

DATE	31 December, 2020 ^{3/}		
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Profitability ^{5/}	BNDES	Average National Commercial Banks ^{1/}	Average International Development Banks ^{2/}
Return on Equity (ROE) (% per year)	19,0	12,9	5,1
Net Income (R\$ billion)	20,7	14,5	15,2
Shareholder's Equity - Average (R\$ billion)	108,9	112,6	298,1
Return on Assets (ROA) (% per year)	2,7	1,0	0,5
Total Assets (R\$ billion)	778,3	1.618,8	3.358,1
Total Assets - Average (R\$ billion)	753,3	1.494,3	3.020,0
Financial Leverage (Total Assets Average/Shareholder's Equity Average)	6,9	13,3	10,1

Liquidity	BNDES	Average National Commercial Banks ^{1/}	Average International Development Banks ^{2/}
Cash, Interbank Investments and Government Securities / Total Assets (%)	26,1	39,6	10,1

Credit Portfolio	BNDES	Average National Commercial Banks ^{1/}	Average International Development Banks ^{3/}
Nonperforming loans / Total Loans (%)	0,04	1,41	0,66

Regulatory Minimum Capital	BNDES	Average National Commercial Banks ^{1/}	Average International Development Banks ^{2/}
BIS Ratio (%) ^{6/}	41,2	17,3	22,9
Leverage Ratio (%)	17,0	7,4	N.D.
Regulatory Capital (R\$ billion)	194,5	137,7	N.D.
Risk-weighted Assets (RWA) (R\$ billion)	472,2	811,3	N.D.
Common Equity Capital Ratio (%)	31,1	12,5	N.D.
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Cost Efficiency	BNDES	Average National Commercial Banks ^{1/}	Average International Development Banks ^{2/}
Number of employees	2.490	91.622	6.460
Administrative expenses (includes personnel expenses) / Total Assets Average (%)	0,3	2,5	0,5
Administrative expenses (includes personnel expenses) / Operating Income (%) ^{4/}	6,5	54,4	44,4

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. Assets and liabilities were translated into Brazilian reais using the exchange rate of the end of the period; Income statement items were translated using the average exchange rate for the year. Subsidiaries not included.

^{3/} CDB and KDB: Financial statements refers to 12/31/2019. BIRD: refers to 06/30/2020 (last available);

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

^{5/} Averages are related to balances in December 2020 and December 2019, except CDB and KDB (December 2019 and December 2018) and BIRD (June 2020 and June 2019)

^{7/} International Development Banks: Capital Adequacy Ratio.