BNDES and Other Financial Institutions
MAIN FINANCIAL INFORMATION AND RATIOS

DATE	31 December, 2024 [3]

Profitability[5]	BNDES	Average National Commercial Banks[1]	Average International Development Banks[2]
Return on Equity (ROE) (% per year)	**17,0**	**16,1**	**4,1**
Net Income (R$ billion)	26,4	26,6	22,5
Shareholder's Equity - Average (R$ billion)	154,9	159,8	510,6
Return on Assets (ROA) (% per year)	**3,4**	**1,2**	**0,6**
Total Assets (R$ billion)	840,8	2.236,9	4.606,2
Total Assets - Average (R$ billion)	786,7	2.124,3	4.589,0
Financial Leverage (Total Assets Average/Shareholder's Equity Average)	**5,1**	**14,0**	**8,3**

Liquidity	BNDES	Average National Commercial Banks[1]	Average International Development Banks[2]
Cash, Interbank Investments and Government Securities / Total Assets (%)	**14,5**	**28,0**	**6,3**

Credit Portfolio	BNDES	Average National Commercial Banks[1]	Average International Development Banks[3]
Nonperforming loans / Total Loans (%)	**0,02**	**1,81**	**0,35**

Regulatory Minimum Capital	BNDES	Average National Commercial Banks[1]	Average International Development Banks[2]
BIS Ratio (%)[6]	**28,2**	**15,4**	**22,1**
Leverage Ratio (%)	**16,7**	**6,7**	**N.D.**
Regulatory Capital (R$ billion)	**191,1**	**174,3**	**N.D.**
Risk-weighted Assets (RWA) (R$ billion)	**676,6**	**1.136,9**	**N.D.**
Common Equity Capital Ratio (%)	**24,4**	**12,4**	**N.D.**
Tier I Ratio (%)	**24,4**	**13,6**	**N.D.**

Cost Efficiency	BNDES	Average National Commercial Banks[1]	Average International Development Banks[2]
Number of employees	**2.420**	**87.531**	**7.602**
Total Assets per Employee (R$ million)	**347,4**	**25,6**	**567,3**
Net income per Employee (R$ million)	**10,9**	**0,3**	**3,0**
Administrative expenses (includes personnel expenses) / Total Assets Average (%)	**0,4**	**2,1**	**0,4**
Administrative expenses (includes personnel expenses) / Operating Income (%)[4]	**10,3**	**45,3**	**39,2**

Sources: BACEN Report IF.data (Financial Conglomerates and Independent Institutions) and Financial Statements published by internacional 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 liabilites 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 12/31/2024. IBRD: refers to 06/30/2024.

[4] Operating income before administrative and personnel expenses and allowance for losses on loans.

[5] Averages are related to balances in December 2024 and December 2023, except IBRD (June 2024 and June 2023)

[6] International Development Banks: Capital Adequacy Ratio.