING THE CORE

Defining a **clear diversification strategy** and **prioritization of major bets** to sustain the business in the long term.

Our differentials



COMPLETE AND INTEGRATED

We are more than the sum of our products: we create journeys where everything connects to generate value. From end to end, between physical and digital, we are always available to deliver maximum efficiency.

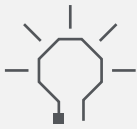
INNOVATIVE AND ACCESSIBLE

For us, the future is not some distant place — it is built by the connections we make today. We now create solutions that put technology within reach of all people and businesses.

SIMPLE AND SMART

We believe that simple is more. Our commitment is to transform technology into convenience and ease so that every bank, retailer, and consumer has an intuitive and efficient experience.

New cultural accelerators



- Agility and continuous collaboration
- Protagonism that enables
- Trust and adaptation
- Powerful connection with the market

Company highlights in 2024

TecBan is strengthening its initiatives in financial inclusion, diversity, and emission reduction

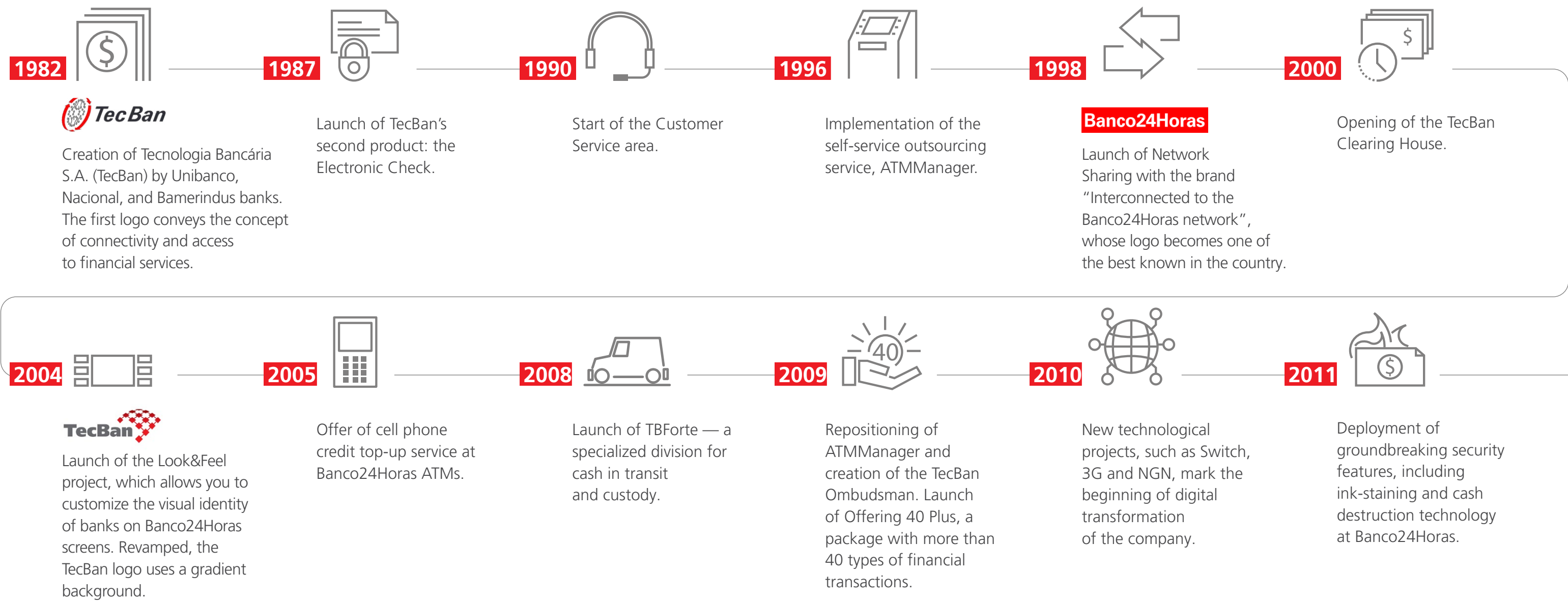
TecBan has accumulated a relevant legacy in the evolution of the Brazilian financial system, as well as in the country's economy. TecBan drives this mission through 42 years of creating, moving, and sharing value. The national scope provides benefits in different aspects of life in society, which includes environmental, social, and governance demands.

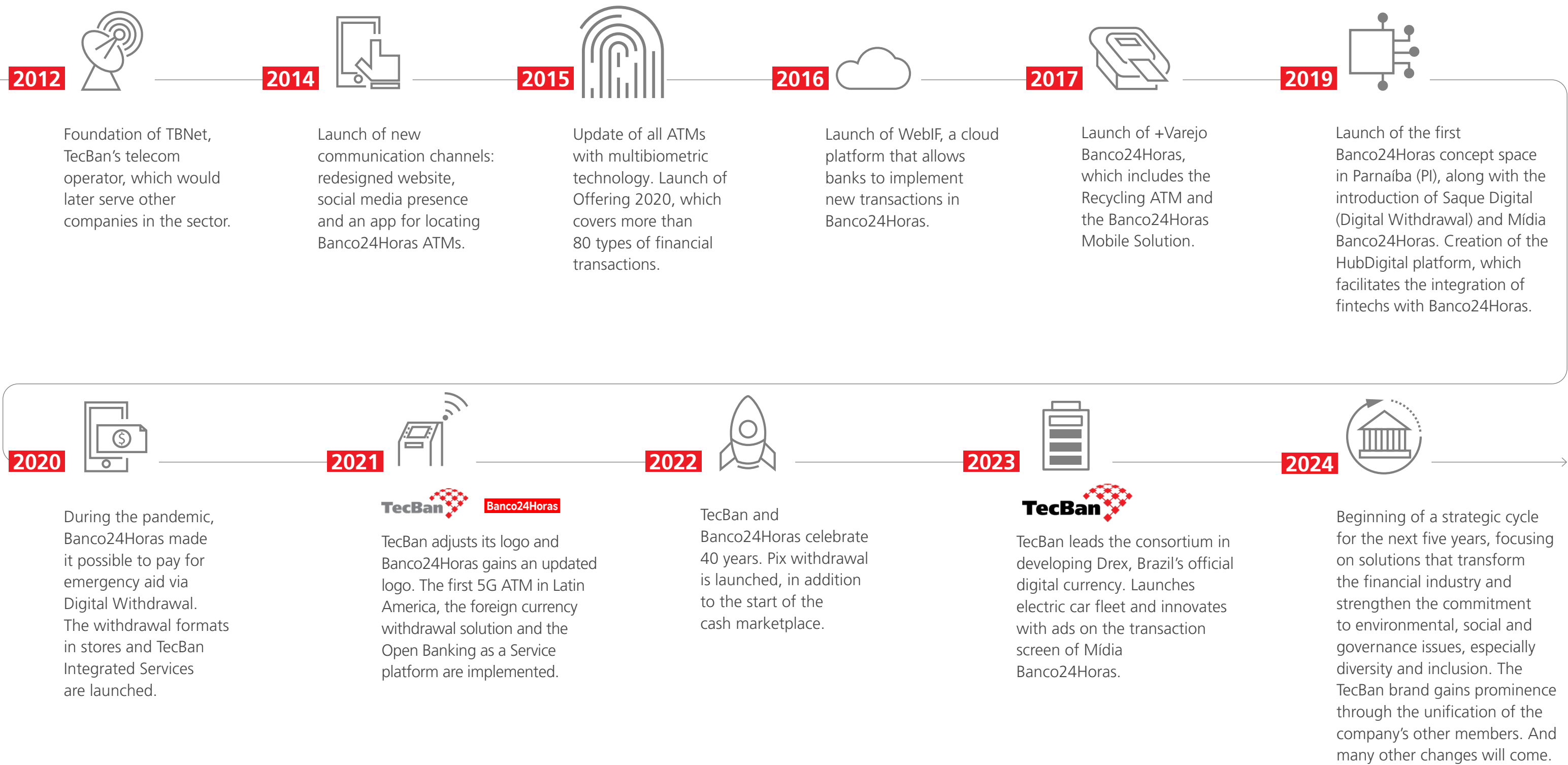
POSITIVE IMPACT IN DIFFERENT AREAS



Learn about the company's history

Since the early 1980s, TecBan has taken its business model throughout Brazil while diversifying its portfolio of products and services.





Living ecosystem

In line with the present, TecBan has reorganized its structure in product groups

Providing efficiency gains so that TecBan can continue its mission of working towards the financial inclusion of all Brazilians through products and solutions that provide the ecosystem with scale, reach, resource optimization and productivity gains.

It was with this objective in mind that the company recently reorganized its portfolio and structure, to simplify the present and prioritize convenience, safety and innovation — and thus build an accessible future for everyone.

This journey involves a more intelligent and agile structure and well-resolved products, with clear benefits for customers, who can count on intelligent interfaces that provide a better user experience.

The new structure provides greater agility and integration and focuses on the development of solutions that meet the needs of a constantly changing market.

Efficient solutions

Distributed across four product groups, 16 services meet the demands of two sectors

CUSTOMERS

FINANCIAL INSTITUTIONS

In addition to offering banking services and products on different platforms, more than 150 Brazilian banks rely on TecBan for logistical support, with security in physical and digital environments and connectivity available more than 99% of the time.

RETAIL

The industry is served by security, cash management, and connectivity solutions, anywhere in Brazil, in addition to three customized self-service management products, developed specifically to meet the needs of businesses.

SERVICES OFFERED

SELF-SERVICE

- Banco24Horas (Offering and Service Hub)
- Atmo
- +Varejo Banco24Horas
- ATMManager
- Field Service
- Construction Works
- Retrofit
- Offer Engine

SECURITY

- Physical Security
- Logical Security

CASH

- Smart Safe
- Cash in transit
- Cash Custody and Processing

CONNECTIVITY

- LinkBooster
- BetterWAN

DIGITAL

- Open Finance



Financial results

Growth sustains new strategic cycle

In 2024, with adjustments designed to strengthen the core business, TecBan enters a new moment in its history

One brand, one TecBan. In 2024, under the leadership of Patricio Santelices, the company began a new strategic cycle focused on operational efficiency, the future of self-service and diversification of services aimed at the financial system and retail.

The strategy is anchored in strengthening the core business and expanding solutions that generate value, especially for the financial market infrastructure

and the future of self-service. This movement involved reviewing the operational model, optimizing the portfolio, strengthening the organizational culture and adopting practices oriented towards agility, protagonism, and alignment with the market. In the past year, TecBan structured the foundations that support its future operations, to maintain profitability and positioning that are compatible with its new moment.



The company's performance in 2024 reflects the consistency of strategic execution, which values TecBan's strengths, including the ability to deliver financial services throughout the country.

#image description: Against a backdrop of yellowish walls and a glass dome with a white structure, two red ATMs can be seen, each with a screen. In front of one of them, there is a black man standing, wearing blue pants and a dark jacket, with a brown bag in his hand and a greenish backpack over his right shoulder.

Throughout the year, TecBan structured the foundations that support its future operations to maintain profitability and positioning that are compatible with its new moment.

The 2024 financial performance reflected the consistency of strategic execution. Free cash flow (FCF), an important indicator of value generation and business sustainability, reached 280.6 million reais, an increase of 19.2% compared to 2023 (235.3 million reais). The company ended the year with 335.2 million reais in immediate liquidity, a volume compatible with meeting short-term obligations.

The implementation of the new strategic cycle required a restructuring with a focus on operational and financial efficiency. The execution of the plan directly influenced some indicators. EBITDA, for example, totaled 513.2 million reais. Still, leverage remained stable at 1.9x, supported by the reduction in net debt.



Like the other members of the company, TecBan Numerário (Cash) contributes to the new strategic moment with efficient solutions aligned with market demands.

#image description: A white armored car is parked on a street, in front of a brown sidewalk. In the background, trees and buildings can be seen, as well as a parked red car.



Product Groups

Banco24Horas consolidates itself as a complete service hub

The world's largest independent self-service network, in terms of withdrawal volume, expands its operations and increases its presence in municipalities by 25%



Available in more than 1,500 municipalities, Banco24Horas ATMs provide access to the financial system on the streets, at bank branches and in stores.

#image description: a black woman, wearing a red flowery blouse and carrying a white bag, accesses a Banco24Horas terminal installed inside a store. Next to the terminal, shelves display drinks and various products.

Created together with TecBan, Banco24Horas emerged as an innovative solution to consolidate multiple banking institutions into a single ATM. From then on, the network evolved continuously and consolidated itself as a hub of essential services with a presence throughout Brazil. In 2024, expansion intensified, with the service base increasing to 1,500 municipalities, 300 more than in 2023.

Today, Banco24Horas offers a variety of services that go beyond cash withdrawals. Among these services, the sale of gift vouchers stands out, the value of which can be paid in up to six interest-free installments. The solution covers brands such as Google Play, PlayStation, Xbox, Buser, Zattini, and Spotify. To top up prepaid cell phones, the following operators are supported: Claro, Tim, Vivo, Correios, Surf Telecom, Algar Telecom, and Sercomtel, in addition to prepaid TV options from Sky and Claro TV.

Our services remain relevant. In 2024, the network began offering installment plans for vehicle-related debts — such as the Motor Vehicle



The offer engine strengthens the bond with customers

Customized solutions increase revenue and provide proactive service to members

Banco24Horas' partner financial institutions have a range of additional services available to offer their customers. These include insurance, capitalization, credit cards, credit withdrawals, personal loans, payroll loans, advance payment of the 13th salary and income tax refunds. It's a way to increase revenue and serve customers in a personalized way.

BANCO24HORAS IN NUMBERS

Main indicators in 2024

230%

of an increase
loan transactions

356%

of an increase total amount
loaned monthly

35%

of an increase average amount
loaned, per customer

+100

thousand monthly consents
for maintenance of benefits
from the National Institute
of Social Security (INSS)

Property Tax (IPVA), annual licensing, and traffic fines — in up to 12 installments. This initiative helps customers better manage their finances, particularly in states where payment is typically limited to fewer installments. The service covers vehicles throughout the country and is available at all Banco24Horas ATMs.

Also in 2024, Banco24Horas began offering ATMs that dispense small-value notes, such as 2, 5, and 10 reais, which strengthens the local economy, especially in smaller municipalities or areas further away from large cities. This incentive makes small purchases easier, helps with change for merchants and supports shopkeepers.

Throughout the year, more than 3.3 billion reais in smaller denomination notes were withdrawn by 21 million customers, who carried out 107 million transactions. The network carries out more than 1.7 billion transactions annually, across more than 90 services available at a single point of contact. Thus, TecBan supports society in its greatest strength: being present with solutions in which the physical and digital meet, according to the needs of each region.

Evolving portfolio

During its trajectory, Banco24Horas has developed a series of different formats. The ATM currently has multi-bank, multi-access, and multi-service options available for more than 150 institutions. There is also Banco24Horas located inside bank branches. Mo-

bile solutions are installed in trucks and containers to expand access.

Finally, Atmo, a compact device with multibio-metric technology, allows cash withdrawals directly at the store ATM, in addition to offering other services with the same speed and security as existing ATM systems.

In this way, Banco24Horas continues to provide a series of solutions that support the national economy. Banks connected to the service have, for example, the ability to offer complementary services directly on the ATM screen, customized according to the needs of each partner institution.

+Varejo Banco24Horas and Individual/Corporate Deposit

The diversified range of services also meets the specific demands of Brazilian entrepreneurs. An example of this is +Varejo Banco24Horas, a solution integrated into the retailer's system that uses "sangria", as the practice of withdrawing part of the money accumulated in the cash register is known, to feed the ATMs.

The service facilitates the deposit of sales proceeds received by a business. The amounts remain under the custody of TecBan, which guarantees greater security for the establishment, while the retailer can manage the financial flow with greater agility and clarity.

At the same time, the ATM reuses the notes from deposits made by merchants for withdrawal operations carried out within the establishment.

Since the machines are the same ones operated by customers to make their own transactions, the solution contributes to a more rational cash cycle in the financial sector.

For individuals and legal entities, especially small traders, it is possible to use the more than 3,500 recycling ATMs to make cash deposits, without using an envelope. The amount is credited in real time to the desired account. As of December 2024, the service was accepted by ten financial institutions: Banco do Brasil, BMS, Celcoin, Fastcash, Bradesco, BRB, Itau, Banco da Amazônia, Banrisul, and Banpará.

Maintenance and infrastructure

The Self-Service vertical is supported by a combination of services that include management and execution of works and building maintenance. This area delivers solutions in management, maintenance, infrastructure, and logistics for self-service equipment.

There are more than 15 options, which involve civil works, revitalization, and engineering projects, and which combine different products and services, according to the demand of each company, at each stage of its trajectory.

The area connects institutions and people throughout Brazil and thus integrates the physical and digital. It serves the entire TecBan, which revitalizes more than 3,500 ATMs and carries out more than 19 thousand freights per year, which means around 10 million kilometers, enough to travel 252 times around the world.

