Results

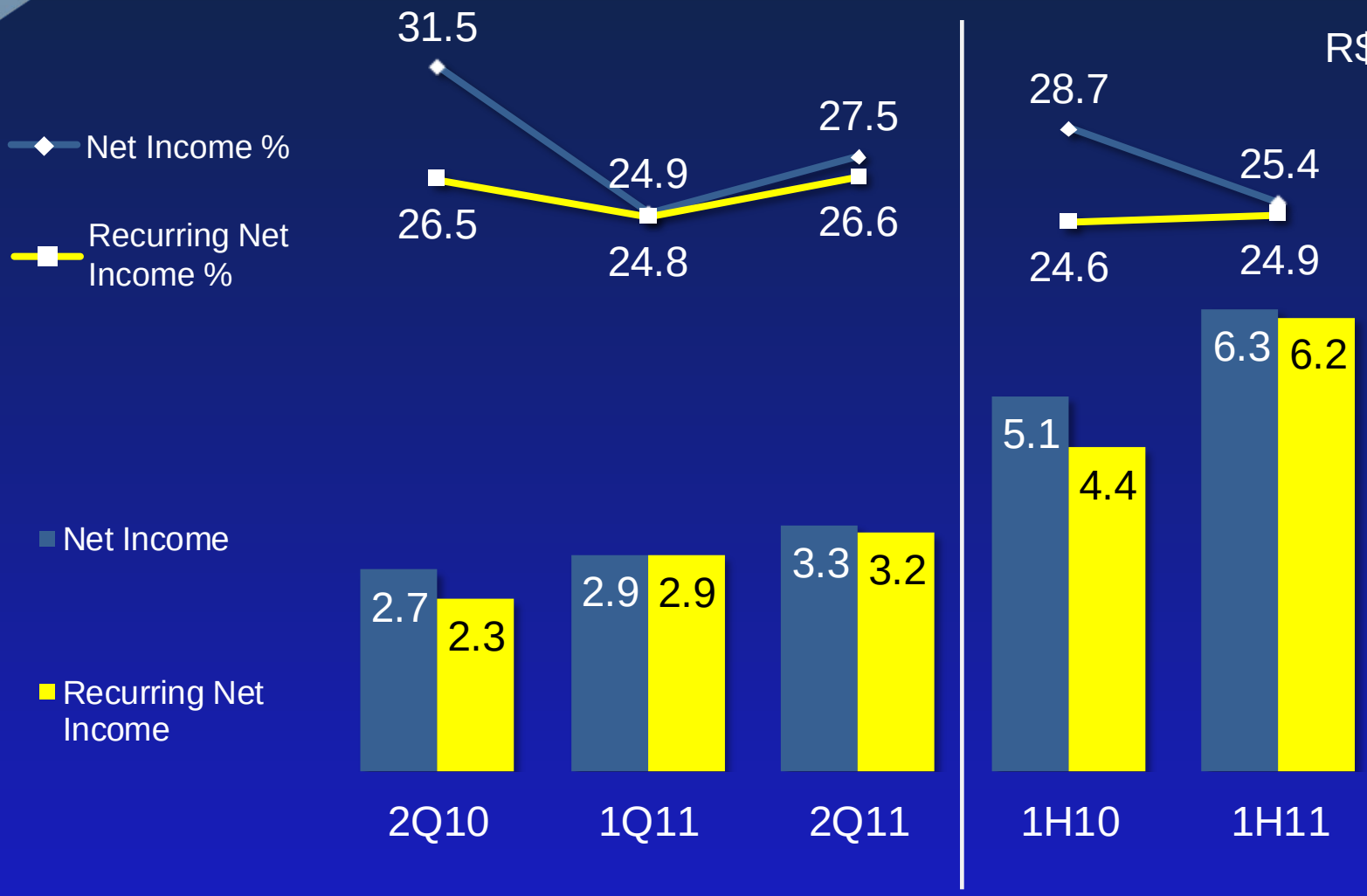
1st Half 2011

disclaimer

This presentation may include references and statements, planned synergies, increasing estimates, projections of results, and future strategy for Banco do Brasil, it's Associated and Affiliated Companies, and Subsidiaries. Although these references and statements reflect the management's belief, they also involve imprecision and high difficult risks to be foreseen. Consequently, they may conduct to a different result than those anticipated and discussed here. These expectations are highly dependent on market conditions, on Brazil's economic and banking system performances, as well as on international market one. Banco do Brasil is not responsible for bringing up to date any estimate in this presentation.

income
Growing Profitability

R$ billion



HoH
Total Op. Revenues

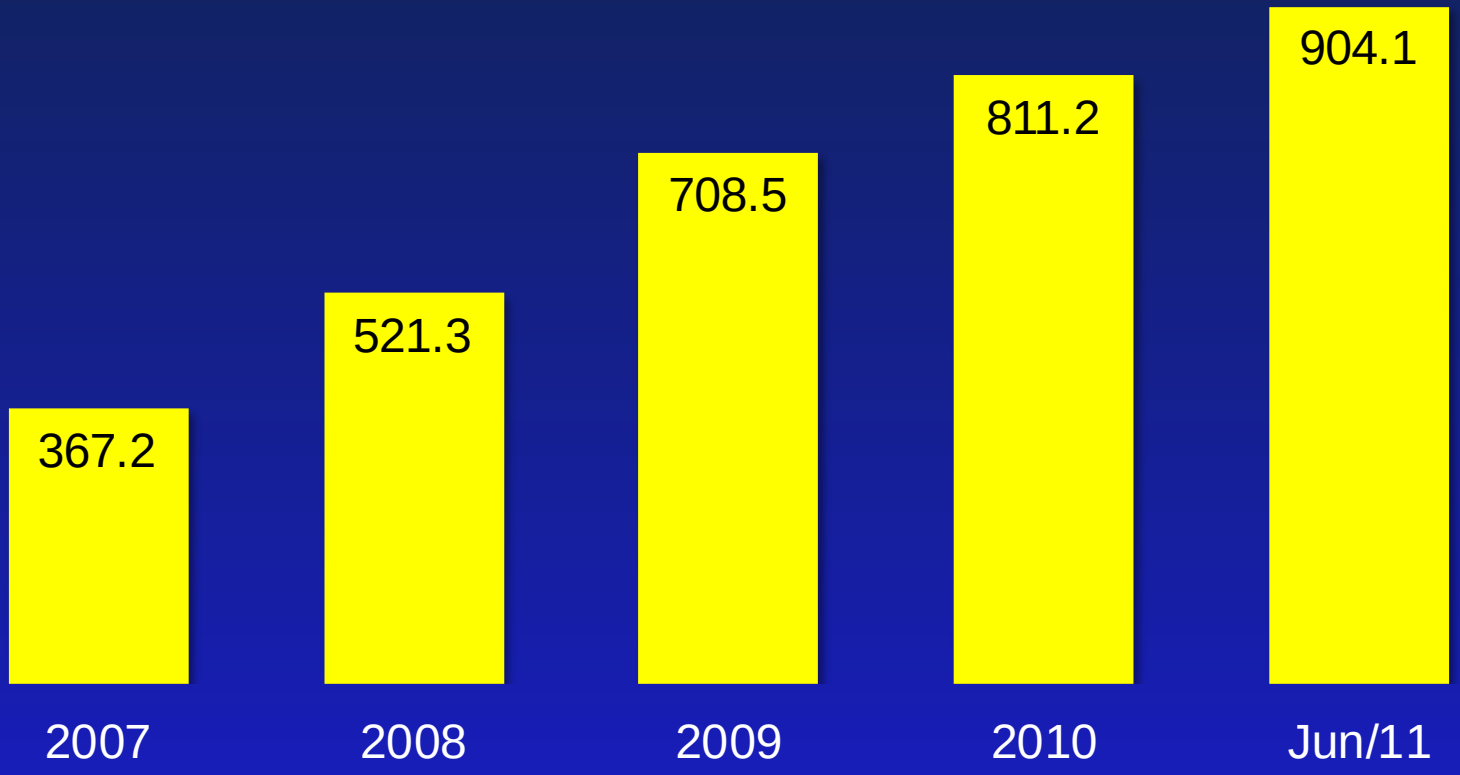
R$ billion

	1H10	Share %	1H11	Share %	Chg. %
Net Interest Income	18.8	71.2	21.4	71.7	13.7
Fee Income	7.7	29.2	8.5	28.5	9.9
Insurance, Pension Plan and S. Bonds Income	0.9	3.4	1.2	4.0	29.8
Other Itens	(1.0)	(3.8)	(1.2)	(4.2)	22.9
Total Operating Revenues	26.4	100.0	29.8	100.0	12.8
Operating Expenses	(13.3)	(50.2)	(14.0)	(47.1)	5.8
Allowance for Loan Losses	(5.9)	(22.3)	(5.7)	(19.0)	(3.7)
Income Taxes and Statutory Profit Sharing	(2.9)	(11.0)	(4.0)	(13.3)	35.6
Recurring Net Income	4.4	16.6	6.2	20.6	40.4

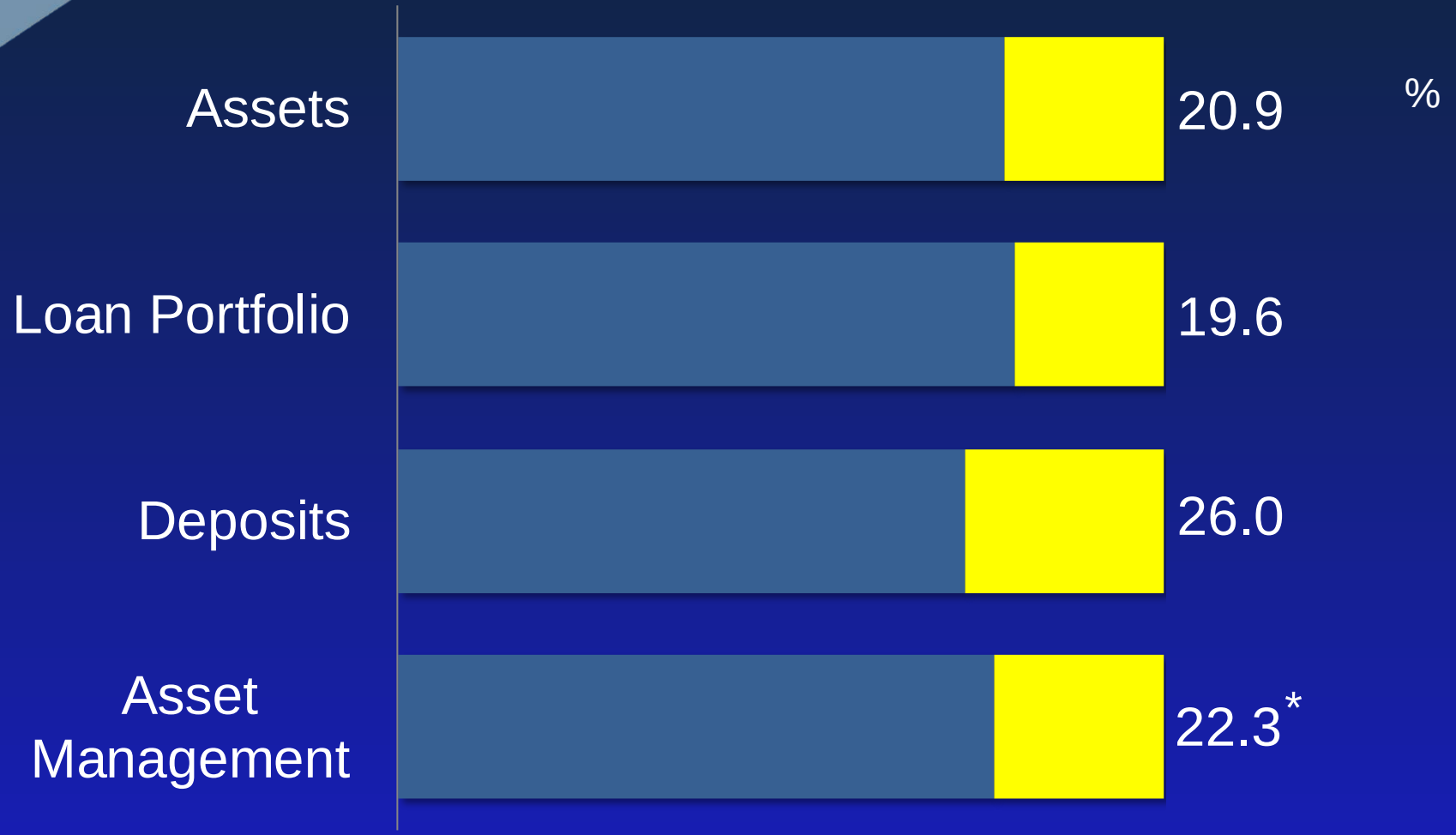
largest bank in LatAm

Assets

R$ billion



Leadership



Position: Ranking - Assets and Deposits – Mar/2011; Loan Portfolio and Asset Management – Jun/2011
(*) Market share without Banco Votorantim



