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Subject: 2023 BSA Internal Audit Final Report
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Attachments: [2023 BSA Final Audit Report Issued 03312023.pdf](#)

Good morning,

Attached is the finalized report for the internal audit performed over BSA. When reviewing the totality of audit evidence obtained during the execution of this audit, we believe the overall strength of the current control environment and management of risk has some deficiencies but certain activities and risks are well controlled. Risk has been managed at a generally acceptable level although management should enhance control activities to avoid adverse operational impact, reputation damage, and/or financial loss. Some areas of minimal non-compliance with policies, standards and procedures, including regulatory requirements were noted. This results in an overall Audit Entity Report Rating noted as **Satisfactory with Recommendations**.

As a reminder, all issues and observations are now tracked in the Bwise platform, which is a Governance, Risk and Compliance (GRC) tool. If you do not have access to this platform and are a remediation owner, please request access as soon as possible. There is a "Governance, Risk and Compliance" page on the Intranet ([Governance-Risk-Compliance \(pnfp.corp\)](#)), which includes a document entitled "**Requesting Access Instructions**". At the link provided, you will also find orientation and FAQ documentation for Bwise. Additionally, I am happy to help with Bwise questions if needed, just give me call.

In the next couple of days I will enter the issues into Bwise. At that point, the remediation owners will be notified via email of issues that are in their queue for remediation. If there is anything I can assist with during the issues remediation process, please do not hesitate to reach out.

I want to thank you for all of your assistance and responsiveness throughout this process. We truly appreciate the partnership.

As always, it was a pleasure working with each of you!

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