Discover the complete ecosystem

Banco24Horas supports initiatives on different fronts



Research using Banco24Horas reaches more than 7 million people

The network was used to analyze purchasing intentions on Black Friday and the use of the 13th salary money

The scope of Banco24Horas, present in several regions of Brazil and accessible to different audiences, was used in 2024 to conduct two large-scale surveys directly at ATMs. Together, the surveys reached more than 7 million people, from all regions of Brazil and from each social class.

The first survey pointed out patterns in consumption intentions for Black Friday 2024. The data collected showed that consumers had the stamina to face high-value purchases. It also pointed out that consumers start researching prices well before November and plan carefully to find the best cost-benefit ratio. Released weeks before the commercial date, the survey contributed insights, generated by a wide range of interviewees, with filters for different regions of the country or even specific neighborhoods in the main metropolises.

The survey was offered to more than 6 million users, at 19 thousand Banco24Horas ATMs spread across more than 1,000 municipalities in all states. The sample of 126,000 people who responded positively that they would buy something on that date was used.

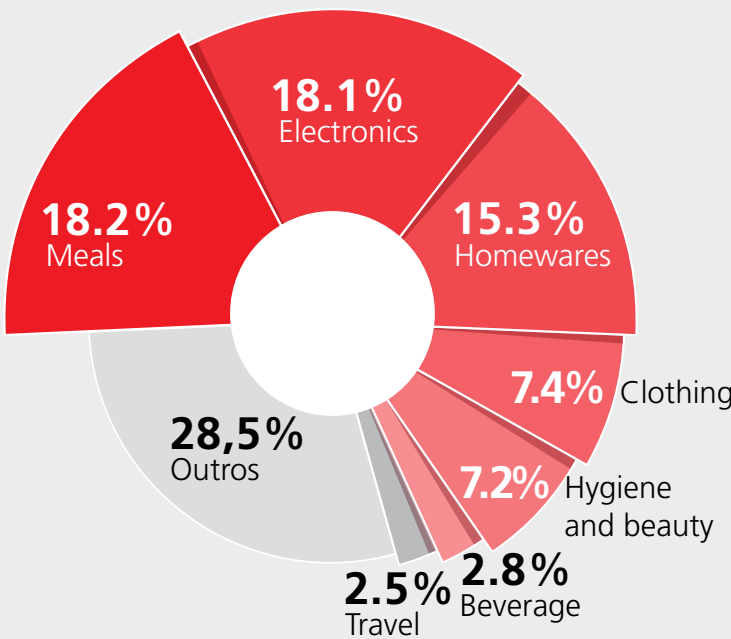
The second study mapped the intentions of Brazilians who receive the 13th salary. Based on more than 1 million responses, it was found that most people do not plan how they will use the extra money. In practice, approximately 25%, with small regional variations, would pay bills, while only 4.9% would use the money for leisure activities. Among those interviewed, 35.9% stated that they intended to withdraw the amount at a Banco24Horas ATM.

A LOOK AT THE CONSUMER

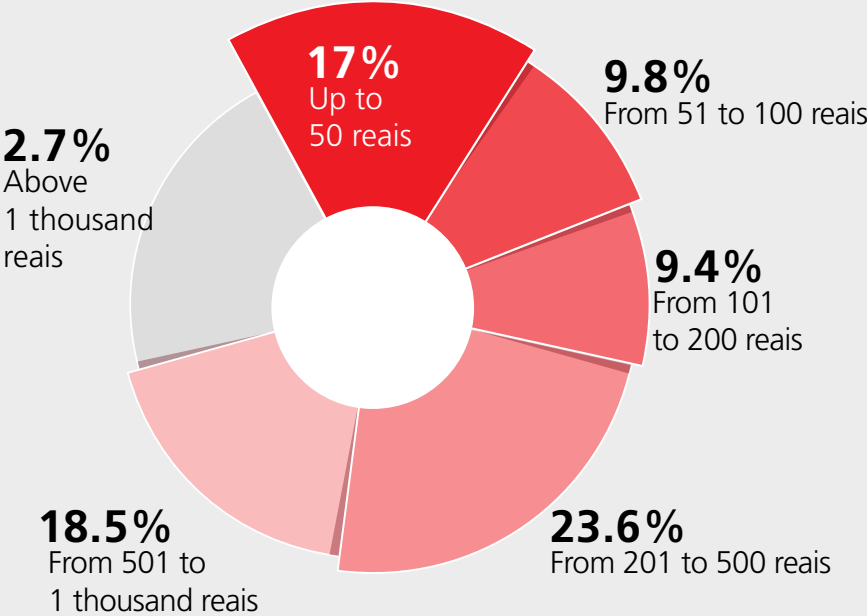
The main conclusions of the two surveys

BLACK FRIDAY PURCHASE INTENTIONS

Interest according to main product categories:

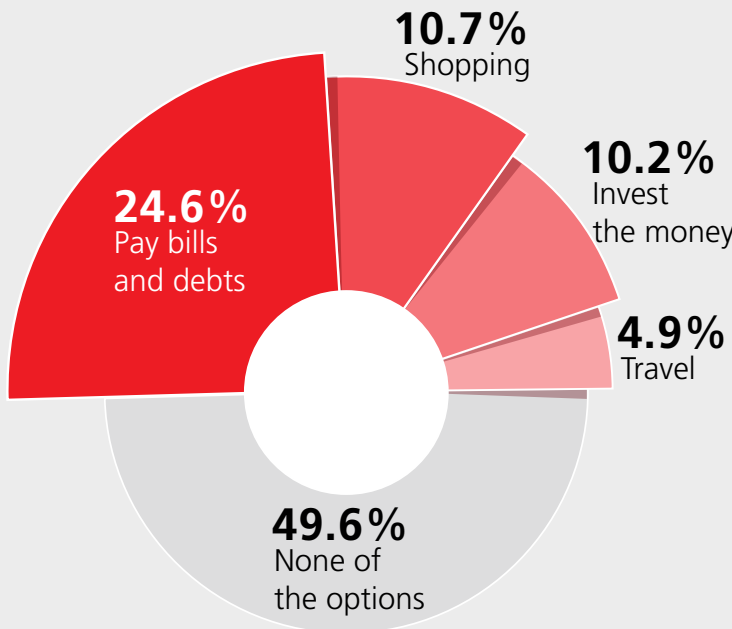


Amounts that respondents intended to spend:



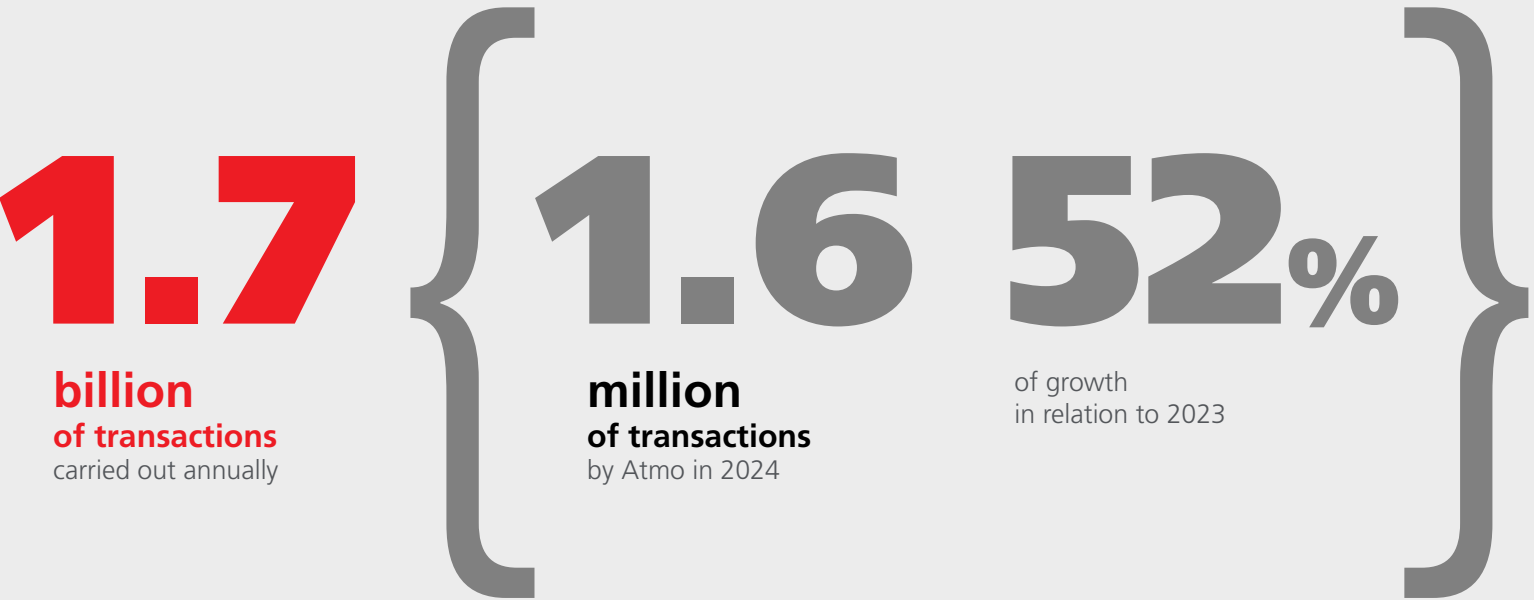
FINANCIAL PLANNING WITH THE 13TH SALARY

Objectives for using money:

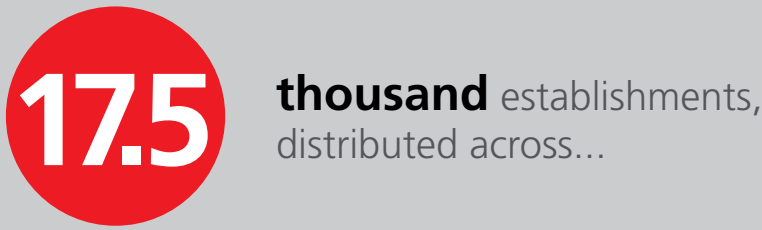


Ubiquity gives supports to the country's economy

The numbers reflect the reach of Banco24Horas



More than



Atmo, the compact Banco24Horas, is a tool for financial inclusion

The solution transforms the lives of isolated communities, such as Oeiras do Pará (PA)

Brazil is rapidly moving towards new trends in digital financial inclusion, but access to cash remains very important for a significant portion of the population. One way to reach this audience is to diversify access options. This is what happened with Atmo in Oeiras do Pará (PA).

Every time they needed to go to the bank, city residents had to take a boat trip to Cametá, the municipality where the nearest branches are located. For many people, this meant wasting an entire day just to withdraw money.

One of the residents, Claudio Santana Barroso, shared that commuting forced him to wake up at 4 a.m. and often return only in the late afternoon or even the following day. "The little we earned was barely enough for anything," he says in a video produced by TecBan about the impact of Atmo's arrival in the region.

Access to money has even improved the daily lives of beneficiaries of government aid programs,



For Cledson Pantógena, owner of Farmácia Popular in Oeiras do Pará, Atmo makes people's routines easier and increases the establishment's sales.

#image description: Inside a pharmacy, a white man with black hair, a gray beard and glasses, wearing a gray shirt, poses for the camera next to a compact piece of equipment used for withdrawals.

such as *Bolsa Família* (Brazilian Family Stipend Program) and Seguro Defeso (Brazilian Unemployment Program for Artisanal Fishermen), an important benefit for the region, which supports fishermen during the fish reproduction season, when work is not permitted. “I withdraw money almost every day, especially when I receive money from Bolsa Família and the city government. We need this service in the city”, says Tainá Oliveira, resident of Oeiras do Pará.

“With Atmo, we can add more products to the store. People come to get the service done and then take the opportunity to buy other things,” says Cledson Pantógena, owner of the city's Farmácia Popular. For Thalita Santana Pereira, store manager at the Solzão supermarket chain, the solution offers a series of advantages. “Atmo is very intuitive. It's easy to operate and doesn't take up much space, which is good because our stores are small.”

“Atmo is great”

One of the most promising options for isolated locations, including large communities on the outskirts of metropolises, is Atmo itself, a tool that further expands Banco24Horas' reach. It is distributed in more than 500 commercial establishments in more than 370 cities in the country. By the end of 2024, around 850 Atmos were installed throughout Brazil. The goal is to end 2025 with approximately 2,000 Atmos in operation.

“Atmo is very intuitive. It is easy to operate and it doesn't take up much space, which is good, because our stores are small. The customer arrives and makes the withdrawal for later spend the money in the store. We serve many riverside communities. Several of them do not even have electricity.”

Thalita Santana Pereira, manager of the Solzão supermarket chain stores

“Before, to withdraw money, I had to go to Cametá. It was a lot of struggles, a lot of difficulty. The little we earned was barely enough for anything, we had to pay for transportation, we had to eat.”

Claudio Santana Barroso, resident of Oeiras do Pará



Since the launch in 2020, more than 13 million reais have been invested in expanding and distributing these devices throughout the country. Recently, Atmo added new services, such as utility bill payments and top-ups for mobile phones and prepaid TV credits. In 2023, approximately 1 million transactions were carried out through Atmo, with a jump to almost 1.6 million in 2024 — an annual growth of around 52%.

With a volume 76% higher compared to the previous year, approximately 361 million reais were withdrawn from these devices across the country in 2024. The North Region also stands out in terms of withdrawal volume, with a growth of 192% compared to the previous twelve months. Last year, 111 million reais were recorded in withdrawals at ATMs in the states of the region alone.

To support communication about the benefits of the solution, TecBan carries out different actions. One of them was a trip by journalists from relevant media outlets covering the national economy. They were able to get to know the reality of the Oeiras do Pará region up close.

They interacted with residents and merchants and witnessed the importance of the solution for a re-

gion with low purchasing power, where cash continues to be valued — currently, with the implementation of the service, 3,500 transactions are conducted in the municipality per month.

The “Atmo is great” campaign was also launched, aiming to raise awareness of the innovative device for both B2C and B2B audiences. Multichannel, with national coverage and lasting six months, the action aims to educate the population about the technology and services available, in addition to awakening the interest of small and medium-sized retailers. The action had more than 31.2 million views and the videos were watched more than 17.3 million times.

“Saca esse rolê” (Check this out)

The importance of cash is also clear in traditional shopping centers in large cities. This is what actress and model Erika Januza discovered, ambassador of the multiplatform project “Saca esse rolê”, which promotes Brazilian popular culture, from all regions, with content produced over ten months and released from October 2024.

To make the best purchases at Acampamento Farroupilha, in Porto Alegre (RS), for example, or at Theatro da Paz, in Belém (PA), Januza prepared

A campaign featuring actress and model Erika Januza is traveling across Brazil to highlight the value of cash in places as diverse as Embu das Artes (SP), shown in the top photo, Belém (PA) in the center, and Porto Alegre (RS) at the bottom.

#image description: In three images, the same black woman with long hair appears in different situations. At the top, she is surrounded by bags arranged in an open-air tent. In the middle image, she drinks from a dark bowl, sitting in front of a white table. In the last photo, she is wearing a red jacket and blouse in front of a white and yellow building.

“


The expectations were many and were achieved. With Atmo, we can add more products to the store. The person comes to do the service and already wants other products. This is how we manage to attract the public.”

Cledson Pantógena, owner of Farmácia Popular

herself: identified in the Banco24Horas app where the nearest ATM was located and made a withdrawal. At the Embu das Artes Craft Fair in São Paulo, she found old LPs, books, crafts, and jewelry. The space has a Banco24Horas ATM, which she used to make withdrawals and negotiate purchases. The actions are detailed in the campaign videos.

The “Saca esse rolê” initiative, which features

eight photographers and content producers, invites viewers to discover Brazil in its essence and explore its culture, parties, street economy, and the experience of having money in hand. The campaign also seeks to show how Banco24Horas is present in the daily lives of people in different regions of the country, who thus participate in significant moments that enrich the lives of local communities.



X-RAY OF OEIRAS DO PARÁ
Foundation: 1653
Population: more than 30 thousand inhabitants
Distance from the capital Belém, by land: 312 kilometers
Distance from Cametá, the nearest city with bank branches, by land: 109 kilometers
Main economic activities: Extraction of wood, açaí, and palm hearts; fishing; and subsistence family farming based on cassava cultivation.

Risk control supports all company operations

The front has four pillars: protection, prevention, incident response, and collaboration

According to the Brazilian Federation of Banks (Febraban), the national financial sector invests approximately 10% of the entire annual budget available for technology in security. It is 3.5 billion reais, with the prospect of increasing in the short term to 4.5 billion reais.

The companies operate on a wide range of fronts, such as constant monitoring of infrastructure, security systems in branches and service points, note inking devices in ATMs, branch monitoring centers, professional security guards, encrypted messaging, biometric authentication, tokenization, Big Data, analytics and artificial intelligence, as well as facial biometrics, chatbot, and Robotic Process Automation (RPA).