Funding and Credit

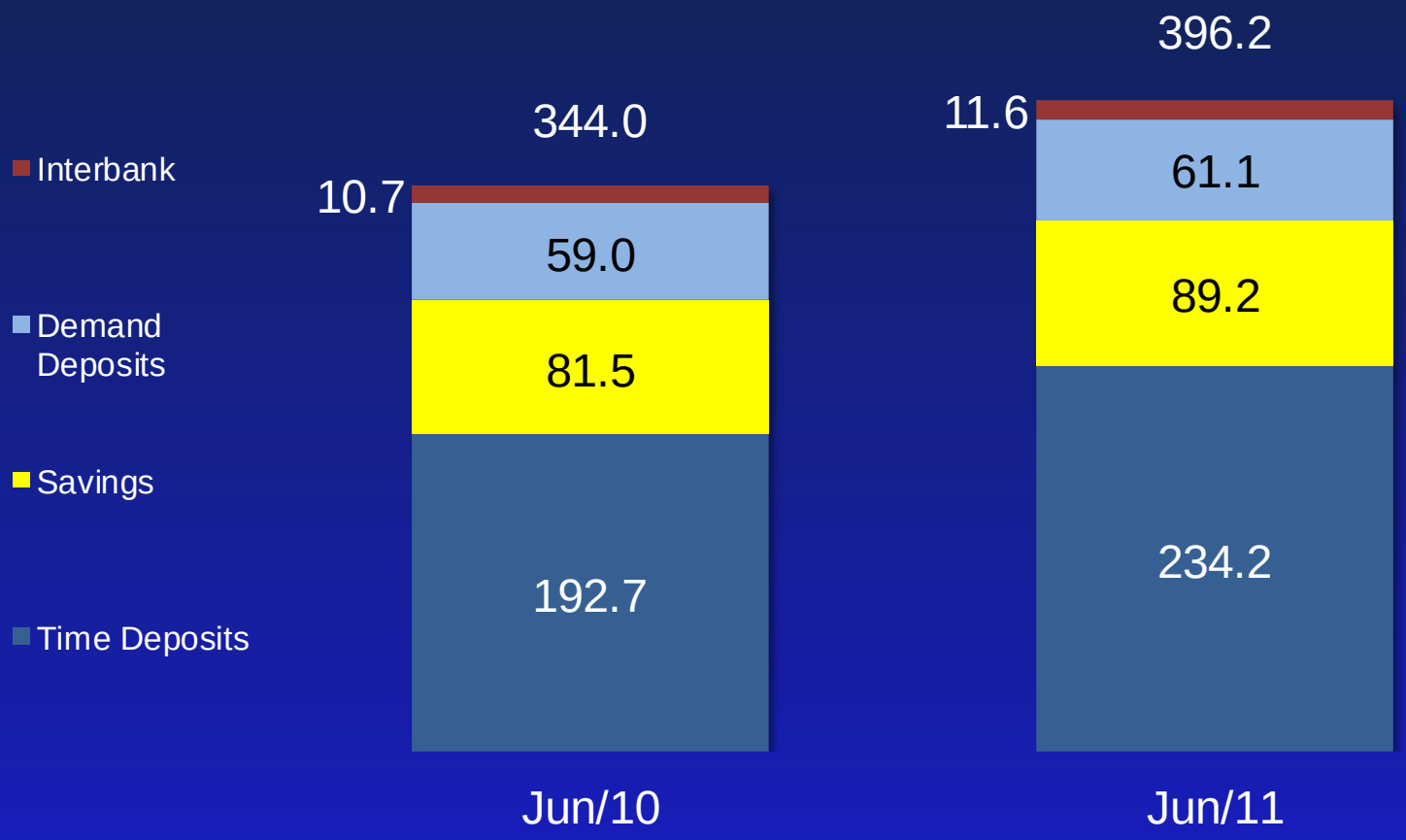
Delinquency Control

Efficiency

Business Diversification

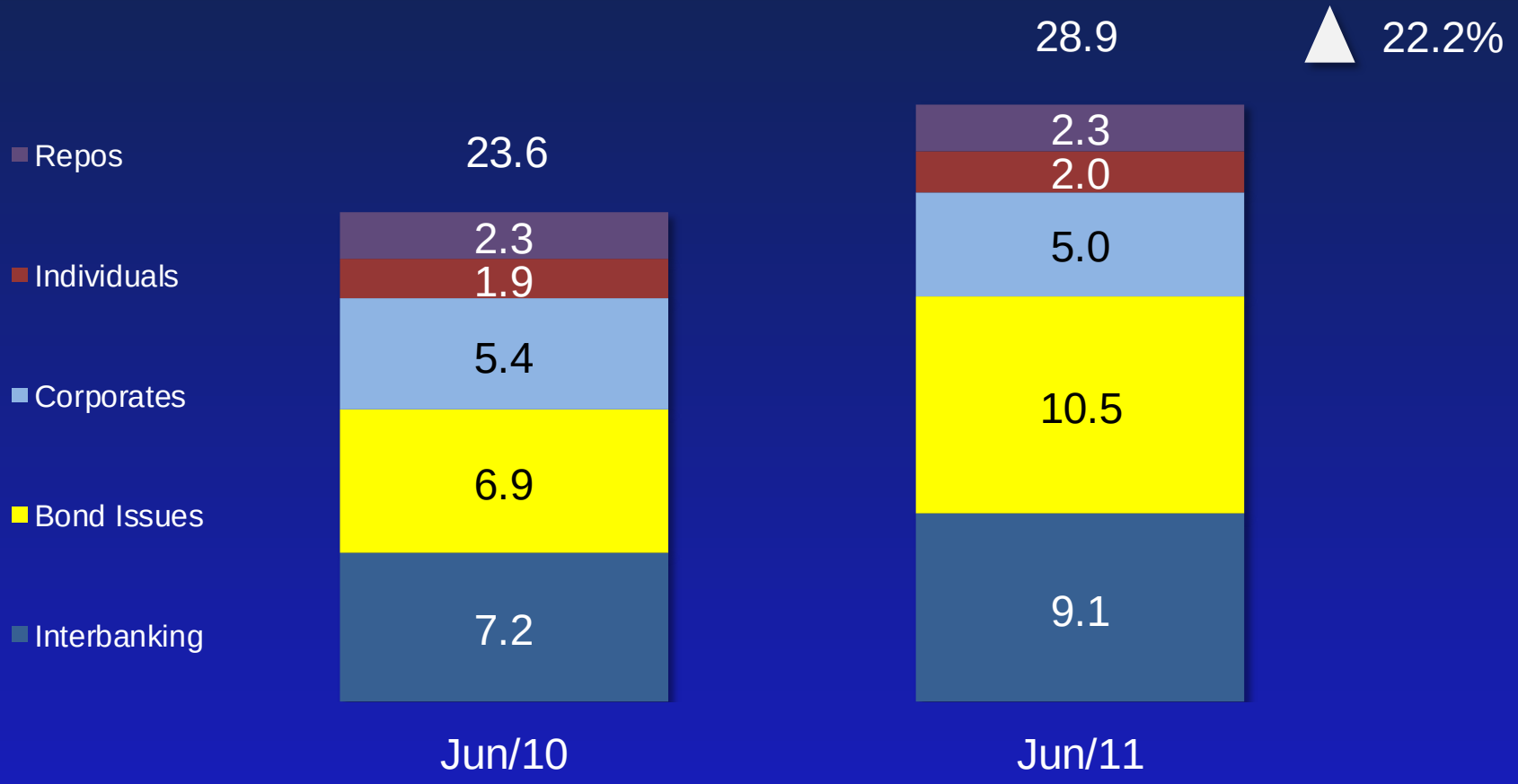
funding
Deposits

R$ billion

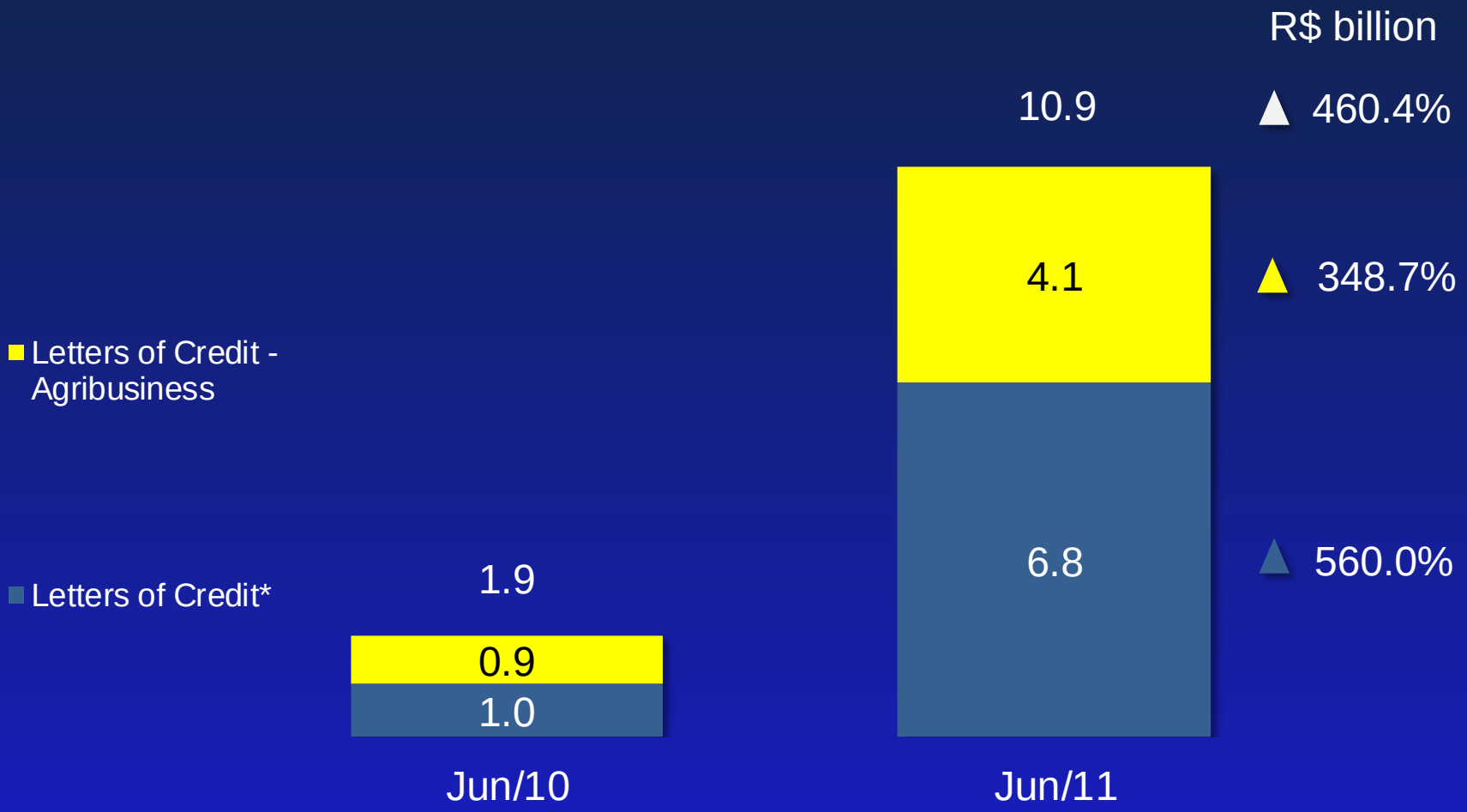


funding
Foreign Borrowing

US$ billion (exempt from Banco Patagonia)



