

DATE		31 December, 2023 ^{3/}		
Profitability ^{5/}		BNDES	Average National Commercial Banks ^{1/}	Average International Development Banks ^{2/}
Return on Equity (ROE) (% per year)		15.5	15.6	4.5
Net Income (R\$ billion)		21.9	23.7	17.4
Shareholder's Equity - Average (R\$ billion)		141.3	147.6	388.4
Return on Assets (ROA) (% per year)		3.1	1.2	0.5
Total Assets (R\$ billion)		732.5	2,011.7	3,746.4
Total Assets - Average (R\$ billion)		708.1	1,930.9	3,717.1
Financial Leverage (Total Assets Average/Shareholder's Equity Average)		5.0	13.8	9.3
Liquidity		BNDES	Average National Commercial Banks ^{1/}	Average International Development Banks ^{2/}
Cash, Interbank Investments and Government Securities / Total Assets (%)		15.0	29.8	7.6
Credit Portfolio		BNDES	Average National Commercial Banks ^{1/}	Average International Development Banks ^{3/}
Nonperforming loans / Total Loans (%)		0.05	2.06	0.43
Regulatory Minimum Capital		BNDES	Average National Commercial Banks ^{1/}	Average International Development Banks ^{2/}
BIS Ratio (%) ^{6/}		31.5	16.3	21.6
Leverage Ratio (%)		18.4	6.9	N.D.
Regulatory Capital (R\$ billion)		188.8	164.3	N.D.
Risk-weighted Assets (RWA) (R\$ billion)		598.9	1,011.4	N.D.
Common Equity Capital Ratio (%)		26.3	12.8	N.D.
Tier I Ratio (%)		26.3	14.1	N.D.
Cost Efficiency		BNDES	Average National Commercial Banks ^{1/}	Average International Development Banks ^{2/}
Number of employees		2,430	88,777	7,119
Total Assets per Employee (R\$ million)		301.4	22.7	492.0
Net income per Employee (R\$ million)		9.0	0.3	2.5
Administrative expenses (includes personnel expenses) / Total Assets Average (%)		0.4	2.2	0.4
Administrative expenses (includes personnel expenses) / Operating Income (%) ^{4/}		11.9	45.0	39.1

Sources: BACEN Report IF.data (Financial Conglomerates and Independent Institutions) and Financial Statements published by international institutions.

Notes:

^{1/} Top 4 National Commercial Banks per Total Assets.

^{2/} International Development Banks: IDB, IBRD, KFW, CDB, EIB and KDB. Values impacted by exchanged rate of the last period: Assets and liabilities were translated into Brazilian reais using the exchange rate of the end of the last period; Income statement items were translated using the average exchange rate for the year.

^{3/} IDB, KFW, CDB, KDB and EIB : Financial statements refers to 12/31/2023. IBRD: refers to 06/30/2023.

^{4/} Operating income before administrative and personnel expenses and allowance for losses on loans.

^{5/} Averages are related to balances in December 2023 and December 2022, except IBRD (June 2023 and June 2022)

^{6/} International Development Banks: Capital Adequacy Ratio.