TecBan treats the topic as a priority for all its activities. Security actions are constantly reinforced and updated. The following are the fronts of protection, prevention, incident response, and collaboration between different teams.

Over the last two decades, investment in the area has led to the registration of almost 30 patents for solutions and products customized to meet the demands of each client in terms of physical, operational, and cyber protection. As a result, the integri-



Highly trained guards ensure the security of Banco24Horas equipment with the support of advanced technologies that prevent unauthorized remote access.

#image description: a white man, with his back turned, wearing a black uniform and a cap of the same color, holds in his hands a piece of equipment used to access the contents of the red ATM in front of him.

Discover security solutions

The main services that protect TecBan customers' operations

ty of equipment and the confidentiality of transactions are reinforced, based on a continuous effort to monitor the main global trends in the area.

Customized solutions

The solutions offered by TecBan involve a series of layers. They involve, for example, the ink-stained banknotes — this action is crucial to reinforce customer confidence and reduce the incentive for criminal actions, as it is known in advance that the cash taken by force will not be valid.

They also involve a combination of logical security actions, which include the use of Deploy, a secure software distribution and terminal management system; Recovery, which remotely upgrades the operating system; and Crypto, which blocks any attempt at unauthorized access to data.



LOGICAL SECURITY

Deploy: Secure software distribution and terminal management system with remote operation and inventory control.

Crypto: Disk encryption that prevents unauthorized access to information on the HD, thus preventing data theft and the installation of malware on unattended terminals.

Shield: Whitelisting solution that prevents unregistered software and hardware from running.

Recovery: Zero-touch remote operating system upgrade and automatic terminal image recovery.

Opportunity: Behavioral analysis of the terminal and automatic action in cases of fraud and self-recovery of devices.



PHYSICAL SECURITY

The solutions discourage theft, reduce losses, facilitate money recovery, and increase customer confidence in financial institutions. Below are some of them:

- Banknote degradation/inking system
- Smart alarm center
- Shutter reducer
- Internal cabling reducer
- Extended and reinforced vault jackets
- Bipartite safe
- “T” Project (differentiated anchoring)

Operating system migration facilitates remote maintenance

The security area actively participated in the change to Windows 10

A task force led by the monitoring team, with support from other teams, including the security team, updated the operating system of 62% of the company's equipment, from Windows 7 to Windows 10. Change is innovation: In the case of 3,800 machines, the action was carried out remotely, which guaranteed greater protection for the teams, in addition to generating direct savings of more than 10,000 technical hours and 2.5 million reais. The activity took place during the early hours of the morning, so that the population could continue to have access to the equipment during the day.



The operating system update was carried out during the early hours of the morning to prevent equipment from being unavailable during business hours.

#image description: A hand operates a desktop computer with blue images on the screen. In the background, lights of various shades, with a predominance of yellow, blur the scene.

Created in 2008, the company offers safe management and efficient logistics

TBForte becomes TecBan Numerário (Cash)

The most modern cash processing equipment available in Brazil belongs to TBForte, which from 2024 onwards was renamed TecBan Numerário (Cash). The machine processes 33 bills per second, or 2,000 notes per minute.

The investment in technology, accompanied by the repositioning of the brand, strengthens the company's activities, which serve around 5 thousand commercial establishments and bank branches, in addition to 22 thousand points served. There are more than 4,500 employees, more than 600 armored and light vehicles and more than 20 operational bases distributed across 16 states.

An example of a product that supports TecBan itself and its customers, the *Cofre Inteligente Multi CNPJ* (Smart Safe for Entities) increases retail efficiency without compromising security. It allows up to 99 store owners to make deposits, with their own login and password, on the same device, in addition to controlling the flow of cash received by the establishment and its branches and identifying allegedly counterfeit bills. This way, it provides transparency to the process and reduces the risk of human error.

When the service is installed in shopping centers with many establishments, everyone benefits from the optimization of supplier hiring and the reduction in the need for special times to collect cash.

Find out what solutions are offered

Specializing in the cash in transit, the company operates at all stages of the process



CASH-IN-TRANSIT
Supported by bases distributed across strategic points in the country and rigorous security routines.



SMART SAFE
The solution supports retail financial management, with flow control and process optimization.



CASH CUSTODY AND PROCESSING
It has treasury automation, high-speed equipment and monitored security.



CASH CYCLE CUSTOMIZATION
Result of the analysis of each client's operational process, with complete and integrated solutions.

Central Bank Custody

In 2024, TecBan Numerário (Cash) became the first private company in the sector to take custody of the Central Bank's (BC) money — in this case, in Rio de Janeiro (RJ). This achievement occurred because the BC's operations in the city underwent a major change when the institution handed over the building it was renting in the Andaraí neighborhood.

It was therefore necessary to find an alternative to guarantee the storage quality and security of coins and banknotes. Banco do Brasil (BB), which had performed the function since 2006, opened a bidding process, which was won by TecBan.

The company took on not only the storage service, but also the processing task, which involves sorting useful and non-useful banknotes for subsequent destruction. The work will be carried out at the company's base. Whenever a financial institution linked to the BC requests any movement of funds, it will be carried out by TecBan Numerário (Cash).

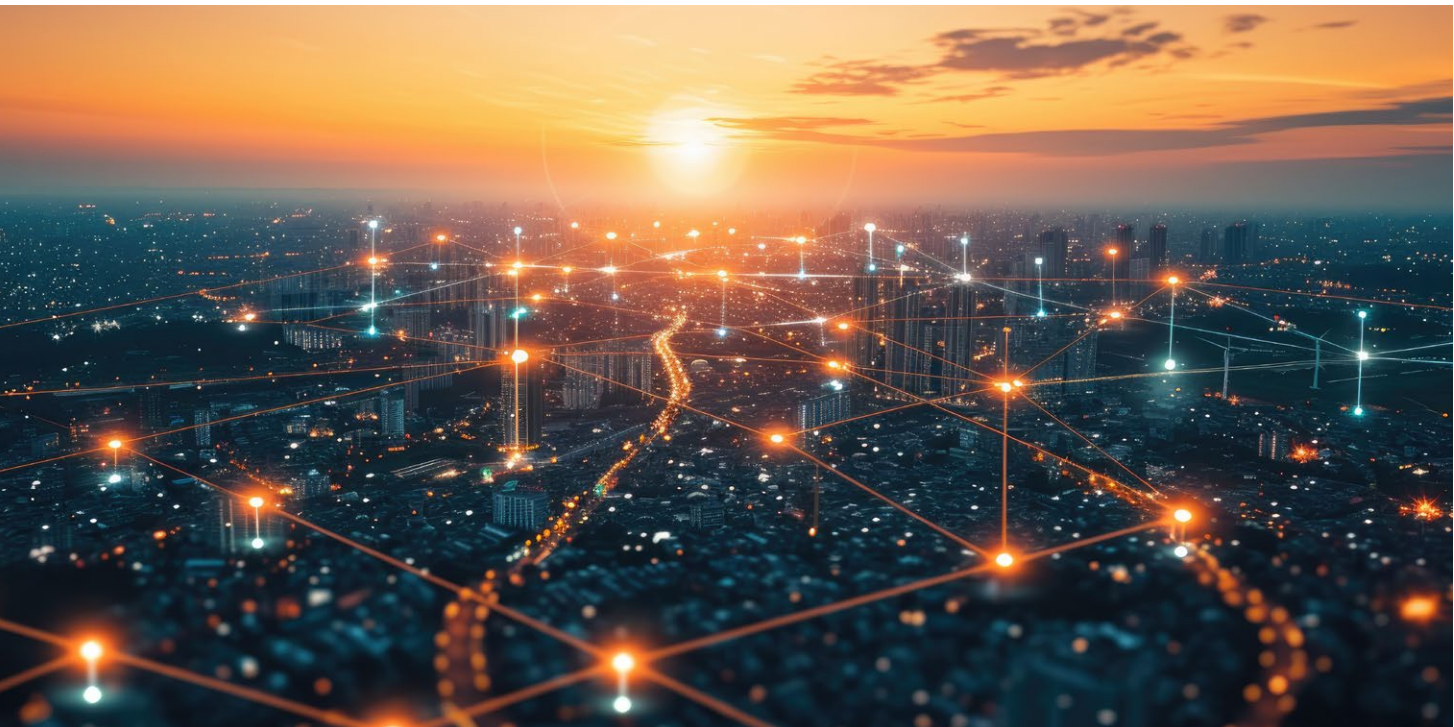
TecBan prepared for the mission by increasing its installed capacity fourfold. The works lasted 60 days and were subject to technical inspections by BB, BC, the Federal Police and the insurance company responsible for the operation.



High performance equipment: The M5 banknote sorter is used to ensure efficient and safe handling of banknotes.

#image description: In a closed room, seven bundles of 20 reais notes slide along an automation conveyor belt. To the side and in the background, machines of blue and gray tones are seen. The environment is closed, and the floor has two tones, gray and cement color.

Formerly TBNet, the company's telecom operator works to offer high availability anywhere



Customers who use the TecBan ecosystem do not even realize it, but their devices spend 99.8% of their time connected thanks to LinkBooster.

#image description: The image depicts a city, seen from above, in the late afternoon, with the sun in the background and the orange sky. Above the houses, streets and buildings appear a series of orange circles, interconnected by lines of the same color.

TecBan Conectividad (Connectivity) interconnects personalized services

With 8.51 million square kilometers, Brazil is home to a variety of scenarios and contexts. Temperatures of minus 14 °C have already been recorded in Santa Catarina and 44.8 °C in Minas Gerais. Its inhabitants live in diverse climatic conditions, from the *pampas* (low grasslands) to the *cerrado* (tropical savanna), from the *caatinga* to the Amazon rainforest. How can we guarantee uninterrupted customer service in such different situations, especially at a time of profound digitalization of the financial system?

The company's response came in 2012 with the creation of TBNet, now renamed TecBan Conectividad (Connectivity), specializing in telecommunications solutions for all the challenges offered by the national geography. Over the years, the company has developed and integrated a series of solutions capable of ensuring the functioning of all the services offered.

With LinkBooster, one of the solutions created by the company, Banco24Horas equipment remains connected 99.8% of the time. This is possible thanks to the use of two mobile technology chips, which allows the device to alternate the use of both chips according to the best signal available at the time — all in a way that is imperceptible to entrepreneurs, employees, and customers.

The solution provides the best service, even in the most adverse environments: During the 2024 climate crisis in Rio Grande do Sul, LinkBooster ensured connectivity in mobile bank branches until the physical telecommunications networks were rebuilt (*read more about the company's activities during the crisis in the state in the chapter on social actions*).

The Multi chip, in turn, uses a single component, with up to four embedded operators, to guarantee machine-to-machine connectivity, or M2M. This solution enables the operations of Atmo, a compact device that can be installed in establishments of all sizes. This way, it reaches the most distant places and underserved regions, including during times of climate crisis.

BetterWAN, an SD-WAN solution, uses software to control data traffic to create a secure and resilient virtual layer, manage private networks more easily, reduce costs and network infrastructure management, and eliminate data center bottlenecks. The result is improved connectivity between a company's data centers, both headquarters and branches, wherever they are located.

Automation support
With highly automated operations, TecBan Conecti-

dade invests in remote service. On average, 99.5% of calls are opened automatically. They begin a repair routine that follows a previously designed script. Another difference that the area provides for customer service is the installation of contingency modems, in case problems occur in the communication link of an ATM.

Intelligent and predictive tools also support monitoring and automation capabilities, with continuous anomaly accuracy, precise diagnostics, effective collaboration, and effective monitoring.

In the telecommunications vertical, TecBan Conectividade (Connectivity) offers 4G/5G and SD-WAN connectivity solutions. With maintenance, repair and infrastructure solutions, it ensures the proper functioning of self-service equipment in both the financial and retail sectors.

Furthermore, in 2024, the Information Technology (IT) area led the BI/Analytics Program, which meets the demands of various areas of companies focused on making data available for decision-making, creating new analysis contexts based on integrations with various systems, and encouraging the use of machine learning. It is a way to encourage a data-driven culture, which is especially relevant for the company.



TecBan Conectividade (Connectivity) monitoring center in Alphaville (SP): The company focuses on remote service and the use of predictive tools.

#image description: From behind, a man with short dark hair, wearing a blue and gray patterned shirt, works hunched over in front of six screens displaying maps, tables and graphs.

Products and services to ensure connectivity

See the services that support ongoing customer operations

BETTERWAN:

SD-WAN solution that improves data traffic control capacity and generates a secure and resilient virtual layer for interconnection between a company's data centers and between the head office and branches.

Main clients: **Bradesco** and **TecBan**.

107 points invoiced.
Of these...

63 external customers,
with revenue of...

500
thousand reais

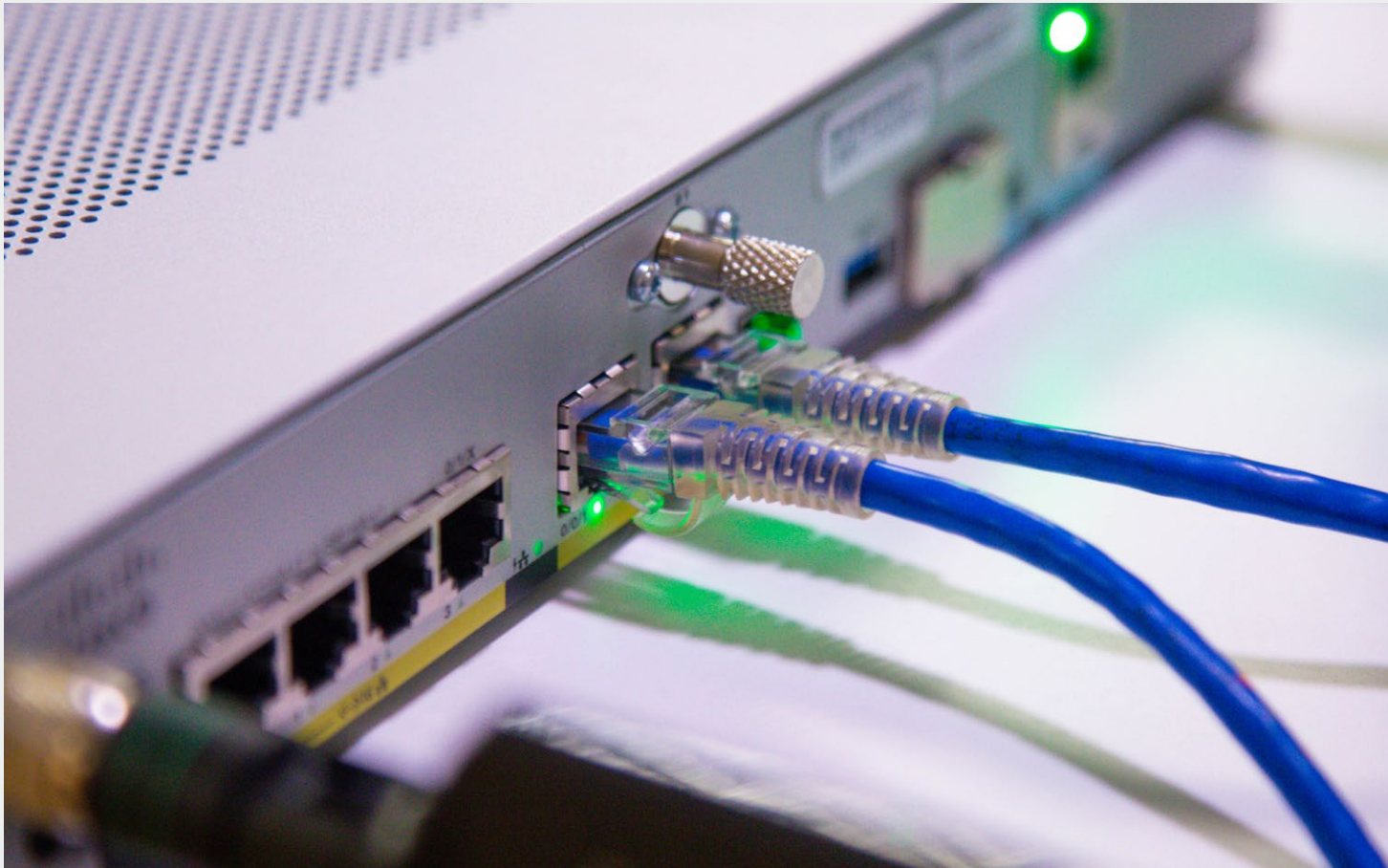
LINKBOOSTER:

Dual SIM 4G connectivity solution or 5G, with selection of the two best signal coverages at the location and automatic switching whenever necessary. Thus the customer is not left without communication.

Main clients: **Itaú**, **Santander** and **C&A**.