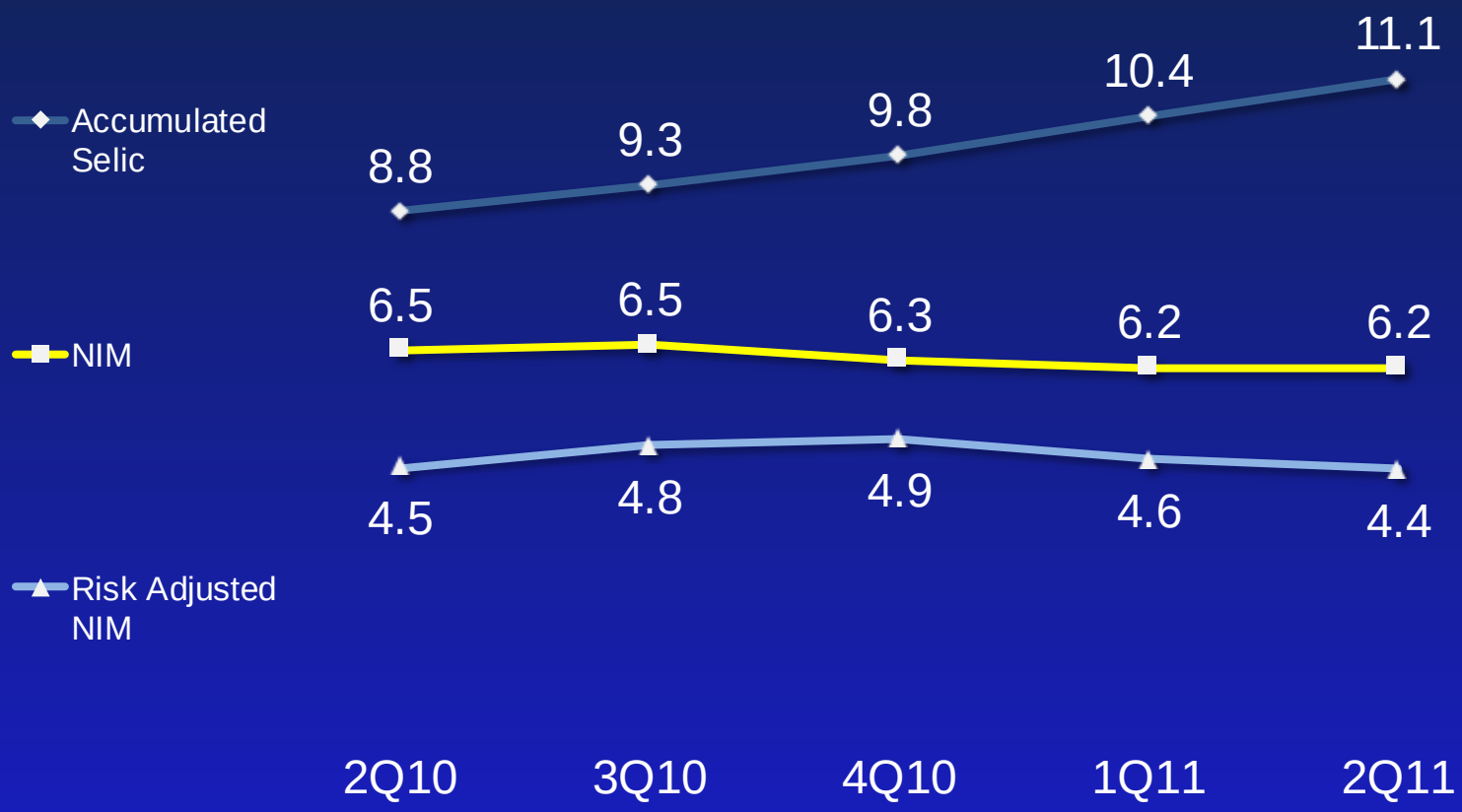
funding
Letters of Credit



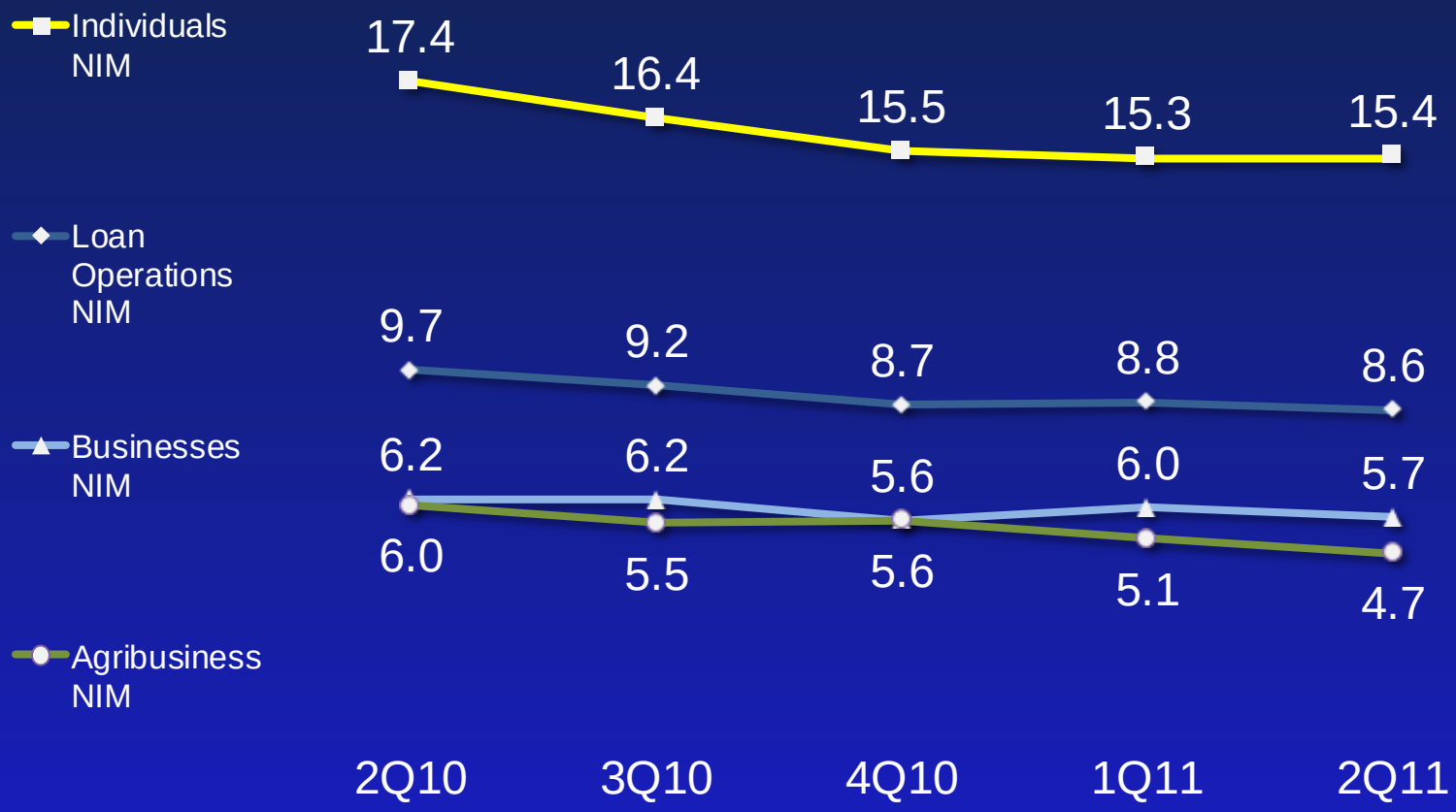
* With Subordinated Letters

NIM
Global

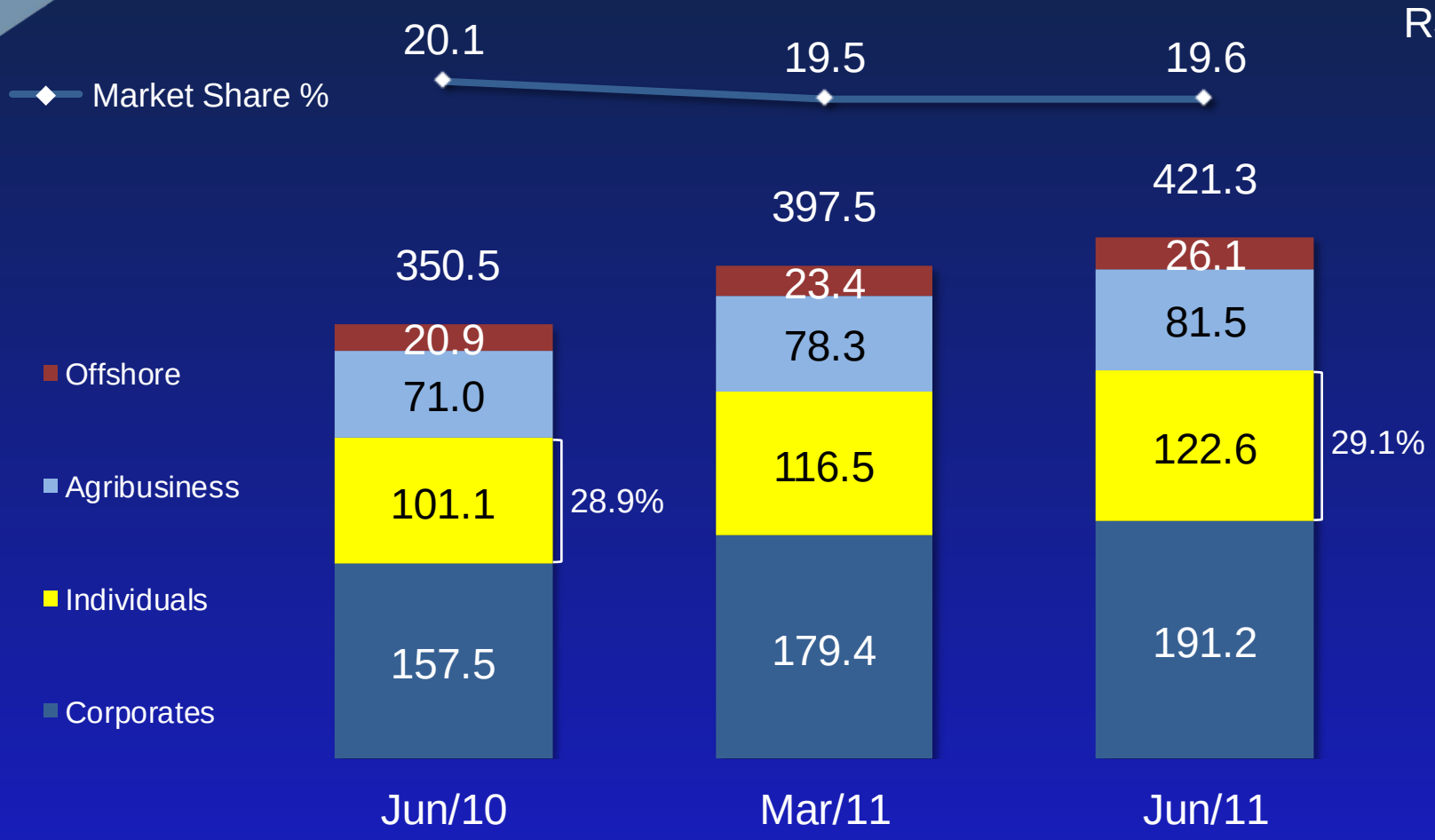
%


Accumulated Selic
NIM
Risk Adjusted NIM
8.8
9.3
9.8
10.4
11.1
6.5
6.5
6.3
6.2
6.2
4.5
4.8
4.9
4.6
4.4
2Q10
3Q10
4Q10
1Q11
2Q11

