

DATE		31 December, 2022 ^{3/}		
Profitability^{5/}		BNDES	Average National Commercial Banks^{1/}	Average International Development Banks^{2/}
Return on Equity (ROE) (% per year)		32.3	16.4	3.9
Net Income (R\$ billion)		41.7	23.0	17.6
Shareholder's Equity - Average (R\$ billion)		129.2	135.5	395.6
Return on Assets (ROA) (% per year)		5.9	1.3	0.6
Total Assets (R\$ billion)		683.8	1,850.0	3,573.2
Total Assets - Average (R\$ billion)		710.5	1,772.9	3,727.7
Financial Leverage (Total Assets Average/Shareholder's Equity Average)		5.5	13.8	8.7
Liquidity		BNDES	Average National Commercial Banks^{1/}	Average International Development Banks^{2/}
Cash, Interbank Investments and Government Securities / Total Assets (%)		15.6	28.7	8.8
Credit Portfolio		BNDES	Average National Commercial Banks^{1/}	Average International Development Banks^{3/}
Nonperforming loans / Total Loans (%)		0.09	1.89	0.48
Regulatory Minimum Capital		BNDES	Average National Commercial Banks^{1/}	Average International Development Banks^{2/}
BIS Ratio (%)^{6/}		34.6	16.2	20.7
Leverage Ratio (%)		18.0	7.2	N.D.
Regulatory Capital (R\$ billion)		175.5	159.7	N.D.
Risk-weighted Assets (RWA) (R\$ billion)		507.7	997.8	N.D.
Common Equity Capital Ratio (%)		27.3	12.5	N.D.
Tier I Ratio (%)		27.3	14.0	N.D.
Cost Efficiency		BNDES	Average National Commercial Banks^{1/}	Average International Development Banks^{2/}
Number of employees		2,438	90,597	6,227
Administrative expenses (includes personnel expenses) / Total Assets Average (%)		0.4	2.3	0.4
Administrative expenses (includes personnel expenses) / Operating Income (%)^{4/}		4.8	44.5	44.7

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, KDB and DBJ. Values impacted by exchanged rate of the analyzed period: 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

^{3/} IDB, KFW, CDB and EIB : Financial statements refers to 12/31/2021. KDB: refers to 12/31/2021. DBJ: refers to 03/31/2022. IBRD: refers to 06/30/2022 (last available);

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

^{5/} Averages are related to balances in December 2022 and December 2021, except KDB (December 2021 and December 2020), DBJ (March 2022 and March 2021) and IBRD (June 2022 and June 2021)

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