2 749 points invoiced
and...

19.3
millions of reais
of revenue between
external customers



MARKET RECOGNITION:

TecBan Conectividad's (Connectivity) portfolio is strategic, both for the company and for other companies in the financial sector, who recognize the value provided by the ability to bring financial services to any location, with stability and security.

Transacts

19.8
more than
millions of reais
with external customers

Revenue of

22
millions of reais
up to October 2024

External customers
represent

90%
of revenue

First phase of Drex is completed

Now TecBan is participating in the next stage of the development of national digital currency

“D” for digital, “R” for real, “E” for electronic and “X” to indicate modernity and connectivity. This is the origin of the name adopted for Brazil's official digital currency, under development by the Central Bank (BC). Drex is, as the acronym itself indicates, a digital version of the real, based on an encrypted blockchain environment, but regulated by the national banking authority, which thus guarantees availability and stability.

While other virtual currencies can be “mined” on computers around the world, Drex will be produced by the Central Bank, with parity in relation to the real. The proposal is to increase the agility, efficiency, and security of financial transactions, in addition to reducing costs and promoting financial inclusion.

TecBan plays a decisive role in the design and implementation of Drex. In phase 1 of the pilot, which began in March 2023, it led a consortium with companies from different segments of the financial sector. That is when it developed privacy solutions that will be used to guarantee the evolution of the currency,



After actively participating in phase 1 of Drex implementation, TecBan participates in the new stage with a solution developed for the needs of agribusiness.

#image description: Agricultural equipment sprays liquid inputs onto a crop, with trees in the front and, in the background, the sun and some clouds.

together with other institutions, such as AWS, Banco Arbi, Banco do Nordeste, ClearSale, CPQD, Dinamo, Foxbit, Tokens, and Pinbank. In October of the same year, it participated in the first interbank transfer issuance of the new digital currency.

TecBan continues to contribute to the second stage of Drex development, which began in October 2024. The focus is on implementing use cases and resolving technical issues. New solutions and improvements will be validated in the coming months.

Solution for agribusiness

In September, the BC announced 13 use cases selected to support the new phase of development. One of them was proposed by TecBan. With the theme “Transactions with agribusiness assets”, the project, conducted by a consortium led by TecBan, allows testing the viability and analyzing an innovative process that involves key instruments of the agribusiness sector in Brazil: the Green Rural Product Certificate (CPR-Green) and the Green Agribusiness Receivables Certificates (CRA-Green).

Among the benefits of the selected use case is the possibility of achieving greater transparency on a public network, as well as increased process efficiency through automated settlement systems, which al-

so enables applicability to other assets such as real estate receivables and commercial notes. In this way, TecBan shares its four decades of experience and its focus on innovation with the financial sector.

Nexchain Launch

Still at the forefront of advances that contribute to the new tokenized economy supported by digital assets, TecBan launched the Nexchain platform, an infrastructure that allows companies in the financial system to access blockchain networks, similar to the one used by Drex.

Using this solution, operations carried out on the blockchain network can be settled based on already known payment systems, such as Pix. In this way, institutions that adopt the tool will be able to benefit from a secure, networked environment to innovate and develop new business models with tokenization and the creation of digital assets.

In other words, Nexchain was developed to enable the integration of institutions into a functional blockchain, which allows the use of all available transactions in financial operations and even simulates those foreseen in the Drex pilot, through operations of creation, issuance, redemption and transfer of digital assets.



Produced by the Central Bank, Drex will be used to carry out more complex transactions, such as the purchase and sale of real estate or financial assets.

#image description: A smartphone, held by a hand, displays an image on the screen that reads: "Drex by Central Bank of Brazil". In the background, out of focus, are shelves with packages of different colors and sizes.

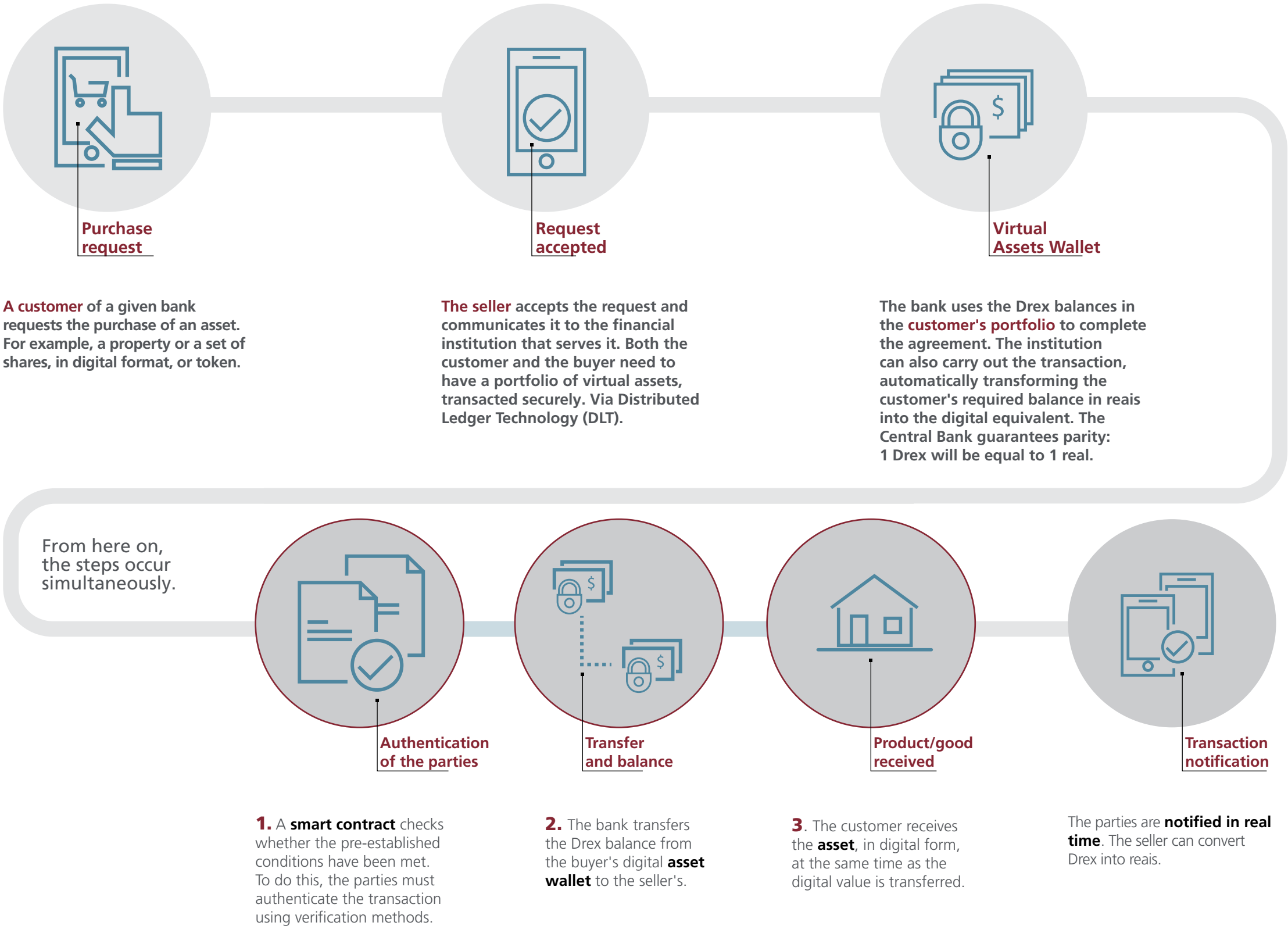
Drex's walkthrough

The digital real will serve consumers, retailers and banks in an integrated manner

Drex relies on a circuit of interconnected partners that share financial information in real time and in a secure environment between buyers and sellers of assets. To access the platform, the company (or individual) will need an authorized financial intermediary, such as a bank, which will transfer the amounts to a digital wallet. It will be a valuable solution for more complex transactions, which involve the purchase and sale of financial assets, such as shares, debentures, government bonds, and even property and automobile ownership certificates. And it will work as illustrated below.

Real-time transactions

Understand how the new digital national currency will work



AI Journey Prepares the Future

In building its digital strategy, the company analyzes applications for artificial intelligence

Emerging in the 1940s, artificial intelligence (AI) finally gained scale and began to meet a series of needs of people and companies. Aware that technology is not an end, but a means to achieve different objectives, with great benefits in efficiency and productivity, TecBan began to analyze all the possibilities of using it in its routines and processes, including in new business solutions.

The AI Journey seeks to leverage the use of the tool, to strengthen the digital mind-set in all areas. The effort is conducted in five main stages.

Five-step roadmap

TecBan's journey to implement technology safely



ESTABLISHMENT OF CULTURE

With training, studies, consultancy and events, the company advances to disseminate information about the potential of technology.



GOVERNANCE

It consists of a set of policies, ethical principles, risk management, compliance and security for the adoption of technology at TecBan. The search for responsible and ethical use involves the creation of data privacy policies, security, algorithm transparency, curation, language model training and risk management strategy.



TOOL SELECTION

For each possible application, AI can contribute in different ways, in different products, platforms, or even embedded in tools that already exist. This curation work is essential to ensure the best use, case by case.



PRACTICAL

It is time to apply the available tools, according to clear governance criteria and parameters defined in advance, initially in smaller projects. Workshops circulate information internally about the difficulties of the journey and the lessons learned from the results achieved.

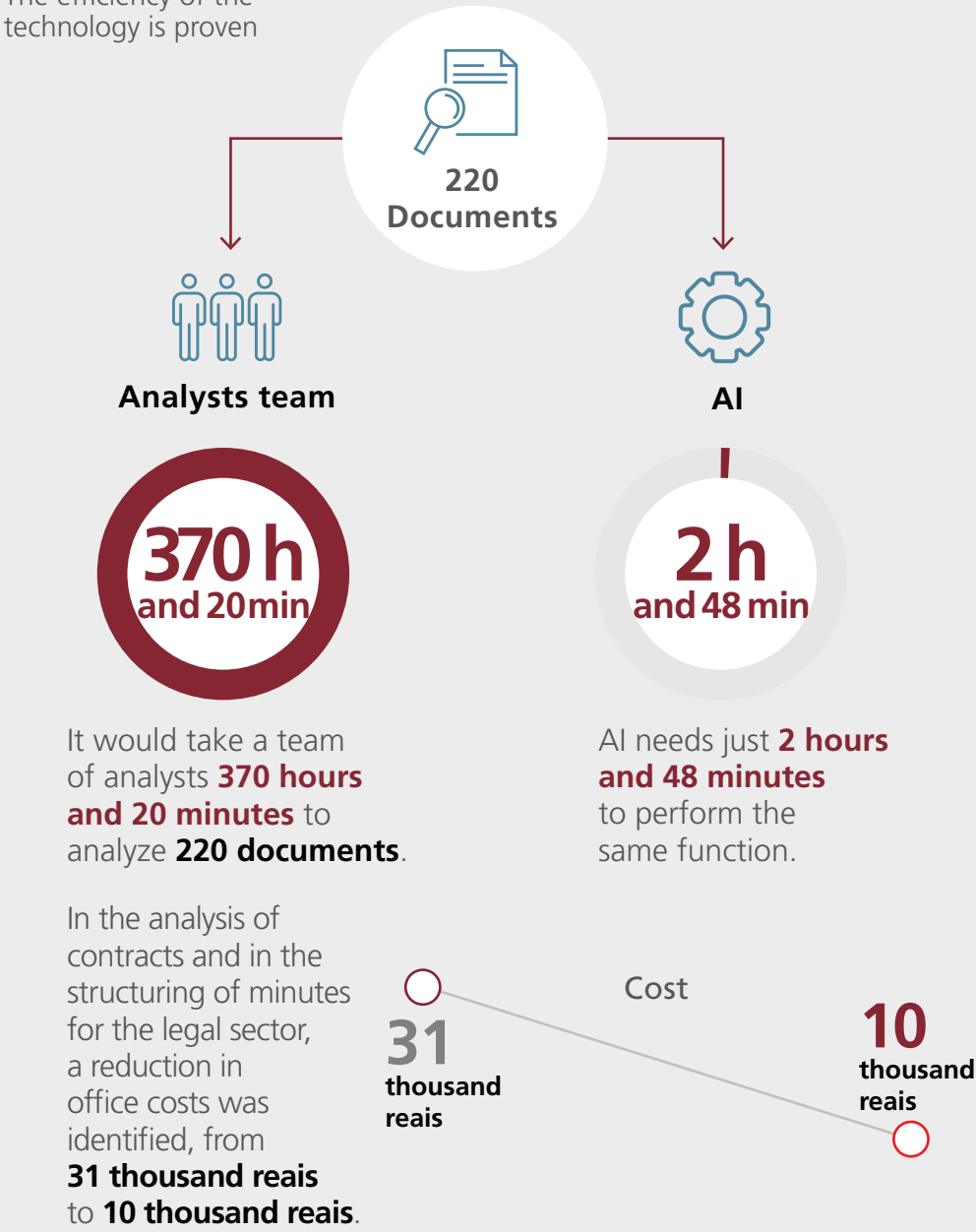


HIGH AND MEDIUM COMPLEXITY CASES

Once the literacy stage, mapping of opportunities and use on a reduced scale has been completed, it is time to carry out more ambitious actions. The company's regulatory management, for example, has already identified a significant reduction in document review time thanks to AI.

THE ACTION ALREADY SHOWS RESULTS

The efficiency of the technology is proven



Company leaders share experiences

TecBan participated in the most relevant events for the sector

To share its solutions and bring its value proposition to the sector, TecBan participated in the most relevant events in the market. In May, for example, the company was present at the APAS Show 2024.

The world's largest supermarket fair opened space for TecBan to present the complete ecosystem of retail solutions, with telecom and monitoring solutions, such as LinkBooster, in addition to the Smart Safe. Visitors also had access to exclusive benefits and promotions, such as exemption from monthly fees.

At the same event, *Saque via Pix* (Brazilian Instant Transfer Withdrawal) was presented, a service that allows customers to make cash withdrawals directly in stores, based solely on the bank's app. In this case, the store owner, in addition to receiving a bonus for each completed withdrawal, can increase foot traffic in the store while promoting cash recirculation and reducing the amount of cash kept on hand. It is

a system similar to Atmo, but integrated directly into the POS terminal that the store owner already has.

In June, it was the company's turn to participate in Febraban Tech 2024, the main technology and innovation event in the financial sector in Latin America, held at the Transamérica Expo Center (SP). Throughout the program, TecBan brought visitors into contact with the behind-the-scenes operations of the world's largest independent ATM network, in an immersive augmented reality experience that showed how the passive inking technology works and allowed a virtual visit to the company's logistics center, located in Cotia (SP).

From October 8 to 10, in the capital of São Paulo, 33 thousand people participated in the main B2B business platform in Latin America, which brings together the entire ecosystem of network infrastructure, connectivity and technology, Futu-recom 2024. There were 250 exhibiting brands, 800 speakers and more than 240 hours of content. Tec-Ban was present with a booth and participation in panels that demonstrate how the company continues to seek to innovate.



TecBan booth at the APAS Show 2024, the largest supermarket fair in the world: Visitors learned about the solutions available in telecom and monitoring.

#image description: A structure with red walls supports two signs that say "TecBan". It is a booth, located in an events area, whose roof is made up of gray tiles supported by black painted metal structures.