NIM
By Segment

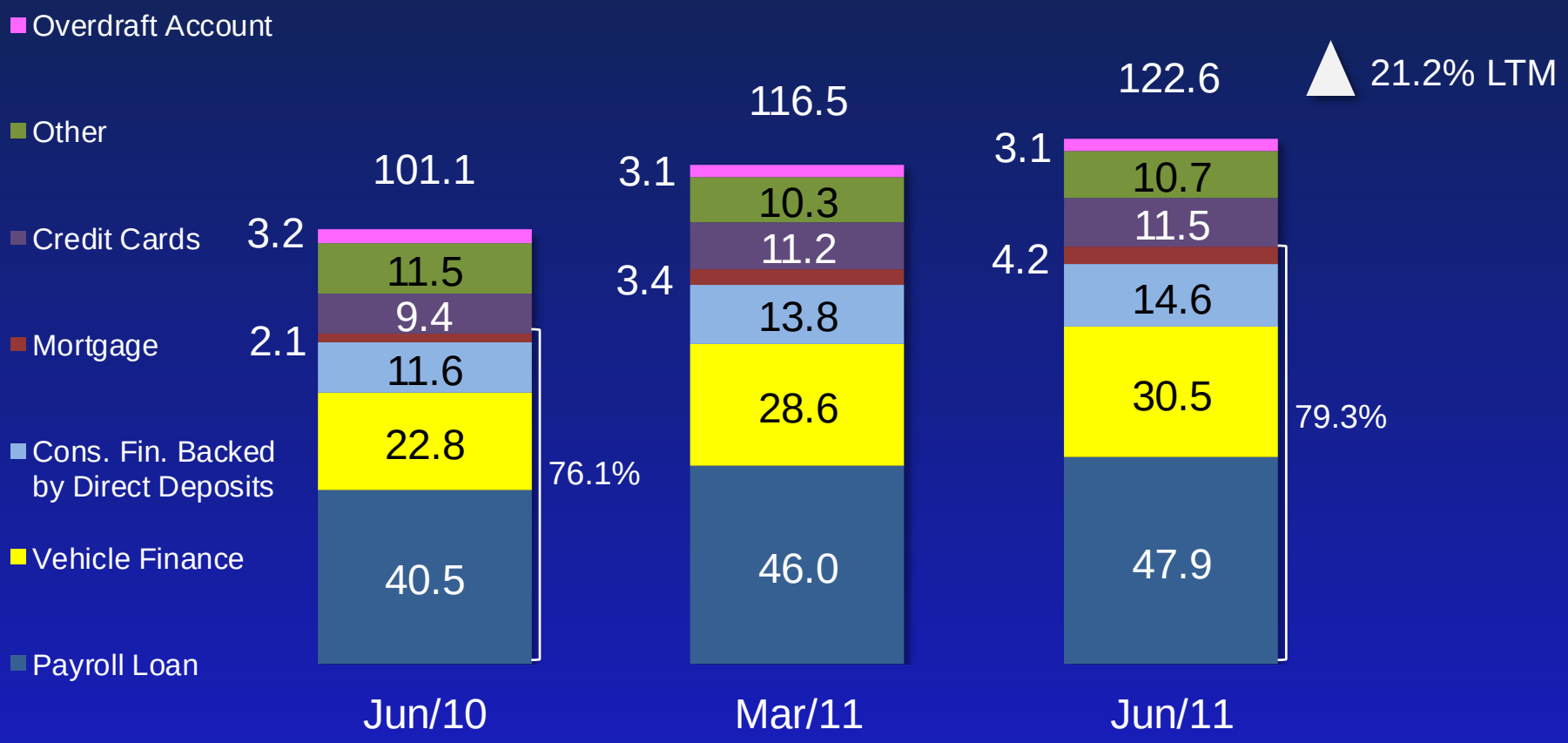


Loan Portfolio

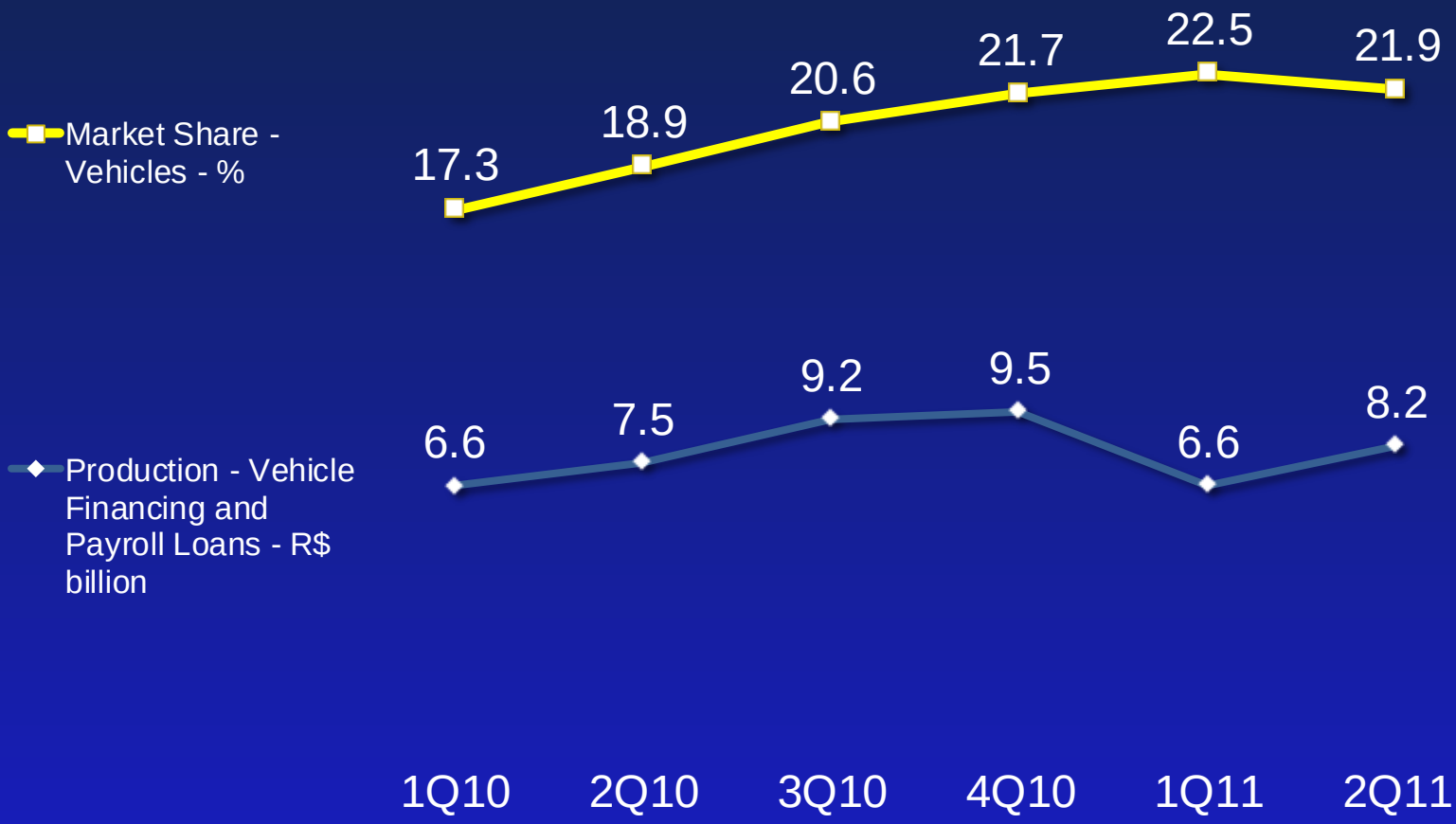


loan portfolio
Individuals

R$ billion



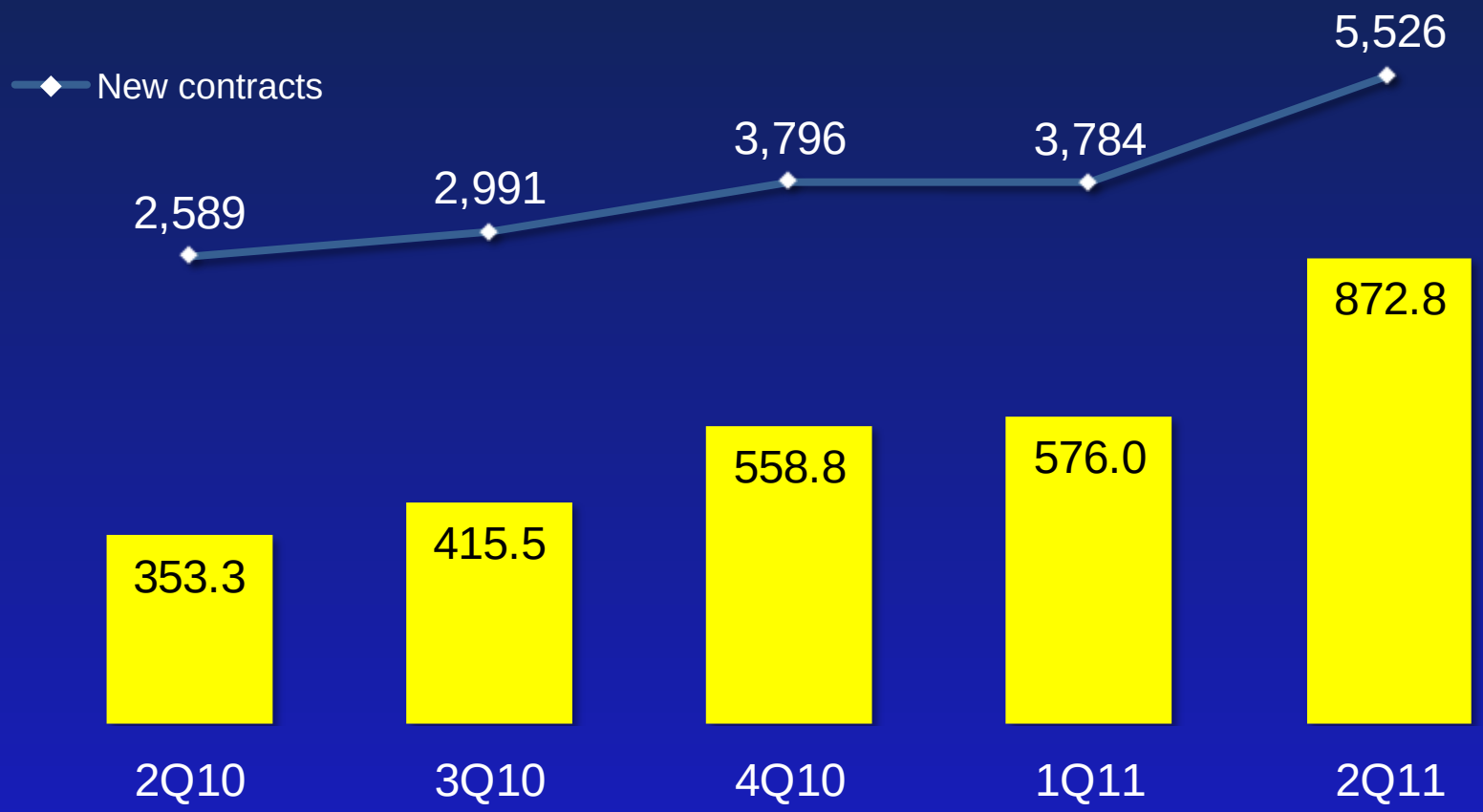
Banco Votorantim



disbursement – individuals

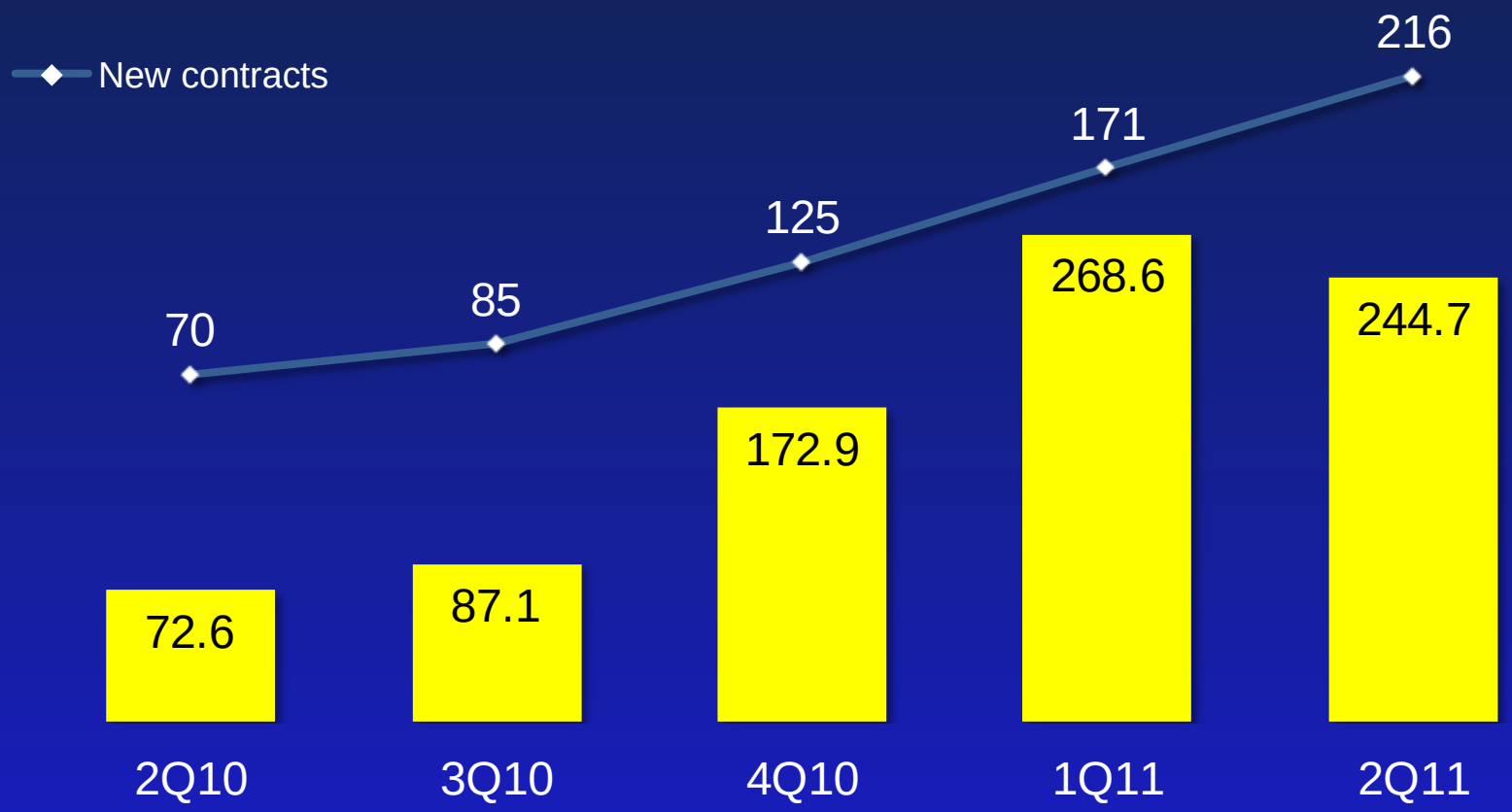
Mortgage

R$ million



