

Banco Nacional de Desenvolvimento Econômico e Social
Selected Financial Ratios - Consolidated

	2008	2007	2006
1. Profitability			
Return on average assets	2,21%	3,75%	3,49%
Return on average equity	21,17%	33,23%	36,38%
2. Asset Quality			
Non-performing loans / total loans	0,15%	0,11%	0,68%
Allowance for losses on loans / total loans	2,07%	2,52%	2,87%
Allowance for losses on loans / non-performing loans	13,90	23,34	4,22
3. Capital Immobilization			
Permanent assets / equity	100,54%	76,53%	86,06%
Permanent assets / total assets	9,16%	9,41%	8,76%
4. Capital Adequacy			
Regulatory Capital (minimum of 11%)	17,70%	26,73%	23,17%
Shareholders' equity / Total Assets	9,11%	12,30%	10,18%