TecBan's operations have a national scope

The largest independent ATM network in the world operates in each of the states of the federation


THE PRESENCE IN NUMBERS

850


Atmo

23,727


Banco24Horas ATMs




Equipment		
	Atmo	Banco24Horas ATMs
South	75	2220
Paraná	43	885
Rio Grande do Sul	9	851
Santa Catarina	23	484




Equipment		
	Atmo	Banco24Horas ATMs
Midwest	33	1975
Distrito Federal	9	630
Goiás	10	857
Mato Grosso	1	215
Mato Grosso do Sul	13	273



Equipment		
	Atmo	Banco24Horas ATMs
Southeast	235	12891
Espírito Santo	13	505
Minas Gerais	77	1685
Rio de Janeiro	38	3422
São Paulo	107	7279



Equipment		
	Atmo	Banco24Horas ATMs
North	109	1707
Acre	11	58
Amazonas	14	655
Amapá	3	99
Pará	74	672
Rondônia	1	80
Roraima	2	81
Tocantins	4	62



Equipment		
	Atmo	Banco24Horas ATMs
Northeast	323	4934
Alagoas	18	286
Bahia	94	1070
Ceará	51	1220
Maranhão	59	425
Paraíba	26	243
Pernambuco	44	846
Piauí	16	259
Rio Grande do Norte	10	417
Sergipe	5	168

Operations support retailers and banks from all over the country

TecBan maintains bases capable of meeting
market demands for connection and security

NATIONAL DISTRIBUTION

24

Cash-in-Transit (CIT)
company bases

92

Integrated Services

3,363

Connectivity – Installed machines

	Bases of cash-in-transit company	Services Integrated	Connectivity
South	2	13	287
Paraná	1	6	103
Rio Grande do Sul	1	5	141
Santa Catarina	–	2	43

	Bases of cash-in-transit company	Services Integrated	Connectivity
Midwest	–	8	155
Distrito Federal	–	4	61
Goiás	–	2	73
Mato Grosso	–	1	9
Mato Grosso do Sul	–	1	12

	Bases of cash-in-transit company	Services Integrated	Connectivity
Southeast	8	42	2403
Espírito Santo	1	4	33
Minas Gerais	–	7	437
Rio de Janeiro	1	10	412
São Paulo	6	21	1521

	Bases of cash-in-transit company	Services Integrated	Connectivity
North	2	6	116
Acre	–	–	2
Amazonas	–	2	53
Amapá	1	1	12
Pará	–	3	41
Rondônia	1	1	1
Roraima	–	–	1
Tocantins	–	–	6

	Bases of cash-in-transit company	Services Integrated	Connectivity
Northeast	12	23	402
Alagoas	1	1	13
Bahia	5	6	123
Ceará	–	3	59
Maranhão	1	1	38
Paraíba	1	2	40
Pernambuco	1	5	100
Piauí	1	3	7
Rio Grande do Norte	1	1	10
Sergipe	1	1	12



Sustainability

TecBan advances in inclusion and emissions reduction



As a leader in a sector of the economy traditionally occupied by men, TecBan decided to move forward with hiring and training more women. It was the priority for the diversity agenda in 2024, with continuity in 2025.

#image description: In a high-ceilinged environment, with lighting, exposed structure and white and red walls, a group of people, mostly women, smile for the camera.

Company increases hiring of women, reduces environmental impact and expands access to financial services, in line with UN Goals

Hiring more women for different positions, including senior leadership positions. Reduction in emissions caused by the vehicle fleet, resulting from the migration to biofuels. Strengthening inclusion actions, supported by Atmo, a compact device ideal for locations that face difficulties in accessing financial services.

These were TecBan's main priorities in 2024 on the fronts related to environmental, social and corporate responsibility. It was a year dedicated to reviewing material issues in these three areas, with actions that generated rapid results aligned with the Sustainable Development Goals (SDGs) of the United Nations (UN).

This strategic focus has brought significant positive impacts to employees, customers and other stakeholders, as well as society as a whole. Throughout the year, 458 Atmo installations were carried out, 81% of which took place in new cities, where the solution became Banco24Horas' first service point.

In the environmental pillar, the use of ethanol in light vehicles increased from 13% to 61%, which reduced emissions by 45% compared to the previous

year. In the field of diversity, the female presence in hiring rose to 52%, an improvement compared to the 37% recorded in 2023.

Multidisciplinary effort

The progress achieved reflects a structured effort that

began in 2021, when TecBan hired the consultancy **PwC** to assess the maturity of its business units in environmental, social and governance practices. The diagnosis, completed the following year, mapped out opportunities for evolution and outlined a plan to strengthen these fronts.

On the environmental agenda, the consultancy suggested measures to optimize energy consumption, reduce pollutant gas emissions and improve sustainable disposal, promoting the circular economy. In the social aspect, the analysis detailed ways to expand measures to expand financial and digital inclusion,

Complete journey, from diagnosis to actions

The process that began five years ago has reached the consolidation stage



strengthen diversity and inclusion, expand employee training and reinforce health and safety in the workplace. In the governance axis, the topics identified as most promising included financial performance, data security and privacy, ethical and transparent action, in addition to acceleration in technology and innovation.

Based on this analysis, a team made up of employees from different areas of TecBan began to develop a solid and coherent program that would preserve, connect, and expand actions that were already being practiced, albeit unofficially. In 2023, six work sprints resulted in more than 40 deliveries, while the company matured processes and collected ideas from brand management.

In 2024, the time has come to advance in materiality and to put into practice previously designed and tested initiatives, always with the support of internal communication actions, which will help to reinforce the alignment of employees with the organization's priorities. The material topics indicated by PwC were also revisited. In 2025, the goal is to achieve an even greater degree of maturity in these areas. The priorities established for last year will be strengthened and carried forward to generate continued impact for society.

Check out TecBan's material themes

As it transforms, the company refines its strategic priorities based on the themes most relevant to its business and stakeholders. Updated material themes reflect a commitment to sustainability, innovation and responsible governance.



ENVIRONMENTAL

- Greenhouse gas emissions
- Responsible consumption and circular economy
- Climate change
- Energy consumption and use



SOCIAL

- Financial and digital inclusion
- Employee training and development
- Diversity, equity, and inclusion
- Occupational health and safety
- Community Relations



GOVERNANCE

- Ethics and transparency
- Cybersecurity and data privacy
- Technology, innovation, and digital transformation
- ESG and corporate risk management
- Network reliability and stability





Environment

New phase of the climate agenda expands the scope of emissions

For the first time, TecBan carries out a complete inventory, with data covering all its operations

In 2024, for the first time, the global average temperature exceeded the 1.5 °C limit established by the Paris Agreement, signed in 2015. It was the hottest year on record, surpassing the previous record set in 2023 and 1.6 °C above pre-industrial levels, according to data from Copernicus, the European climate monitoring agency.

Brazil also showed a significant increase in temperatures. According to the National Institute of Meteorology (Inmet), which represents the country in the World Meteorological Organization (WMO), among the six hottest years since measurements began in 1961, only one occurred in the last century: 1998. The others — 2015, 2016, 2019, 2023, and 2024 — belong to the last decade, with last year at the top of the historical series.

TecBan's commitment is to reversing this scenario. The company operates based on the principles of the “5Rs”: refuse, rethink, reduce, reuse, and recycle. The focus is on reducing the use of resources and increasing process efficiency, with a direct impact on emissions. To guide projects in this direction, it is necessary to operate with consistent and up-to-date data.

To this end, the company carried out, for the first time, an inventory covering all of its emissions,



By replacing the main fuel in its light vehicles with ethanol, TecBan Numerário (Cash) achieved significant results in reducing emissions from its fleet.

#image description: In a covered space, next to columns painted black and yellow, six white cars can be seen lined up, with their headlights on. They are standing on a predominantly gray floor.

The strategy is to measure to manage

The emissions survey is used to evaluate scenarios and qualify the results

Company reduces total emissions*

	2023	2024
Scope 1 (direct emissions)	10,128	11,149.7
Scope 2 (direct emissions)	3,822.8	5,484.5
Scope 3 (indirect emissions)	26,247.1	18,469.3
Total	40,197,9	35,103.5

* In tons of carbon dioxide equivalent (tCO₂e)

and not just part of its business units, as was done until 2023. The survey underwent external verification, in accordance with the criteria of ISO 14064, which establishes guidelines for the accounting and management of greenhouse gas emissions.

Thus, the registry has become broader and more complete, with the potential to expand the capacity to integrate environmentally responsible practices into operations. The survey identified a drop in indicators, largely attributed to the replacement of gasoline with biofuels for the flex vehicle fleet.

Pilot project

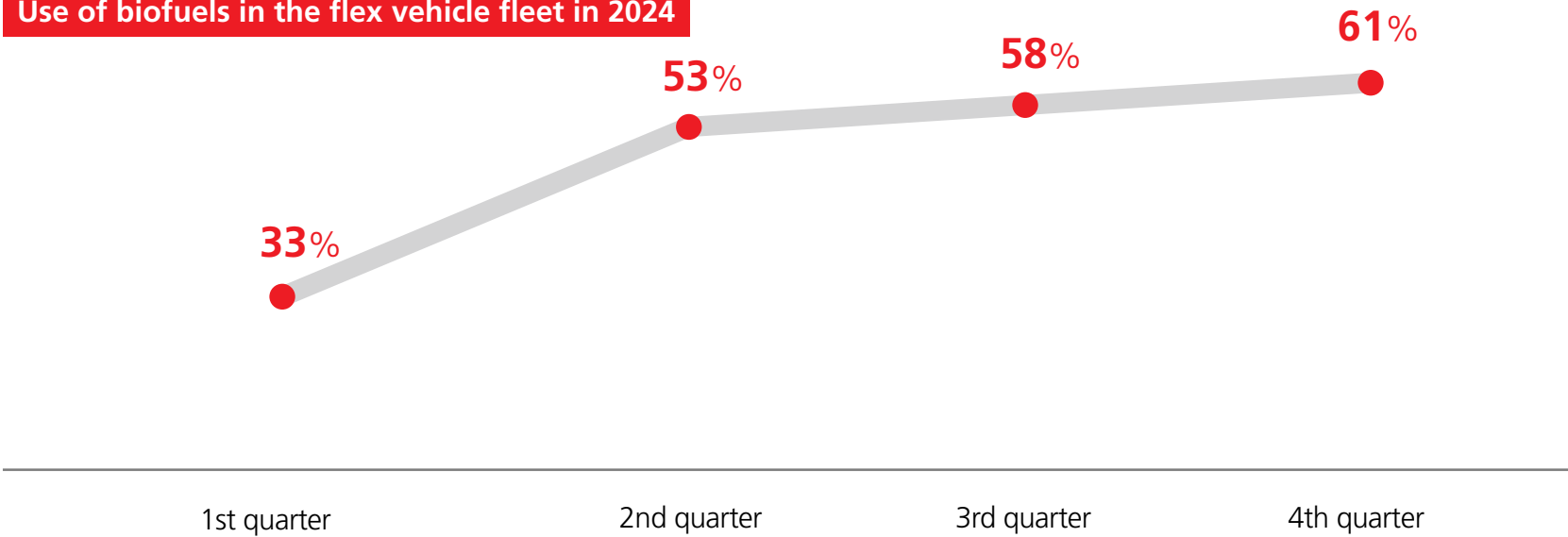
Providing secure and connected financial services throughout the country requires the use of a fleet of more than 600 vehicles. Team travel represents Tec-

Ban's main source of emissions. To face this challenge, the company has implemented a series of actions aimed at reducing its environmental impact.

In 2022, the pilot project of TBForte's first electric armored car, currently TecBan Numerário (Cash), went into operation. The following year, the company also began a pilot project to electrify vehicles used by operations teams. It also incorporated two armored cars equipped with solar panels, which allow the engine to be turned off during stops, to maintain the functioning of the air conditioning and security systems. This technology reduces fuel consumption, noise and emissions by up to 50%.

The strategy advanced on two fronts during 2024. One of them is the electrification of older fossil fuel-powered vehicles that, instead of being replaced,

Use of biofuels in the flex vehicle fleet in 2024



have been given a new lease of life. The adaptation costs half the price of a new diesel-powered model and less than half the price of a zero-kilometer electric car.

Another practice is the large-scale adoption of ethanol, a renewable fuel that emits 89% less pollutants compared to gasoline, according to the International Energy Agency (IEA). The transition began in April and, by the end of the year, had led to a 48 percentage point increase in the consumption of renewable fuel.

Environmental results are reported on an ongoing basis. For the sixth consecutive year, TecBan completed the report of the Carbon Disclosure Project (CDP), a non-profit organization that mobilizes investors, companies and governments to promote collaborative actions in favor of sustainable development. In 2023, TecBan received a "B" grade, the best ever recorded by the

company, two levels above that obtained in the previous year. At the time of this edition's publication, the score for 2024 had not yet been released.

The TecBan Numerário (Cash) fleet is also part of the *Despoluir* (Depollute) environmental program, an initiative by SEST SENAT that encourages practices focused on sustainability in logistics operations.

As part of the initiative, the company carries out an annual vehicle assessment of armored vehicles with the aim of improving air quality and working conditions for professionals involved in the operation. The process includes measuring the emission level of each vehicle and checking safety items, in accordance with established standards. Vehicles that fail the test undergo a reassessment by TecBan and return to the program until they obtain the green seal, which is used as an incentive to adopt the practice.

Free energy market

Another way to reduce emissions is to increase the use of electricity from renewable sources. In August, TecBan Numerário (Cash) began contracting for supply with guaranteed clean energy, in a minimum volume of 5 MWh per year — a quantity sufficient to serve 71% of its operational bases.

Energy is acquired through the Free Energy Market, a negotiation environment that allows companies to contract directly with generators or traders, which promotes cost reduction and allows criteria to be defined, such as the source used. Of TecBan's 28

operational bases, 20 have already signed contracts. The estimate is to reduce electricity costs by around 25%, which represents an annual saving of approximately 1.2 million reais.

The next step is scheduled for 2025, with the issuance of the first International Renewable Energy Certificates (I-REC), a global system that certifies the renewable origin of the energy consumed. The forecast is to issue 20 certificates and reach 100% operation with clean energy by the end of the first half of the year.

Circular economy

In 2024, TecBan achieved 99% equipment recycling, compared to 62.1% recorded in 2018. Over the course of these six years, more than 1.4 million kilos of waste were converted into inputs for the industry, a period also marked by a 78% reduction in the disposal of ATMs.

The results reflect actions that extend the useful life of components through internal repairs, with a focus on reducing costs and the efficient use of resources. Every year, around 4 thousand machines undergo revitalization.

Reuse generates savings by reducing the need to purchase new equipment or parts. It also reduces the consumption of energy, water and other raw materials used in manufacturing, thus contributing to the reduction of carbon emissions.

This process is made possible by the work of specialized professionals, who ensure that the revitalized



The recycling of parts and components has soared at TecBan, from 62.1% in 2018 to 99% in 2024. This way, materials that would previously have had to be discarded are valued.

#image description: A person wearing a blue shirt, apron and gloves, as well as protective glasses and a black mask, uses a blowtorch that throws sparks of light into the environment. In the background, you can see protective equipment and cutting instruments, on the wall and on a bench.

equipment meets the required quality and performance standards, equivalent to those of new products. In cases of total damage, the alternative adopted is disassembly and recycling of the components.

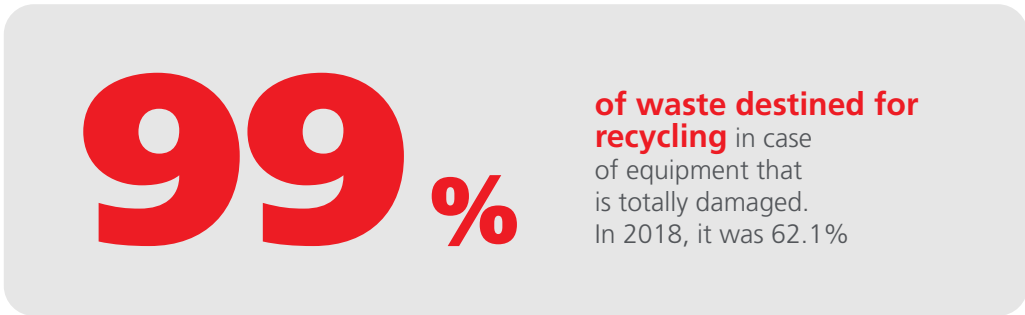
TecBan also retreads the tires of TecBan Numerário (Cash) vehicles. The practice began in operations in the state of São Paulo and doubled the useful life of tires, from 40,000 to 80,000 kilometers driven. For safety reasons, each vehicle uses two retreaded tires, always on the rear wheels. The measure reduces waste generation and reduces emissions associated with the disposal of materials.

The search for continuous improvements remains part of TecBan's environmental agenda. In 2022, the replacement of the coils used in Banco24Horas ATMs for issuing receipts began. The new paper, thinner and whiter, replaced the previous model, which was yellow, and reduced the volume of material consumed by 15%. The change also reduced the need for trees, water and pigment in the production process.

In 2025, the company will implement a project in all its units to use water collected from rain and condensation from air conditioning units. This water will be used for activities such as vehicle washing, irrigation and gardening, with the aim of reducing the consumption of drinking water.

The results of the reuse of resources

The focus on the circular economy is increasing

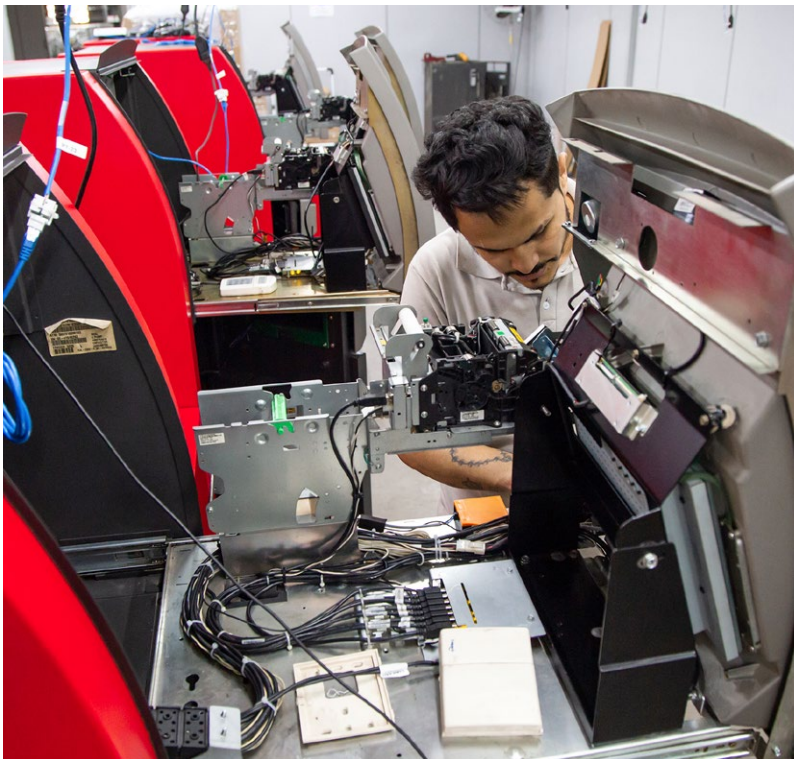


- Decrease of costs with the economy when purchasing new components.