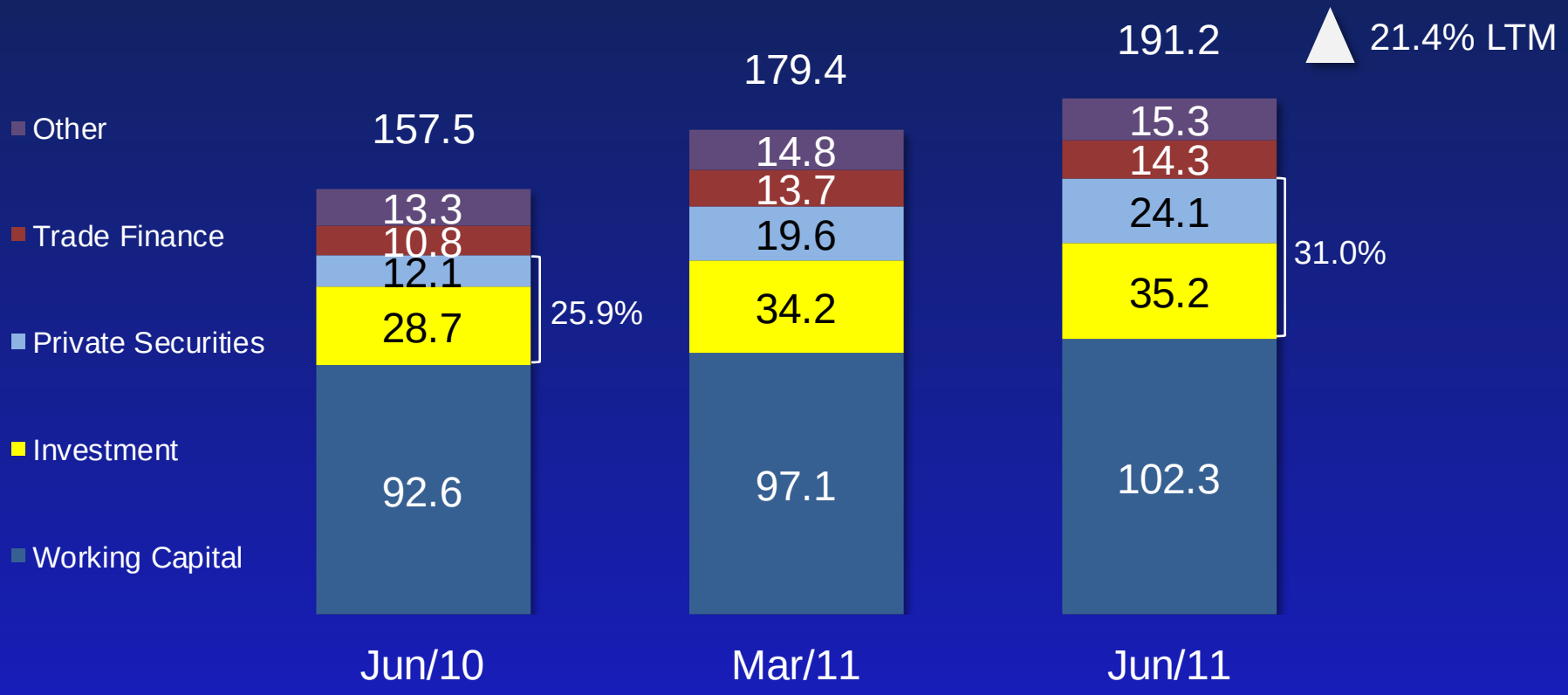
disbursement – corporate Mortgage

R$ million



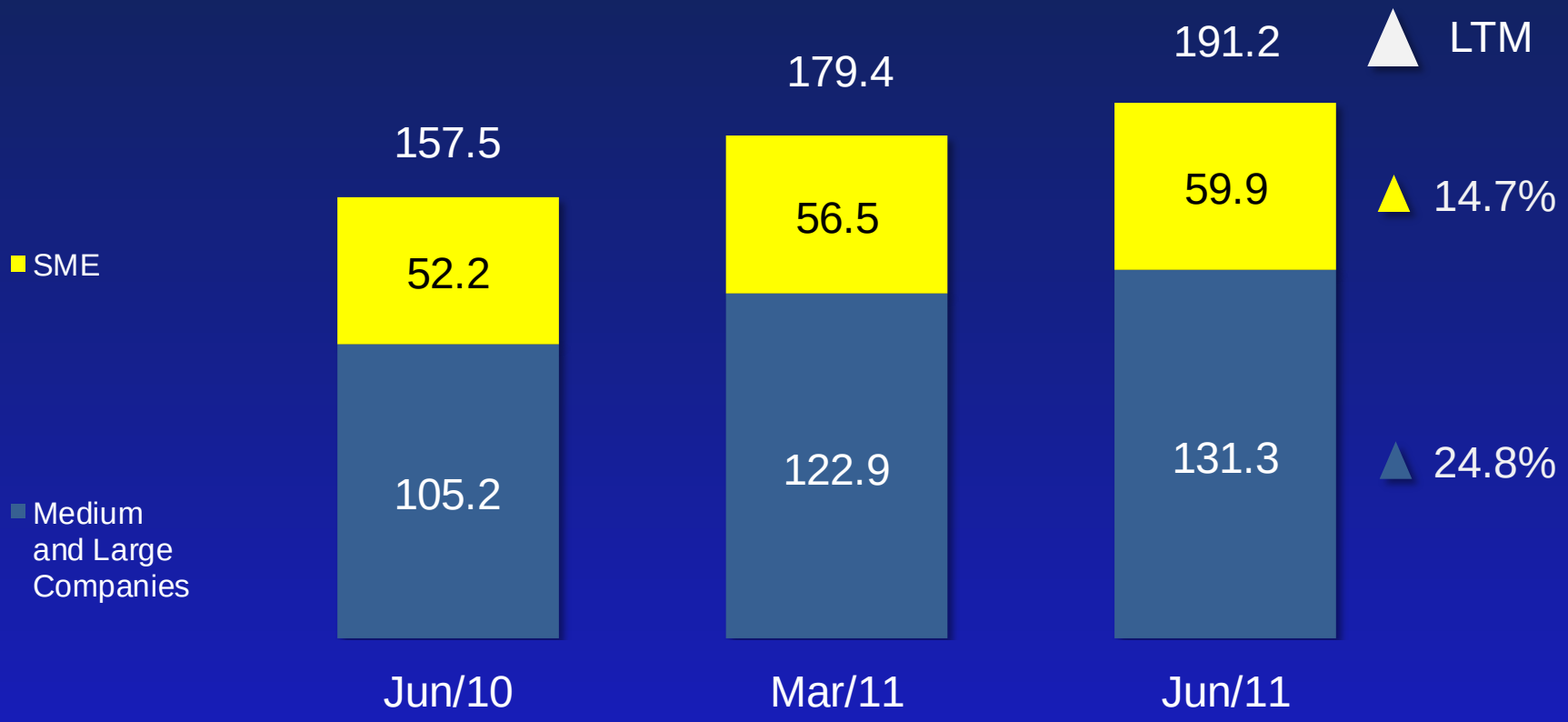
loan portfolio
Corporate

R$ billion



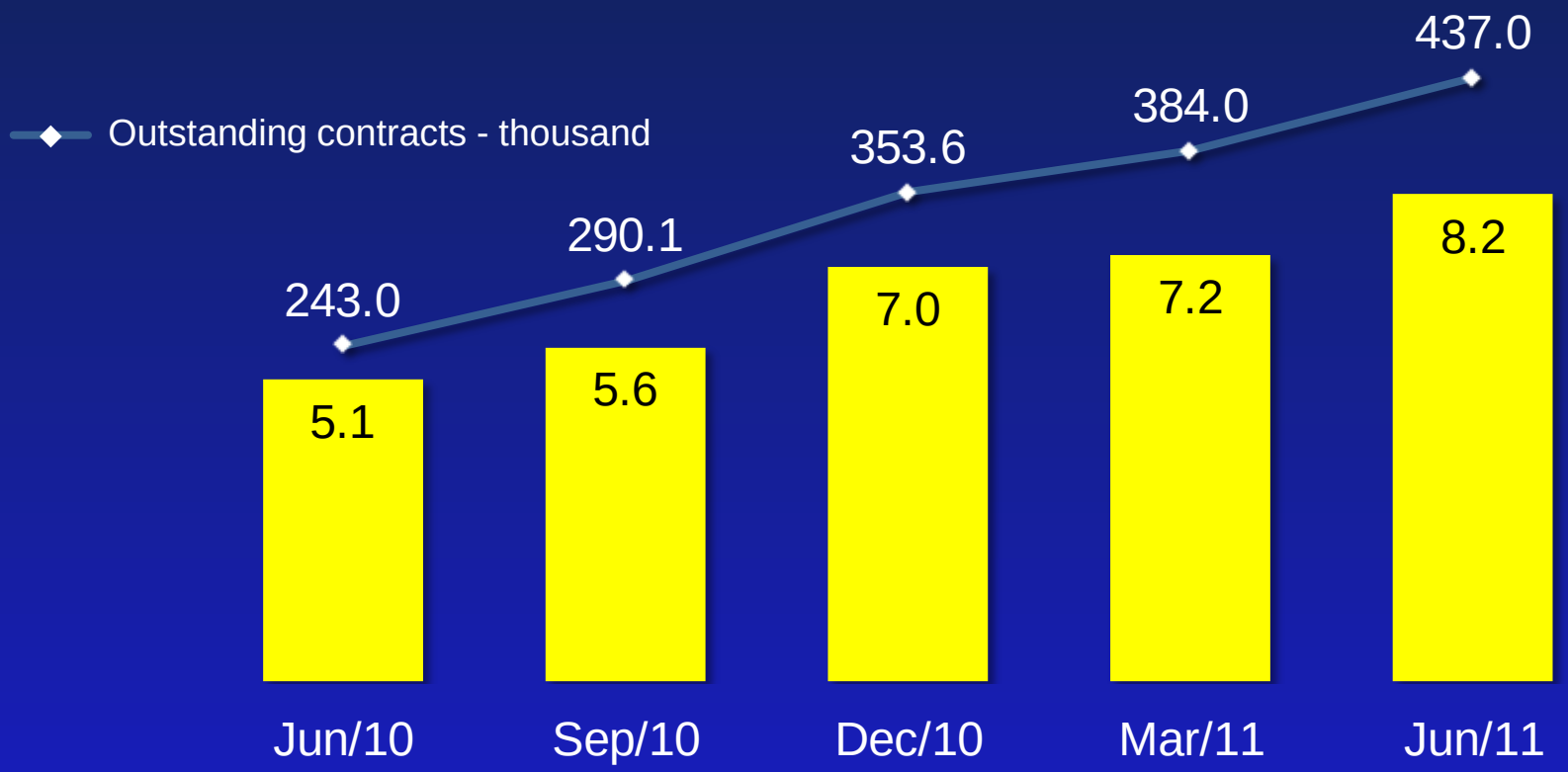
loan portfolio
Corporate

R$ billion

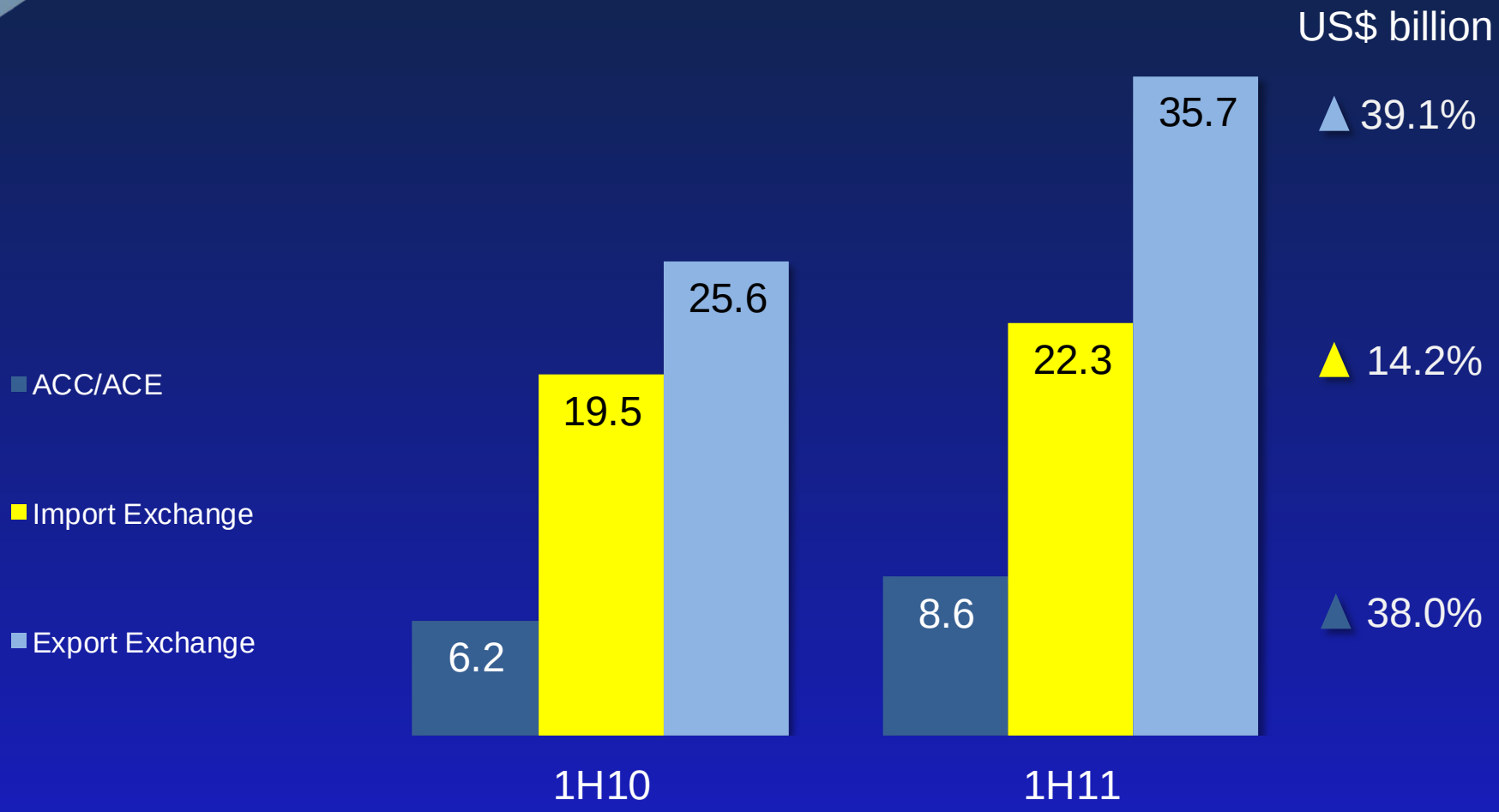


transactions FGO

Portfolio – R$ billion



