Table 4

**Efficient Banks**

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| --- | --- | --- | --- |
| **Institutions** | **Capital Origin** | **Business Segment** | **Size1** |
| **BANCO FIDIS** | Domestic Private with Foreign Control | Auto Manufacturing/Sales | Me |
| **BANCO IBM S.A.** | Domestic Private with Foreign Control | - | S |
| **BANCO VIPAL** | Domestic Private | Corporate | M |
| **BANCOOB** | Domestic Private | Consumer Rights/Consumer | Me |
| **BANRISUL** | State-owned Public | Retail | L |
| **BB** | Federal Public | Retail | L |
| **BCO BRJ S.A.** | Domestic Private | Small and Medium-Sized Businesses | M |
| **BCO CAPITAL S.A.** | Domestic Private | Small and Medium-Sized Businesses | M |
| **BCO CARGILL S.A.** | Domestic Private with Foreign Control | Products, Services and Treasury | S |
| **BCO COOPERATIVO SICREDI S.A.** | Domestic Private with Foreign Participation | Consumer Rights/Consumer | Me |
| **BCO DO NORDESTE DO BRASIL S.A.** | Federal Public | Retail | L |
| **BCO KEB DO BRASIL SA** | Domestic Private with Foreign Control | Foreign Exchange | M |
| **BCO REP ORIENTAL URUGUAY BCE** | Domestic Private with Foreign Control | Foreign Exchange | M |
| **BCO WOORI BANK DO BRASIL S.A.** | Domestic Private with Foreign Control | Foreign Exchange | M |
| **BCO YAMAHA MOTOR S.A.** | Domestic Private with Foreign Control | Auto Manufacturing/Sales | M |
| **BTG PACTUAL** | Domestic Private with Foreign Participation | Products, Services and Treasury | L |
| **CAIXA ECONOMICA FEDERAL** | Federal Public | Retail | L |
| **CREDIT AGRICOLE** | Domestic Private with Foreign Control | Products, Services and Treasury | Me |
| **CREDIT SUISSE** | Domestic Private with Foreign Control | Products, Services and Treasury | G |
| **HONDA** | Domestic Private with Foreign Control | Auto Manufacturing/Sales | Me |
| **ICBC DO BRASIL BM S.A.** | Domestic Private with Foreign Control | - | **S** |
| **ING** | Foreign | Corporate | Me |
| **ITAU** | Domestic Private | Retail | L |
| **SANTANDER** | Domestic Private with Foreign Control | Retail | L |
| **VOTORANTIM** | Domestic Private | Corporate | L |
| **VR** | Domestic Private | Consumer Rights/Consumer | S |

1 – M (Micro); S (Small); Me (Medium); L (Large).

Source: Designed by the authors