Preservation of natural resources necessary to manufacture new parts.

Quality control, since the revitalized machines follow current quality standards.

Social responsibility, that strengthens the trust of customers and partners.





Social

The crisis in Rio Grande do Sul had agile responses in the most challenging moment of the last decades

With TecBan Numerário (Cash) facilities flooded, the company mobilized to support employees and ensure financial inclusion to the victims of the climate tragedy

On May 5, 2024, Lake Guaíba, in Rio Grande do Sul, reached 5.35 meters in height, a record since the 4.76 meters recorded on May 8, 1941. Porto Alegre faced unprecedented flooding in over 80 years.

Operating throughout the country, TecBan was also impacted by the climate crisis in Rio Grande do Sul — a state that represents the fifth largest GDP in the country. The TecBan Numerário (Cash) base, located on Rua Dona Margarida, in the Navegantes neighborhood, in Porto Alegre, was taken over by the flood.

With no forecast, at the time, for the end of the rains or the restoration of essential services, such as electricity, drinking water, and telephones, the people of Rio Grande do Sul faced a scenario of uncertainty and isolation.

Of the state's 497 municipalities, 478 were affected — 96.18% of the total —, with around 735,500 people displaced or homeless, almost 8% of the just over 10 million inhabitants. Among the 211 TecBan employees in Rio Grande do Sul, one of them was incommunicado and was considered missing — later, fortunately, he was found safe.

Faced with the state of calamity, TecBan began a rescue and recovery operation. One of the first measures was to ensure the security of the values stored



Beware of security: At first, when basic services were no longer being provided and panic set in, the company's concern was to ensure the protection of TecBan's headquarters in Porto Alegre.

#image description: On a flooded street, five men in black t-shirts, guns in their hands and ankle-deep water stand in front of a warehouse with white walls. In the background, a cloudy sky appears.



1 Flooded headquarters: from day to night, the water invaded the TBForté base, current TecBan Numerário (Cash), in the neighborhood of Navegantes, in the north zone of Porto Alegre.

2 Priority service: the collaborators who were left without the house also had support from TecBan, always by boat, during the weeks when the water level remained high.

3 Boats in the streets: the collaborators who were in a position to help, they then began to deliver supplies to those who needed them most. It was a moment of sailing through the streets of the capital.

4 Cleaning safely: meanwhile, TecBan Numerário (Cash) facilities were kept secure. As soon as the water went down, the cleaning the place was conducted.

#image description: In a sequence of four images, from left to right, at the top, a flooded building is shown, a group of five people in a boat, another group of three people in a boat with bottles of mineral water and, finally, four people dressed in gray uniforms.



5 Winter clothing campaign: As winter approached, the traditional clothing donation campaign became even more important. The company managed to collect and distribute 678 pieces, donations of which were directed to people impacted by the climate crisis.

6 Clean house: the northern area of Porto Alegre was one of the last to see the water recede. But as soon as possible, the facilities were restored with the support of employees from other regions, including Paraná, Rio de Janeiro and Bahia, who traveled to provide assistance.

7 The beginning again: Finally, on May 14, 2024, it was possible to resume activities normally. The moment was celebrated by professionals who dedicated themselves during the period of crisis.

#image description: In a sequence of three photos, above, there are two women behind a table full of coats; below, you can see seven men dressed in black, smiling, inside an office with white walls; next to, 15 uniformed men hold the flags of Rio Grande do Sul and Brazil, with two armored cars in the background.



Campaign for employees: working in water and mud created health risks. To prevent harm to employees and volunteers, TecBan launched a vaccination campaign against hepatitis.

#image description: In the foreground, a woman in uniform, with her back turned, stands in front of a table with health equipment. In front of her, five people stand side by side, with a black man, dressed in black, with his right sleeve raised. Next to him, a man in a white coat prepares an injection.

in the database, with immediate action by security teams to prevent any compromise. The company then mobilized employees from different regions of the country to voluntarily support both local teams and the affected population.

The company's boats began to circulate with non-perishable food, cleaning materials, clothing, safety equipment and 26 thousand liters of drinking water. The objective was to ensure minimum conditions of dignity and care for the most impacted communities.

Care for people

To support its employees in Rio Grande do Sul, TecBan implemented a series of emergency measures. These include donating a month of meal vouchers and food vouchers, a vaccination campaign against hepatitis and offering loans of up to two salaries, interest-free, with repayment over up to two years. In addition, the full advance payment of the 13th salary was released for all professionals in the state. The initial impact of these actions on the payroll was 283 thousand reais, an amount fully absorbed by the company.

In total, 33 employees were directly affected by the floods — 16 of them had their homes submerged. These professionals received safe accommodation, transportation to the offices when they reopened and access to the telemedicine team, available 24 hours a day, with psychological support whenever necessary.

TecBan was the first company in the financial sector to fully resume its operations in Rio Grande do

Sul, on May 14. The date marked a turning point for the company, which had already been actively supporting society and the sector, even during the height of the crisis.

Despite also being hit by the flood, the TecBan Numerário (Cash) base maintained its security conditions — a factor that led other financial institutions to use the space to store valuables.

Even before the full resumption of capital, the company responded to an urgent need of the population: access to cash. Amid the instability of electronic payment methods, TecBan installed ATMs connected via satellite in supermarket and shopping mall parking lots in several regions of the state. The initiative guaranteed a minimum level of financial security for residents and traders, allowing the continuity of essential activities.

Solidarity in other regions

Emergency care was not only in Rio Grande do Sul: In 2024, TecBan remained connected with the demands of the communities where it operates, from north to south of the country.

In the municipality of Oeiras do Pará, in the state of Pará, several local institutions, notably the Félix Xavier Paz Municipal School, received donations of TVs, fans, water purifiers, cabinets, children's books, kitchen utensils, and food staples.

The initiative resulted from the demobilization of TecBan office supplies and had the voluntary logis-



tical support of the transport company Visar. In total, 178 people benefited — in a region that already has Atmo, a compact solution from TecBan that expands access to financial services in remote areas.

In the city of São Paulo, TecBan once again supported the Christmas Solidarity event organized by the Dom Orione Educational Center (Cedo), which is part of the Nossa Senhora Achiropita Social Works — one of the most traditional charitable organizations in the capital.

For almost two decades, TecBan has participated in the end-of-year campaign that promotes the purchase, by company employees, of a kit with clothing, gifts and shoes for young people in vulnerable situations. They receive gifts; and their families, food staples. Currently, Cedo serves 450 children and teenagers aged 6 to 18 with after-school activities, which include music, sports, and professional training.



TecBan's Christmas Solidarity campaign includes gifts for young people in vulnerable situations, but also the participation of volunteers during the party.

#image description: There are two photos. One, at the top, presents closed red bags, with the sign "Natal TecBan" in the background. On the right, a larger image shows a group of people, including adults and children, men and women, holding hands, in a circle, under red and green balloons.

Hiring of women grows by 15 percentage points

They account for 52% of new vacancies offered in 2024, compared to 37% in the previous year

In Brazil, 53.3% of adult women participate in the labor market, while among men this rate reaches 73.2%, according to data from the Brazilian Institute of Geography and Statistics (IBGE). The numbers are slightly higher than the global average indicated by the International Labour Organization (ILO), which records 47% female participation and 72% male participation.

Inequality intensifies in leadership positions. According to the IBGE, only 39.3% of management positions are occupied by women, while men hold 60.7% of these positions. Furthermore, women receive, on average, 21.2% less than their male colleagues. In the financial sector, the scenario is even more unequal: Female participation in leadership positions does not exceed 34%, according to a survey by Fesa Group, an ecosystem of solutions for hiring and managing professionals.

TecBan has been working to transform a scenario historically marked by male predominance in its workforce. Among the various inclusion fronts, the company defined as a priority, for 2024 and 2025, the expansion of female participation, both in general hiring and in leadership positions.



According to the Ministry of Labor and Employment, of all professionals working in public security, 87% are male. Aware of this situation, TecBan launched a campaign to hire female security guards.

#image description: Wearing dark uniforms, two women look at the camera, in front of an armored car.

The initiative began in April 2023 and is already showing concrete results. Last year, 52% of new hires were women — a jump of 15 percentage points compared to 2023, when the rate was 37%. The company's expectation is to maintain and expand this progress in the next cycles.

Vigilant women

The mission of creating inclusive work environments that attract and retain female talent can be put into practice even in areas occupied almost entirely by men, such as security. And it was with this objective IN MIND that TecBan Numerário (Cash) launched, for the first time, a training program for female security guards. The course was in person and offered at schools that train in property surveillance, with an extension for armored cars, in the cities where TecBan Numerário (Cash), formerly TBForte, has bases of operation — there are more than 20 municipalities in 15 states in the country.

Aimed at women over 21 years of age, with at least a high school diploma, the initiative served 18 women who completed the certification process. Thus, TecBan works to increase female participation, based on education and training, to generate income in cities where, for now, it is rare to find female security guards.

Leadership training

Furthermore, to encourage the career development of female employees and increase their presence in



Exclusive for women in Belém (photos) and Recife, the scholarships of the annual edition project **Potência das Favelas** put community residents in contact with the world of technology.

#image description: In two images, one above, the other below, women of different ages are seen in classrooms, wearing yellow, white and green t-shirts.

Actions for female inclusion yield results

In a sector traditionally occupied by men, the company has made progress

On average,

52%

of the new hires of TecBan were **women**

18

certified professionals in 2024 by the program of training of female security guards

62.5%

of hiring **female leaders**, a **25%** jump compared to the previous year

50

training hours in the course for training leaders for positions of analyst III, specialist, treasury leader, inspector and security operations

80
scholarships

The Project **Potência das Favelas** was also entirely focused on the female audience, with 40 scholarships in Belém (PA) and another 40 in Recife (PE).

leadership positions, TecBan launched the Female Leadership in Focus program. The initiative offers a 50-hour training path, with monthly meetings spread over the course of a year, followed by six months of individualized monitoring.

The program aims to accelerate the professional growth of participants, to strengthen strategic skills and prepare these people to assume a prominent position within the organization. Three of the participants have already been promoted so far.

The program covered different aspects of the professionals’ routine. Firstly, it focused on the person themselves, with activities capable of helping them understand themselves, their values, motivations, strengths and aspects that can be developed. It also stimulated the ability to understand and manage one's own emotions, to have empathy and self-care. Furthermore, the training addressed people management, and thus encouraged the appreciation of diversity, inclusion, the promotion of a learning culture based on feedback and the adaptation of the leadership style according to the context and needs of the team.

The business management track focused on leadership by context and highlighted the importance of understanding the internal and external factors that impact the organization and influence strategic decisions.

Women's empowerment

On another front of action, TecBan is moving forward with the Potência das Favelas Banco24Horas project.

In 2023, the initiative offered young people living on the outskirts of São Paulo (SP) 25 scholarships for a three-month course at Mastertech, a leading school in teaching emerging technologies and digital business. In 2024, it was the turn to serve low-income women from two other capitals, Recife (PE) and Belém (PA).

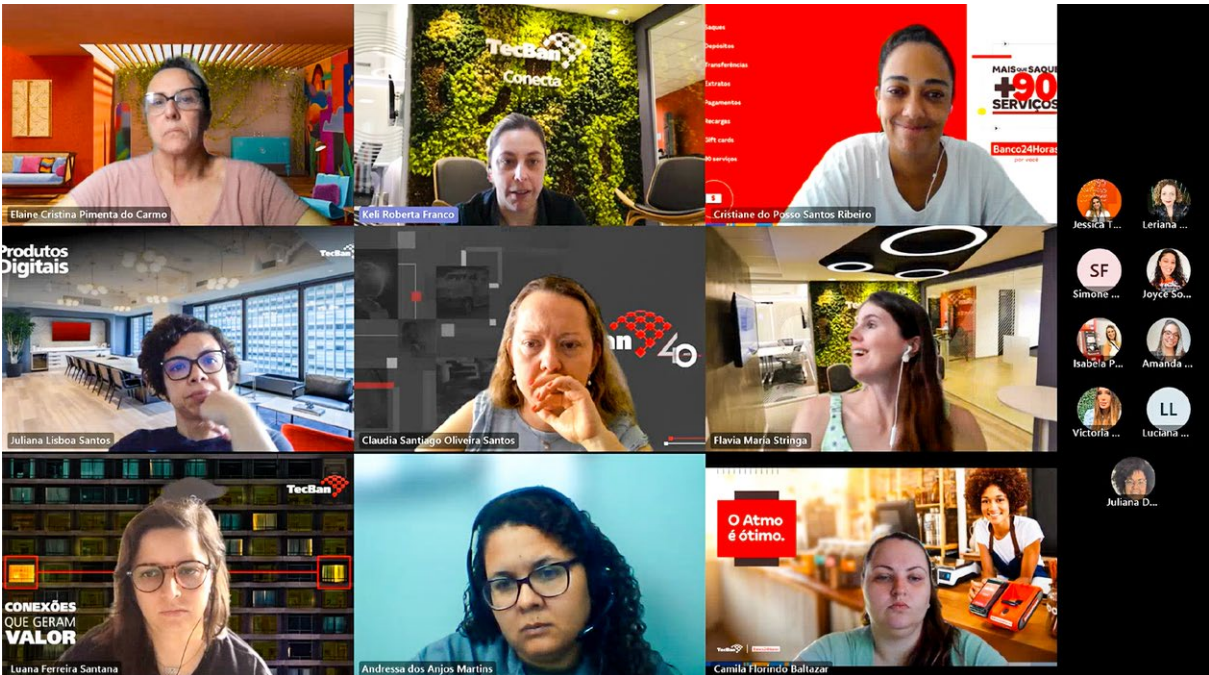
The company sponsored a Technological Citizenship course aimed at female residents of communities over the age of 16. The project lasts six months and has two classes, one in the morning and one in the afternoon. The classes, lasting two hours, are in-person, held twice a week and taught by instructors from the Serviço Nacional de Aprendizagem Comercial (Senac) and the Serviço Nacional de Aprendizagem Industrial (Senai) in each region.

Offered by the Crias Institute, the course presents technology content for community residents, with topics ranging from basic computer concepts to artificial intelligence and advanced programming. Classes are interactive and practical, strengthening participants' knowledge and encouraging them to share their learning with their communities.

The program is divided into an introduction to computing, with basic notions and classes on navigating operating systems, followed by advanced concepts of artificial intelligence (AI) and the fundamentals of machine learning. Finally, it involves advanced programming, with an introduction to languages such as Python and JavaScript and the development of practical projects.

The best students will be recruited for TecBan's selection processes, a way of bringing diversity to the company's staff and, at the same time, tackling a serious structural problem: Only a third of the country's 34 million low-income people aged 15 to 29 study, and more than 50% are unemployed, according to a survey carried out by the Fiep System Observatory. The course is scheduled to end in the first semester of 2025.

Women in focus: TecBan invests in training women to occupy different positions in the company, including positions of senior leadership.



#image description: A screen divided into nine images, all showing women in shots that highlight their faces. On the right side, against a dark background, nine icons indicate the presence of other people in the online meeting.

With support from TecBan, the Museu da Pessoa advances with the Memory, Territory, and Intangible Heritage project

Record of indigenous cultures

The first contact between the Enawenê-Nawê indigenous village and white people only occurred in 1974. This group lives on the banks of the Iquê River, in the northwest of the state of Mato Grosso, and remains faithful to their practices, which include an extensive calendar of celebrations.

In May 2024, the Enawenê-Nawê received a delegation from the Museu da Pessoa, which approached them with the mission of recording their traditions. Visitors had the opportunity to witness the Yăokwa ritual, which marks the beginning of the local annual calendar. The project is supported by the Banco Nacional de Desenvolvimento Econômico e Social (BNDES) and sponsorship from TecBan.

The meeting was part of an ambitious initiative, the Memory, Territory and Intangible Heritage project, which records practices, traditions and memories of traditional communities and residents of indigenous territories.