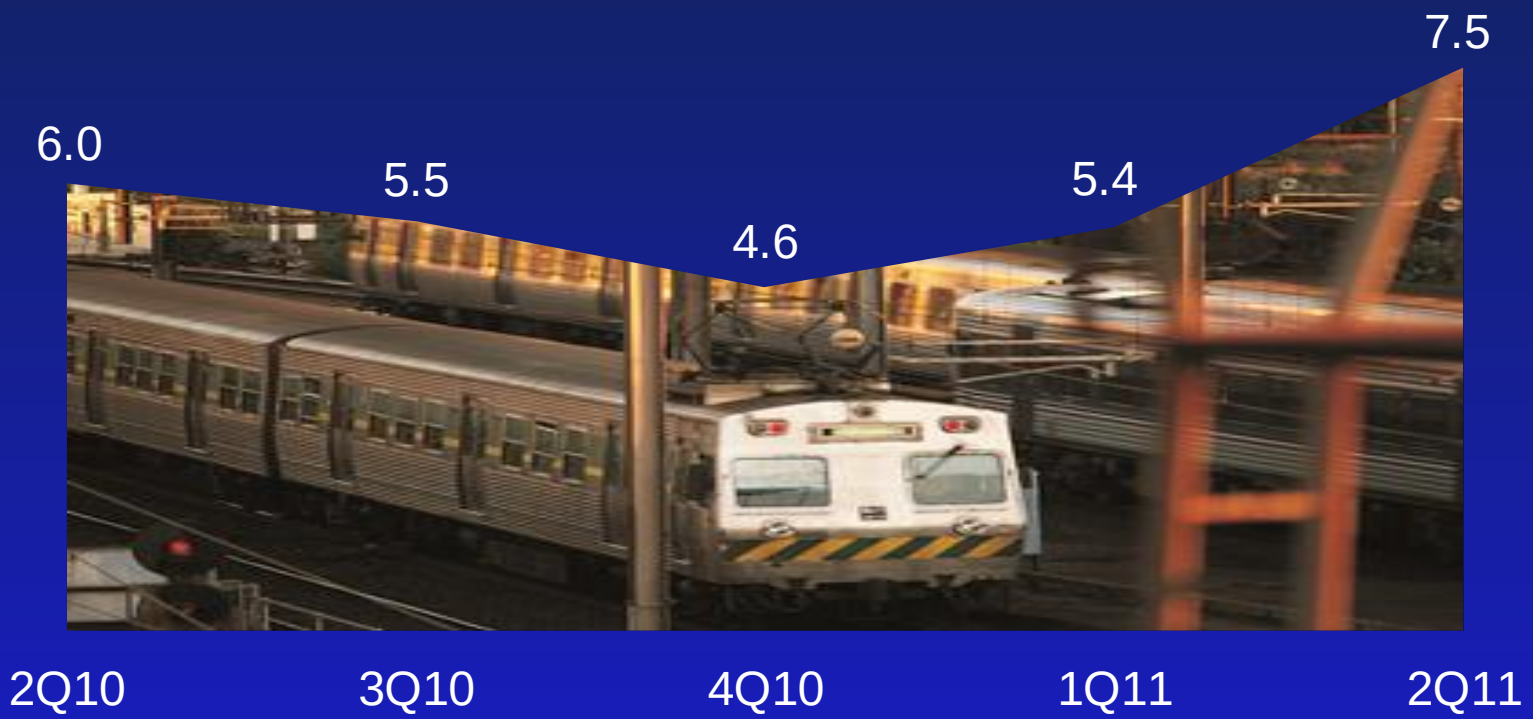
financing
Foreign Trade



credit
Investments

R$ billion

Disbursement



investment
BNDES Card

R$ billion

66% of all issued cards

Disbursement



investment
FCO

R$ billion

Disbursement



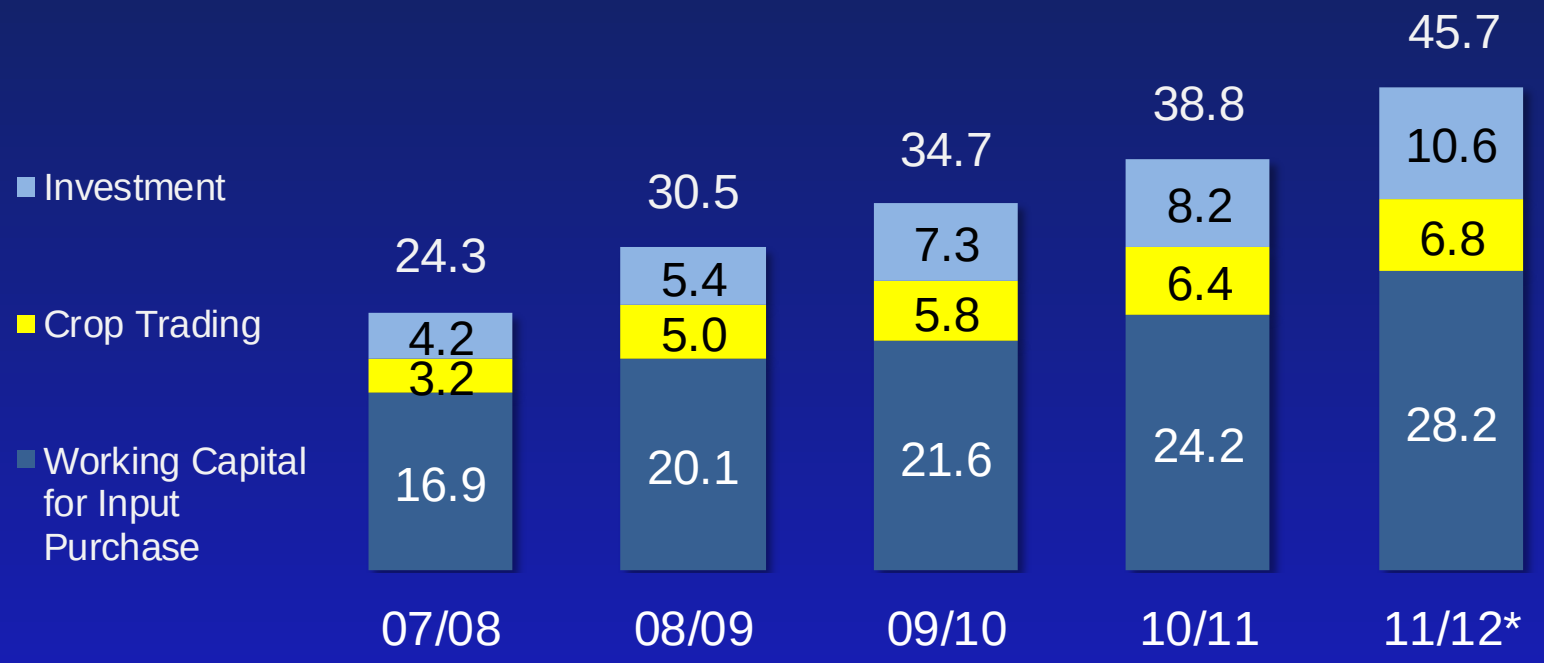
loan portfolio
Agribusiness



crop summary

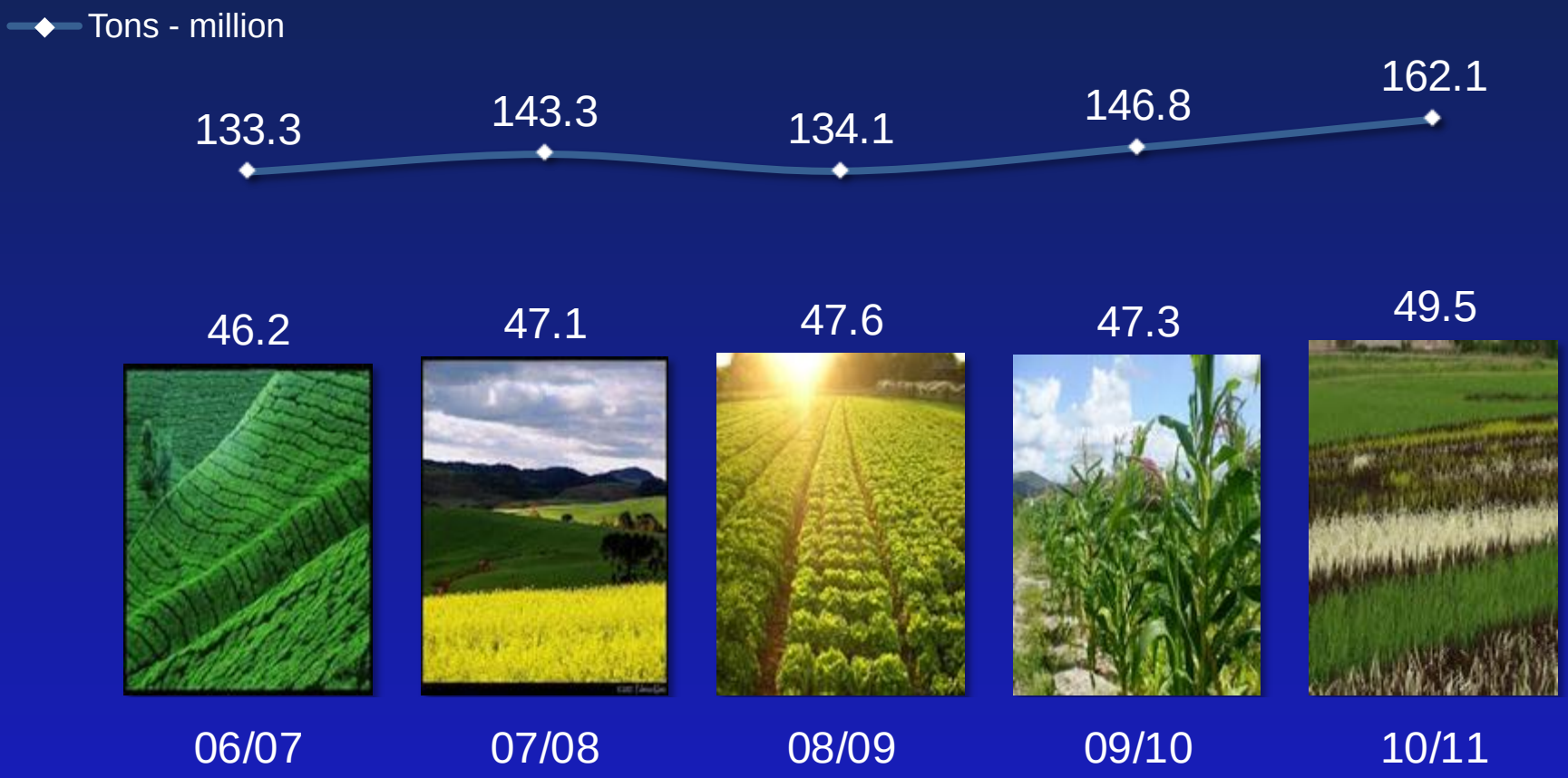