Also in 2024, the Iny Karajá were visited, who live in a territory on the banks of the Araguaia River that covers areas located in the states of Goiás, Tocantins and Mato Grosso. More integrated into the white



In July 2024, young Enawenê-Nawê people will give video interviews to the Museu da Pessoa team and, in this way, contribute to the recording of their stories. In total, 26 interviews were conducted, led by other members of the tribe.

#image description: On the right of the image, a young man is sitting, with yellow bands on his wrists and ankles, a necklace and blue shorts, looking at a camera, inside a closed environment with a sand floor. A group of people, all seated, watch the scene.

community, the Iny Karajá are known for producing ritxokó ceramic dolls, made with clay and water, decorated with beeswax, cotton and beads and painted with charcoal, genipap and annatto. They portray the community's own residents, as well as figures from local mythology.

Since 1991, the Museu da Pessoa has been collaboratively collecting, documenting, and sharing life stories of people of all ages, races, creeds, professions, social classes, and locations in Brazil. And TecBan has already supported other initiatives of the institution, such as the *Histórias Diversas* (Various Stories) project, launched in 2022, with reports from 15 interviewees with different profiles. In 2025, the initiative to map traditional communities will continue, again with the company's support.

Inclusive actions

The year was also marked by the maintenance of traditional activities, such as the breast cancer awareness campaign, held in October, and the organization of Diversity Week and the Internal Week for the Prevention of Integrated Accidents at Work (Sipat).

These are activities that, together, aim to strengthen the corporate social vision, integrate employees into the surrounding communities where the company operates and raise awareness of the importance of diversity in the development of the country as a whole, and TecBan in particular.




In three images, the variety of actions in TecBan's Social area is shown. On the left is the collection of records from traditional communities, carried out by the Museu da Pessoa with the support of the company. On the right, at the top, the Pink October campaign. Below, the team dedicated to conducting sustainability actions.

#image description: There are three photos. In one of them, a group of people, most of them indigenous, are sitting in a circle talking, with trees in the background. In the second, a group of women, most dressed in pink, stand in front of a wall with a projection of an image of a presentation. In the third one, twelve people, lined up side by side — seven of them women — smile at the camera in front of a wall painted in light green and sand colors.


Impact initiatives

The main actions carried out by the social action area




SUPPORT FOR RIO GRANDE DO SUL

With TecBan Numerário (Cash) facilities in Porto Alegre flooded, the company worked to resume activities, while still taking care of its own employees. The 211 employees who worked in the state received donations of meal vouchers and food vouchers and were authorized to take out loans worth the equivalent of two salaries, interest-free, to be paid in up to two years.




DONATIONS TO OEIRAS OF PARÁ

The arrival of Atmo in the city, in itself, generated benefits for the population, who now have access to cash without having to travel to neighboring municipalities. At the same time, TecBan took advantage of an office demobilization campaign to gather furniture, appliances and books and donate them to charitable institutions in the region.




DIVERSITY WEEK

Held for the fourth consecutive year, the online meeting schedule ran from August 13 to 16 and included the following lectures, one per day: "Learning about hidden disabilities", "The female challenge in the search for professional and personal balance", "Environmental racism — climate tragedies foretold", "Masculinities in transformation: the role of parents in the education of their children" and "Religious diversity and LGBTQIAPN+ rights in Brazil".



2ND SIPAT INTEGRATED

Bronze in the 100 meters at the 2024 Paris Paralympic Games and silver in the long jump at the Kobe World Championships the same year, Paralympic athlete Lorena Spoladore was the guest at the opening session of the Internal Week for the Prevention of Accidents at Work, which also addressed issues such as breast cancer and defensive driving. Activities extended from 21 to October 25th.



PINK OCTOBER

In 2024, the awareness campaign on the importance of preventing breast cancer had a partner: the transport, storage and distribution company Visar took a decorated truck to the TecBan unit in Cotia (SP) for the action. Health professionals accompanied the activity with medical information and messages of support and awareness.



FEMININE LEADERSHIP IN FOCUS

The first edition of the program aimed to accelerate the careers of women who already work at the company. The employees received 50 hours of training, distributed across monthly meetings. The initiative developed three pillars: self-knowledge and personal management, business performance with a contextual vision and team leadership with a focus on promoting diversity.



CHRISTMAS SOLIDARITY 2024

For almost 20 years, TecBan has connected its employees with children and teenagers at the Dom Orione Educational Center, which serves 450 underprivileged young people. The institution operates in the Bela Vista neighborhood, in São Paulo (SP), and offers classes and recreational activities outside of school hours. Once again, employees volunteered to donate gifts and food staples.



POTÊNCIA DAS FAVELAS

Launched in 2022, the project reached its third edition, with 80 scholarships, half in Belém (PA) and half in Recife (PE). They were offered exclusively to women living in communities and provided access to a programming and technology course. The aim of the program is to bring social inclusion to these regions, based on access to qualified jobs.



WOMEN IN CASH-IN-TRANSIT COMPANY

TecBan Numerário (Cash) offered scholarships for the training of female security guards, with vacancies for in-person training in the more than 20 cities where the company maintains a base. In total, 18 women went through the certification process in places such as Petrolina (PE), Campo Grande (MS), Santos (SP), Salvador (BA), and Curitiba (PR).



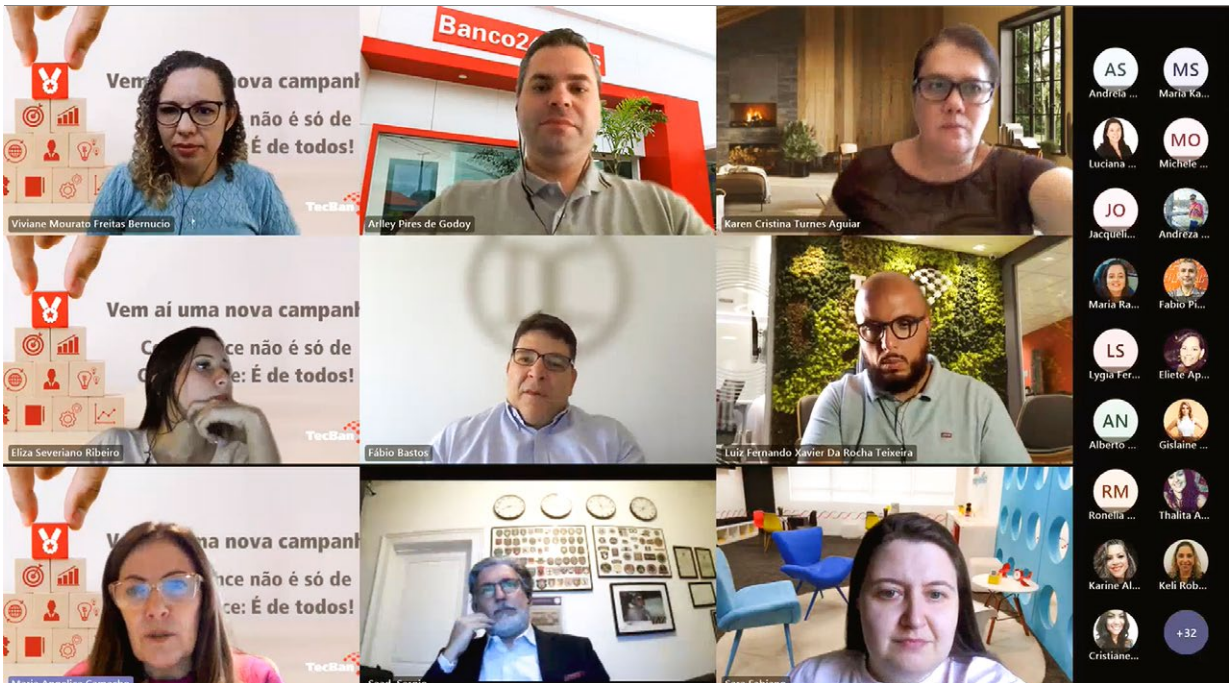
PARTNERSHIP WITH MUSEU DA PESSOA

Sponsored by TecBan, the Memory, Territory, and Intangible Heritage project, from Museu da Pessoa, began actions in two indigenous territories, with the Enawenê-Nawê people, in Mato Grosso, and Iny Karajá, whose territory is between the states of Goiás, Mato Grosso, Tocantins, and Pará.



Governance

After reviewing the Integrity Program and creating a new Code of Conduct, TecBan reinforced a series of actions to engage managers and employees in the corporate culture



The compliance campaign mobilized professionals from all areas of the company, who participated in training and update meetings, most of them online.

#image description: In the right corner, 18 round icons on a black background indicate the presence of participants in an online meeting. In the center of the screen, there are nine faces, five women, and four men.

Compliance is a collective commitment

The financial sector is one of the most regulated sectors of the economy. Several entities — including the National Monetary Council (CMN), the Central Bank of Brazil (BCB), the Securities and Exchange Commission (CVM), the Superintendence of Private Insurance (Susep) and the National Superintendence of Supplementary Pensions (Previc) — work to create standards and monitor their compliance. These and other bodies ensure that services related to private insurance, pensions, currency, credit, capital and exchange operate safely, transparently, and efficiently.

TecBan plays a strategic role in this scenario by connecting different organizations in the sector. In recent years, it has reviewed and strengthened its governance practices, in line with the requirements of regulatory bodies and the expectations of society. One of the highlights of 2024 was the Compliance is for everyone campaign, which reinforced the collective commitment to ethics and compliance.

The objective of the action was to disseminate concepts in a light and didactic way, and thus ensure that all employees understand and value sensitive topics related to ethics and compliance. Engagement and participation in training were encouraged to effectively reach employees regardless of their work format. In addition to the actions with managers, the event included the launch of the Guide to Using Social Networks, anti-cor-

ruption e-learning training and the Risk and Compliance Week, held between September 30 and October 4.

To raise awareness among employees that compliance is everyone's responsibility, the set of actions also made use of several internal channels, such as the *Coneção Express Semanal* (Weekly Express Connection) newsletter, the intranet, the Microsoft Viva Engage social network, WhatsApp groups on corporate cell phones and webinars. At the end of the process, a survey was conducted with managers to evaluate the results achieved.

Risk Management

The company also kept the Risk Committee, established the previous year, in the spotlight. It is a collegial, technical, and specific body of a permanent, non-statutory nature, with consultative and advisory functions — without deliberative power. The committee is directly subordinate to the Board of Directors, to which it reports exclusively.

In this way, TecBan continues a series of strategic decisions adopted previously. In 2023, the Integrity Program — created five years earlier — underwent an update that included the review of the Code of Conduct, the redefinition of guidelines and the implementation of the Consequence Management and Disciplinary Measures Policy. The reinforcement of the compliance culture, intensified throughout 2024, accompanies this mo-

vement and consolidates TecBan's commitment to ethics, transparency and responsibility.

Audit and ombudsman

In 2024, for the third time, TecBan renewed the Quality Assessment certification granted by the Institute of Internal Auditors (IIA). The certification attests to compliance with best practices and industry standards, aligned with the guidelines of the International Professional Practices Framework (IPPF), which serves as the conceptual basis for the official standards defined by the IIA.

The assessment is conducted by a team of international auditors with experience and in-depth knowledge of the sector's innovations and trends. This work is supported by more than two decades of work by the evaluation institute, present in different regions of the world and with experience in organizations of different sizes, both public and private.

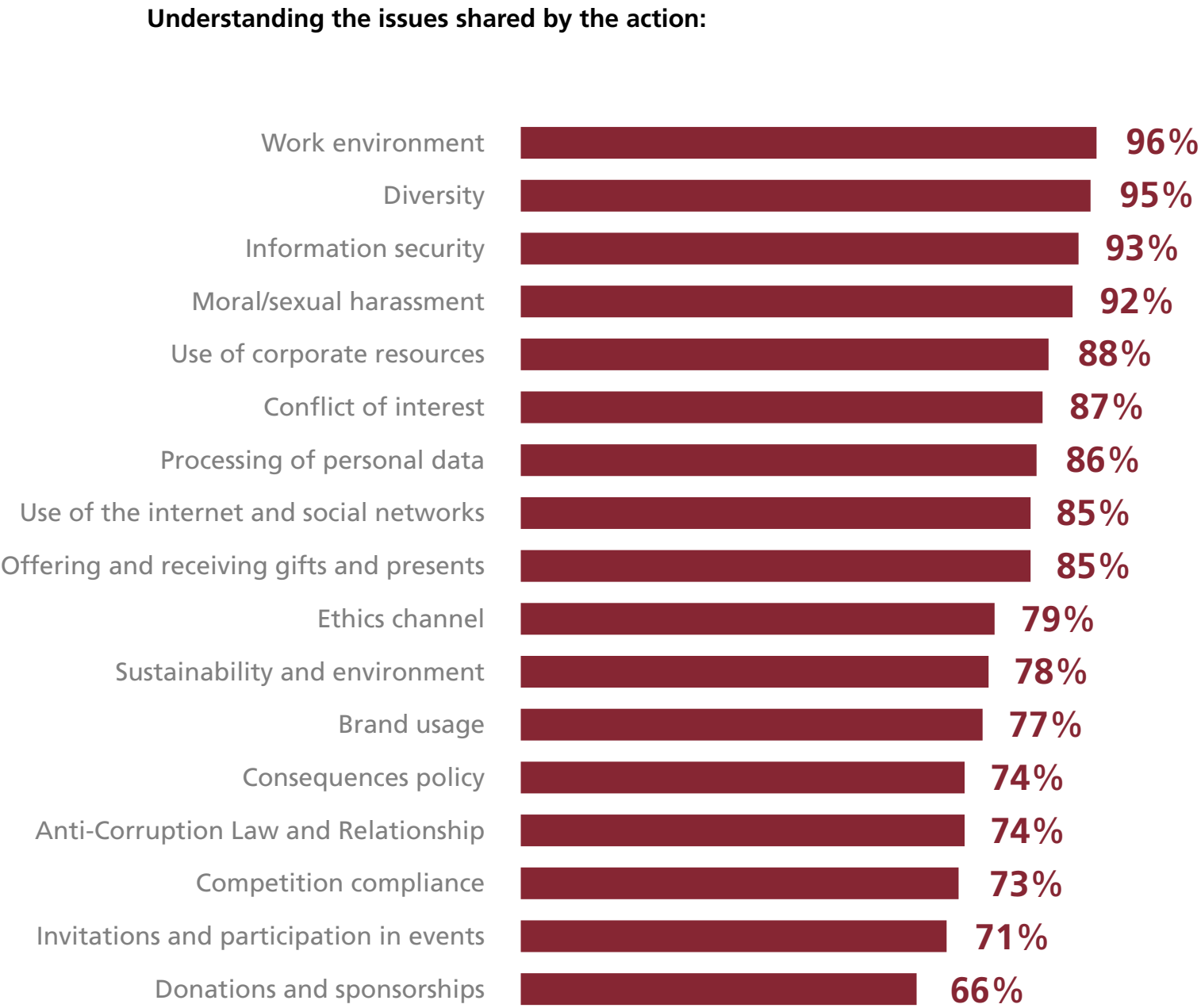
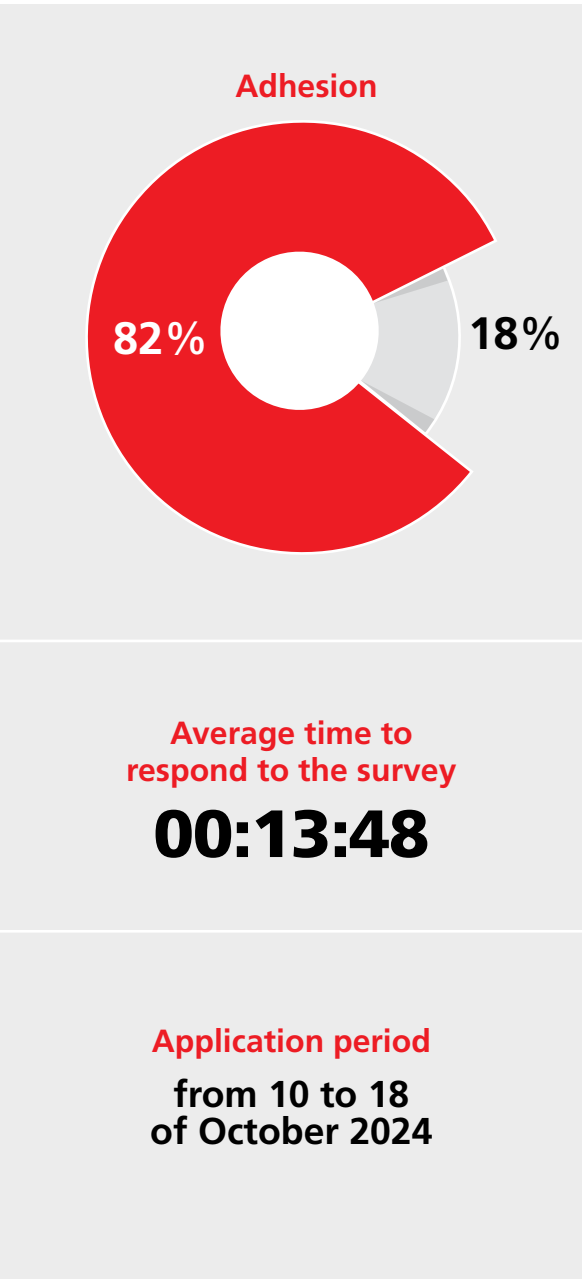
With the Quality Assessment, the Internal Audit area places TecBan among a small group of certified Brazilian companies, which reinforces the commitment to best practices and excellence in governance.