BB's Disbursement

R$ billion



* Forecast

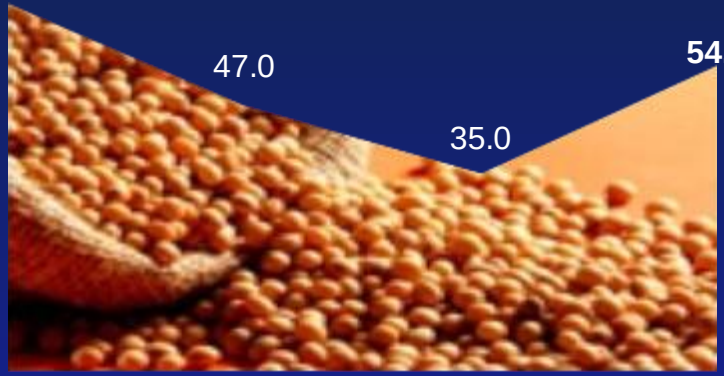
crop summary
Area x Production



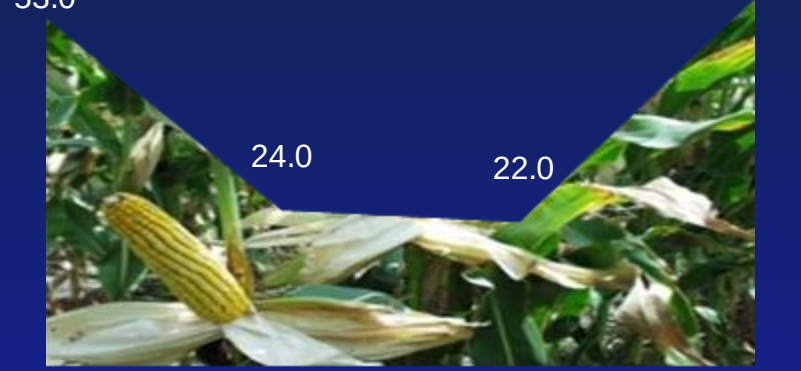
crop summary
Margins

%

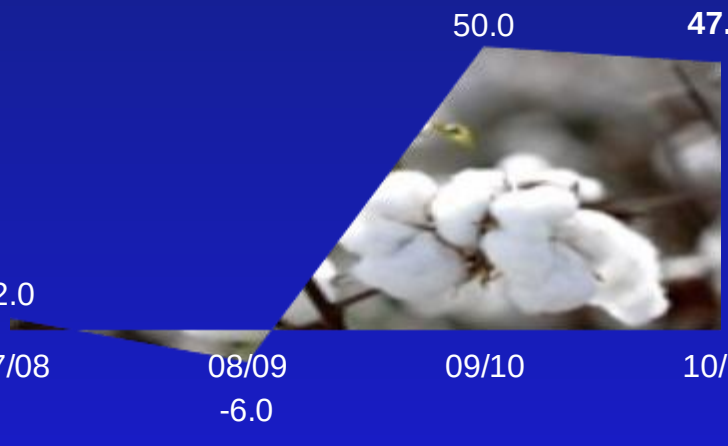
Soybean



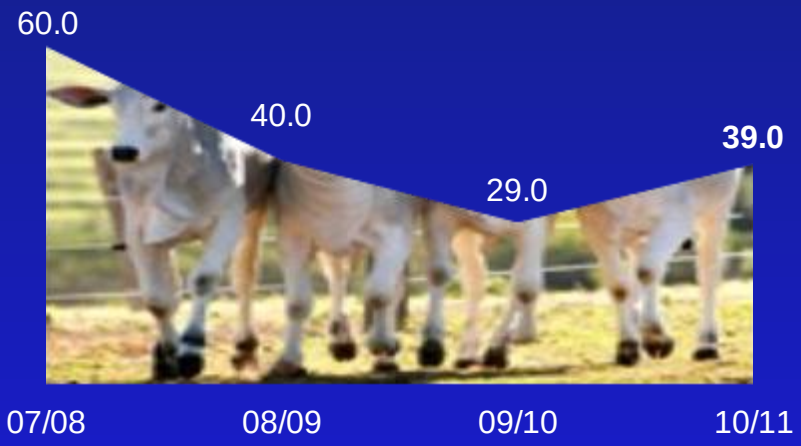
Corn



Cotton



Cattle