Created in 2009 with the purpose of supporting banks in serving customers, the Ombudsman's Office continues to operate in partnership with the Brazilian Association of Business-Customer Relations (Abrarec). Among its initiatives, the 194th Meeting of the International Ombudsman Committee stands out, an event dedicated to discussing topics relevant to the sector, with an emphasis on financial inclusion and the growing risks of cyber scams.

On the occasion, executives presented TecBan's value proposition and reinforced the commitment to expanding

Survey assesses managers' receptiveness to the compliance campaign

The participation of leaders was high, as was the level of understanding regarding the most relevant topics.



the reach of operations, focusing on isolated regions with little internet access. They also exposed different types of cyber scams that trick people into handing over sensitive information to criminals and offered guidance on how to reduce the risks. The Ombudsman's Office was highlighted as an agent of change, capable of working alongside areas such as Information Technology, Security and Data, to prevent and combat current scams and those that may arise in the future.

The Ombudsman's Office follows, as a good practice, the resolution period defined by the Central Bank, of up to 10 business days. In 2024, 93% of complaints were resolved within five days. At Banco24Horas, the Net Promoter Score (NPS) — an indicator that measures customer satisfaction and loyalty — reached 71 points, a drop in relation to the score recorded the previous year, which was 76.

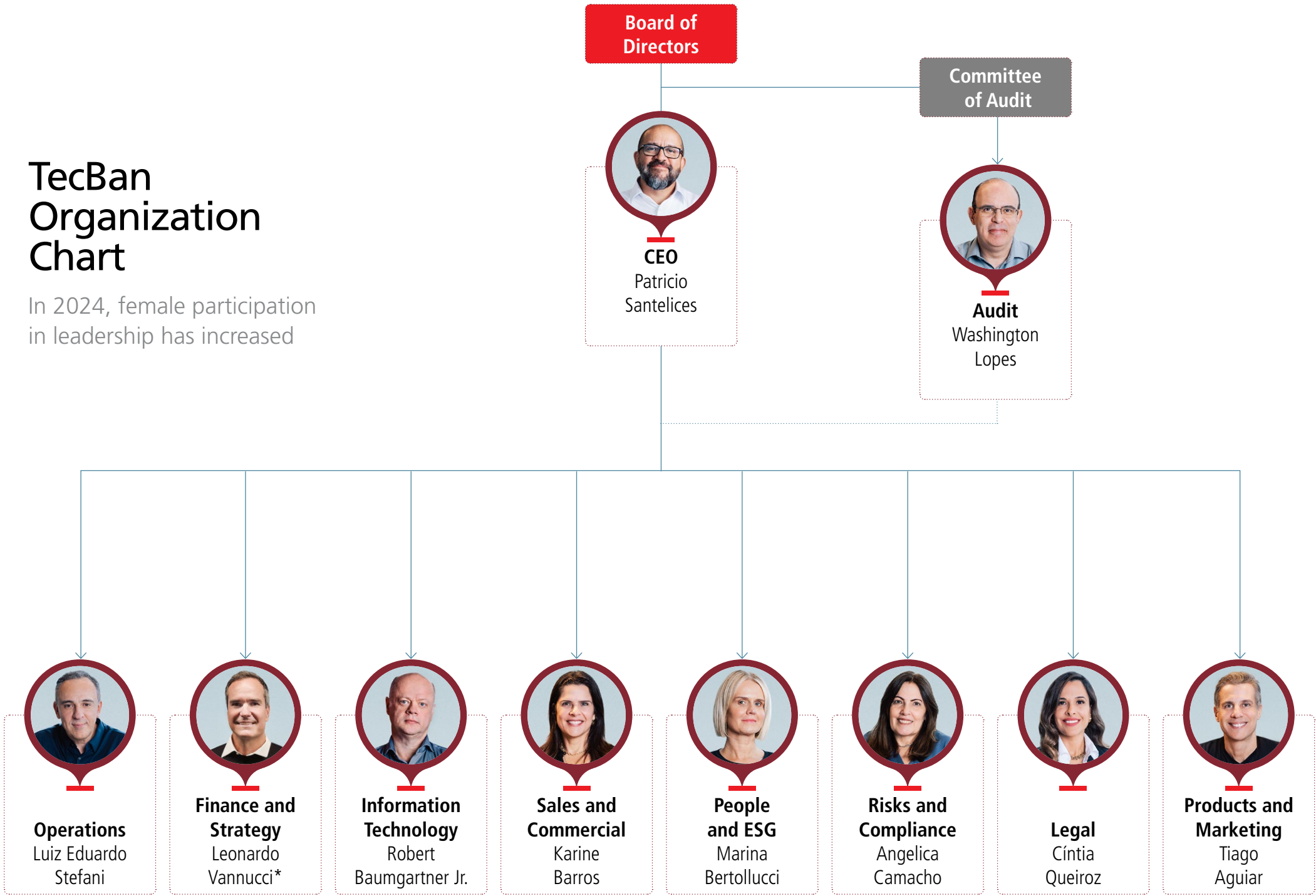
The Internal Controls area expanded its operations in 2024. Previously dedicated exclusively to TecBan Numerário (Cash) — formerly known as TBForte —, it now serves all companies under the TecBan umbrella. To make this expansion possible, it welcomed collaborators from other areas and defined a new scope of work, more robust and based on careful analyses, which supports the preparation of action plans when risks are identified. As a result, integrated processes were created with the Risk and Audit areas, to promote greater fluidity in planning, execution, and information sharing.

IT Governance

The Information Technology (IT) area is at the center of attention for any leading company in the financial sector. It is no different with TecBan. On the one hand, agile practices were shared with more than 400 employees

TecBan Organization Chart

In 2024, female participation in leadership has increased



* Leonardo Vannucci took office in February 2025.

in the area. They received guidance on new ways to organize their own routines and possibilities of adjusting practices that can bring benefits: flexibility, continuous improvement, collaboration, and speed of delivery.

The year marked the adoption of the DevSecOps culture, which integrates development (Dev), security (Sec) and operations (Ops) throughout the entire software development cycle. The proposal places security at the center of the process and promotes collaborative action between teams, with the aim of creating innovative, reliable solutions that are compatible with the best market practices.

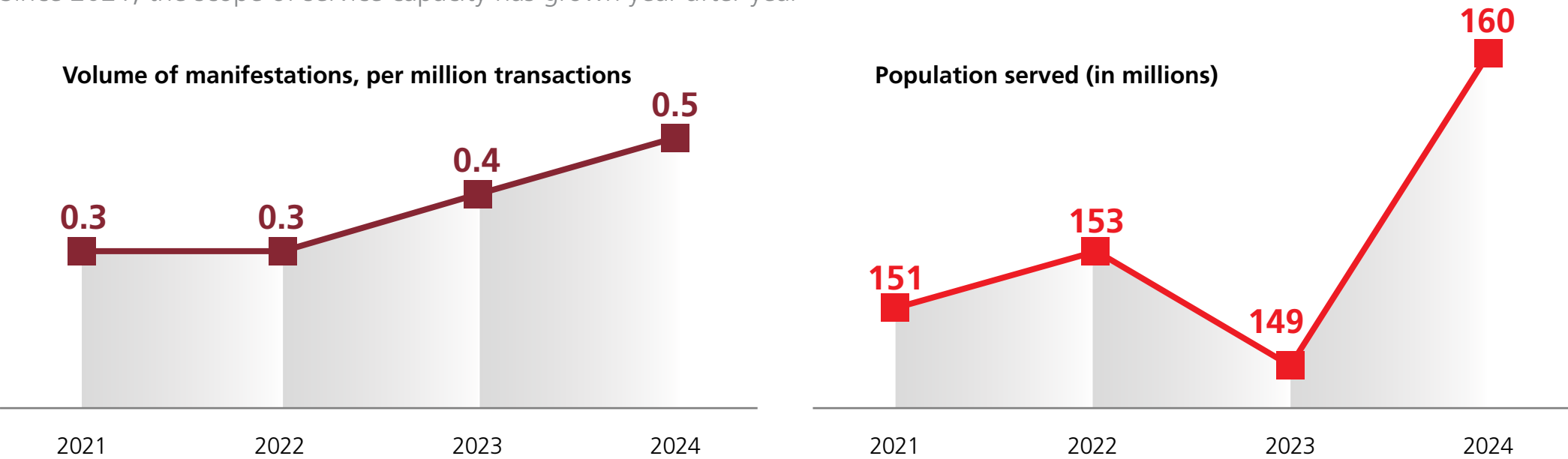
This change in posture is supported by new IT governance processes, organized on different fronts. The Monitoring and Services team, in particular, played a decisive role in this transformation journey. Among the advances is the automation of the transactional profile report, which is now distributed to directors, sales executives and financial institution relationship executives, in addition to the Customer Service, Cash, Finance and IT teams.

The area also installed a solution that facilitates the visualization of the mapping of events and incidents by financial institution, with data organized by time range, which allows preventive actions to be planned with greater precision.

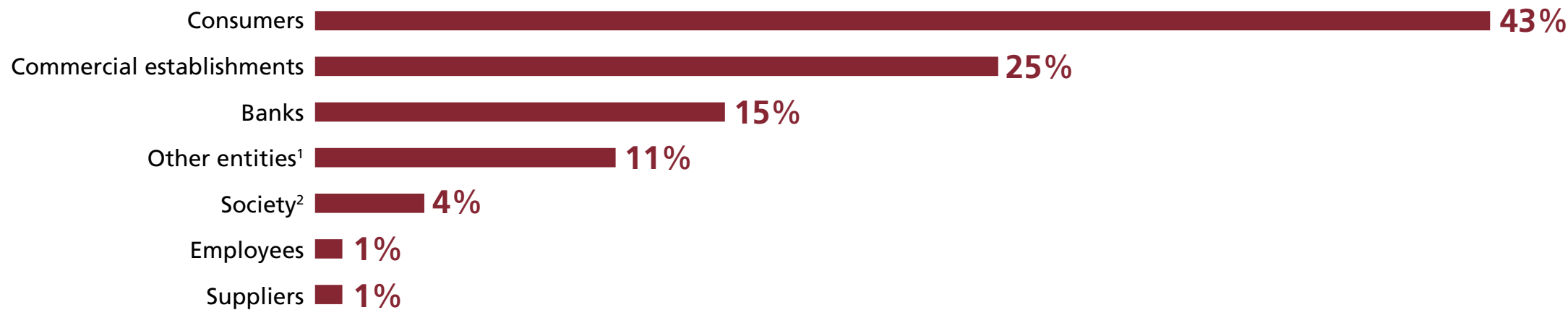
Between January and November, 860 incidents were reported and managed, with an average detection time of just 4 minutes. The service center registered more than 33 thousand calls, while the area responded to more than 60 thousand events and requests. These numbers reinforce TecBan's prominent position in governance, compliance and security, without compromising the agility of deliveries in the most diverse areas.

Banco24Horas serves 77.1% of the Brazilian population

Since 2021, the scope of service capacity has grown year after year



There were 1,698 statements from stakeholders:



1 government agencies and press; 2 citizens directly or indirectly impacted by TecBan services or ATM installation suggestions



Awards and recognition

Companies, entities, and media outlets recognize TecBan's work

Organizations from all over the country attest to the excellence and innovation of the company's initiatives

COMPANIES



BANKING TRANSFORMATION AWARD

WHAT IS IT?

Promoted by the Cantarino Brasileiro agency, it recognizes and values the best practices and initiatives that drive the evolution of the financial market — both banks and other players in the ecosystem.

PERFORMANCE

The company was the **winner of the Financial Ecosystem Companies pillar**, Operational Efficiency category, with the case “Atmo: promoting access to financial services for the Brazilian population.”



AEVO INTRAPRENEURSHIP AWARD

WHAT IS IT?

Organized by the innovation management and corporate strategy company AEVO, it recognizes companies and teams that promote innovation and encourage employee protagonism in Brazil.

PERFORMANCE

TecBan appears in **21st place in the Company – Transformation Innovation category**, in **17th place in the Company – Open Innovation category** and in **28th place in the Company – ESG Innovation category**.



TOP 100 OPEN CORPS

WHAT IS IT?

The annual ranking promoted by the open innovation platform 100 Open Startups highlights the corporations that stand out most in the area, according to the quantity and quality of relationships with the innovation ecosystem.

PERFORMANCE

Among financial services companies, TecBan is in **8th place**, with 190 points.



TOP 100+ INNOVATORS IN IT USAGE 2024

WHAT IS IT?

The IT Forum, one of the main technology ecosystems in Brazil, belonging to IT Mídia, presents every year the list of organizations that best applied technology in search of innovative solutions for society.

PERFORMANCE

TecBan ranked **48th** among the 100 most innovative companies in IT thanks to the case about Atmo, the compact Banco24Horas.

WEBSITES, NEWSPAPERS, AND MAGAZINES

CLASS ASSOCIATIONS



VALOR 1000

WHAT IS IT?

Promoted by the newspaper Valor Econômico, it lists the largest corporations in the country, according to financial and accounting data, such as net revenue, equity profitability, and financial leverage.

PERFORMANCE

TecBan appears as the **10th financial services company in Brazil**. In the ranking of the 1,000 largest companies, it occupies the **383rd place**.



MELHORES E MAIORES DA EXAME

WHAT IS IT?

The magazine's survey evaluates corporations with publicly traded capital or public data to produce a list, subdivided by economic sectors. In 2024, the award reached its 51st edition.

PERFORMANCE

In the general ranking by revenue, TecBan appears in **347th place**.
In the services category, in **9th place**.



ESTADÃO EMPRESAS MAIS

WHAT IS IT?

Annual publication produced by the newspaper *O Estado de S. Paulo* in partnership with Austin Rating and the Fundação Instituto de Administração (FIA), which evaluates the performance of the largest companies in the country.

PERFORMANCE

The company ranked **355th** in a list composed of 1,500 companies.



RECLAME AQUI AWARD

WHAT IS IT?

Conducted by the online platform, where consumers can register complaints about products and services, the event presents the ranking of companies that resolved demands most efficiently.

PERFORMANCE

Banco24Horas came in **5th place in the Financial Solutions – Large Operations category**, with 4,156 votes.



PRÊMIO CONSUMIDOR MODERNO DE EXCELÊNCIA EM SERVIÇOS AO CLIENTE (MODERN CONSUMER AWARD FOR EXCELLENCE IN CUSTOMER SERVICE)

WHAT IS IT?

Produced 26 years ago by the magazine *Consumidor Moderno*, a reference publication in the sector, recognizes the best practices in customer service and relationships.

PERFORMANCE

Finalist in the Financial Services segment.



BIGGEST AND BEST IN TRANSPORTATION

WHAT IS IT?

Result of the partnership between the magazines *Transporte Moderno* and *Technibus*.
In its 37th edition, the award evaluated 1,261 company financial statements that operate with all modes.

PERFORMANCE

TecBan Numerário (Cash) appears in **1st position among the 10 best companies in the Cargo Transportation and Services sector** and in **3rd position in the ranking of the largest in net operating revenue**.



OMBUDSMAN OFFICES BRAZIL 2024

WHAT IS IT?

Promoted by the Brazilian Association of Business-Customer Relations, it recognizes companies that have demonstrated excellence in customer service, transparency, and good ombudsman practices.

PERFORMANCE

The award does not publish a ranking, but it points out the winners of the year — and TecBan is **among the 26 companies selected** and is the **winner in the "Best case – Ombudsman and Customer Experience" category**.

Responsible Board of directors

Patricio Santelices

CEO

Cíntia Sales Queiroz

Legal Affairs Superintendent

Karine Correa Paes de Barros

Chief Commercial Officer (CCO)

Leonardo Vannucci

Financial Superintendent

Luiz Eduardo Seixa Stefani

Chief Operating Officer (COO)

Maria Angelica Camacho

Risk and Compliance Superintendent

Marina Amorim Bertollucci Moraes

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Robert Baumgartner Junior

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Tiago de Aguiar Pereira

Executive Superintendent of Products,
Marketing, and Customer Experience

Washington Lopes

Audit Superintendent

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Marketing, Brand, and Communication

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