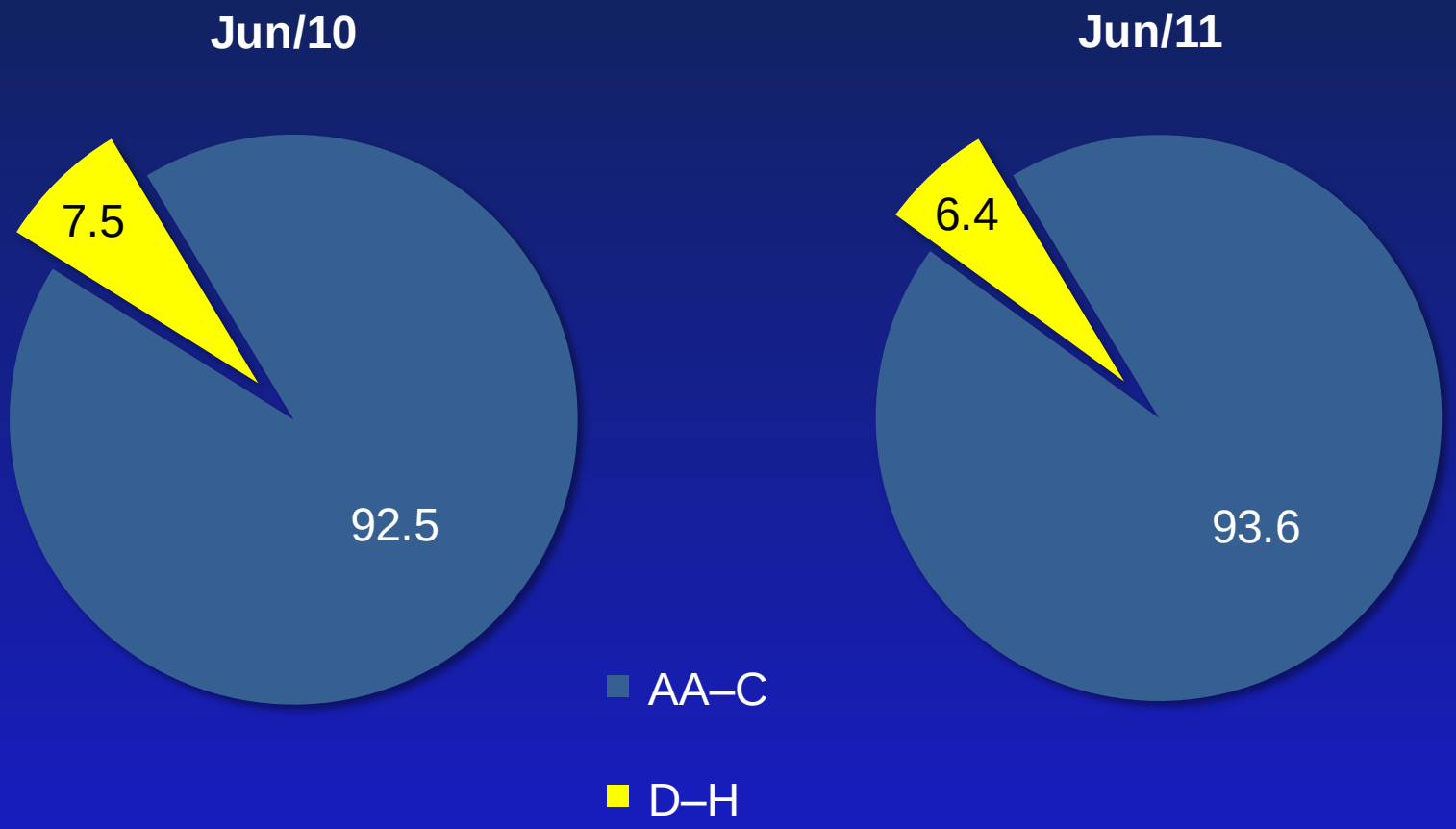
2011/2012 crop Prospects



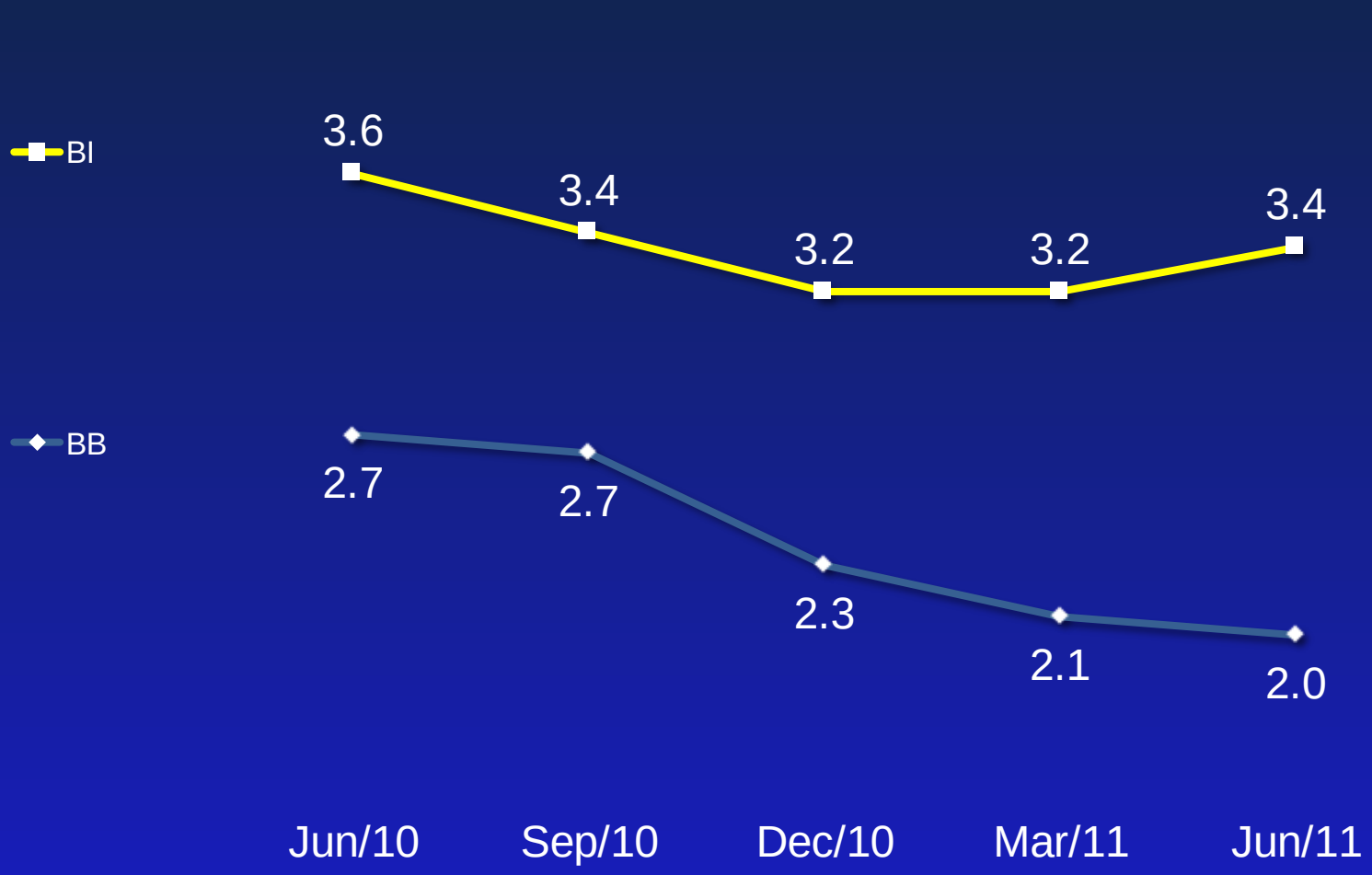
Wheather	***Favorable***
Margins	***Profitable***
Prices	***Stable, in high levels***
Costs	***Average growth of 10%***

credit risk:
93.6% AA–C

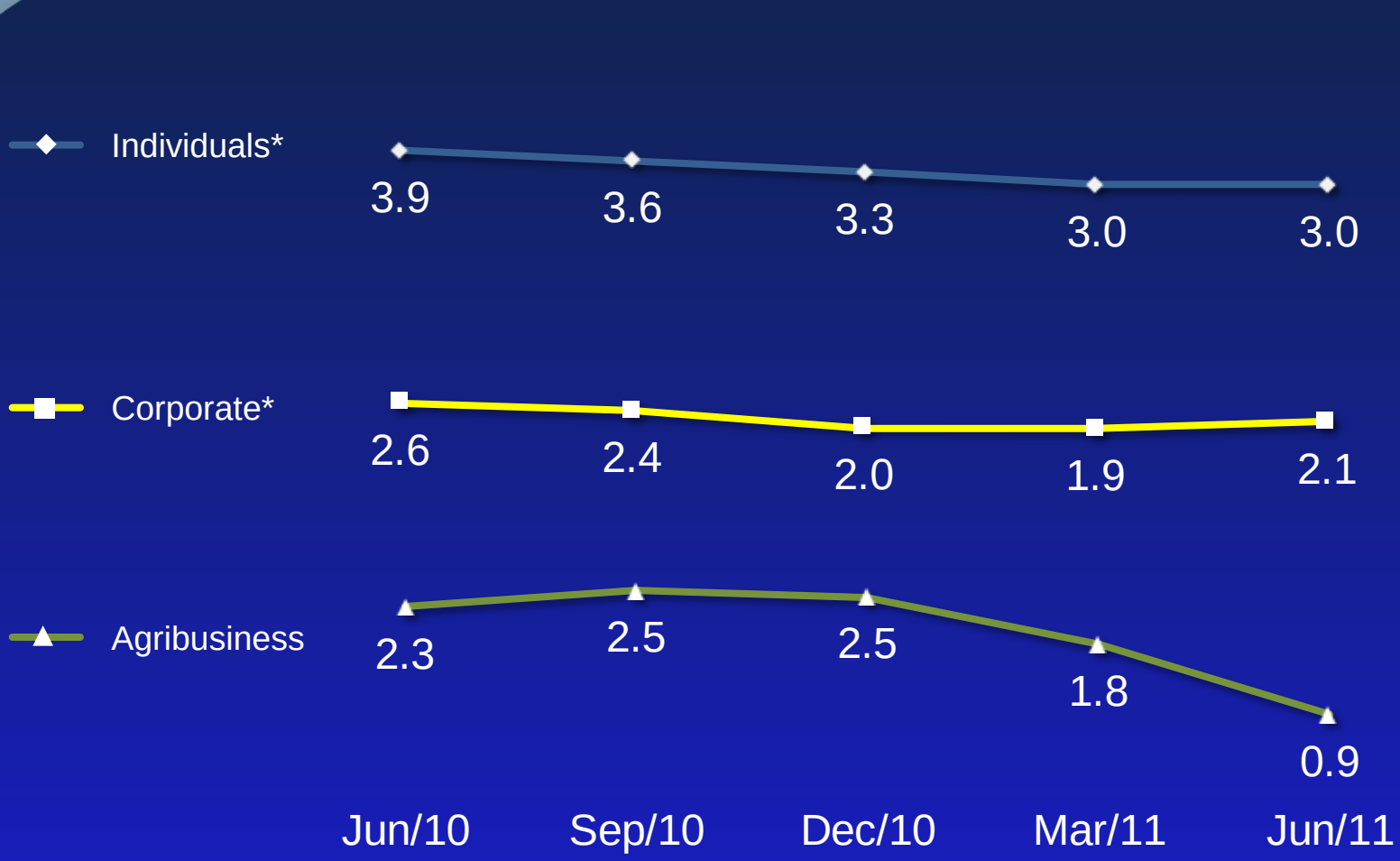
%



delinquency +90 days
Better Than BI



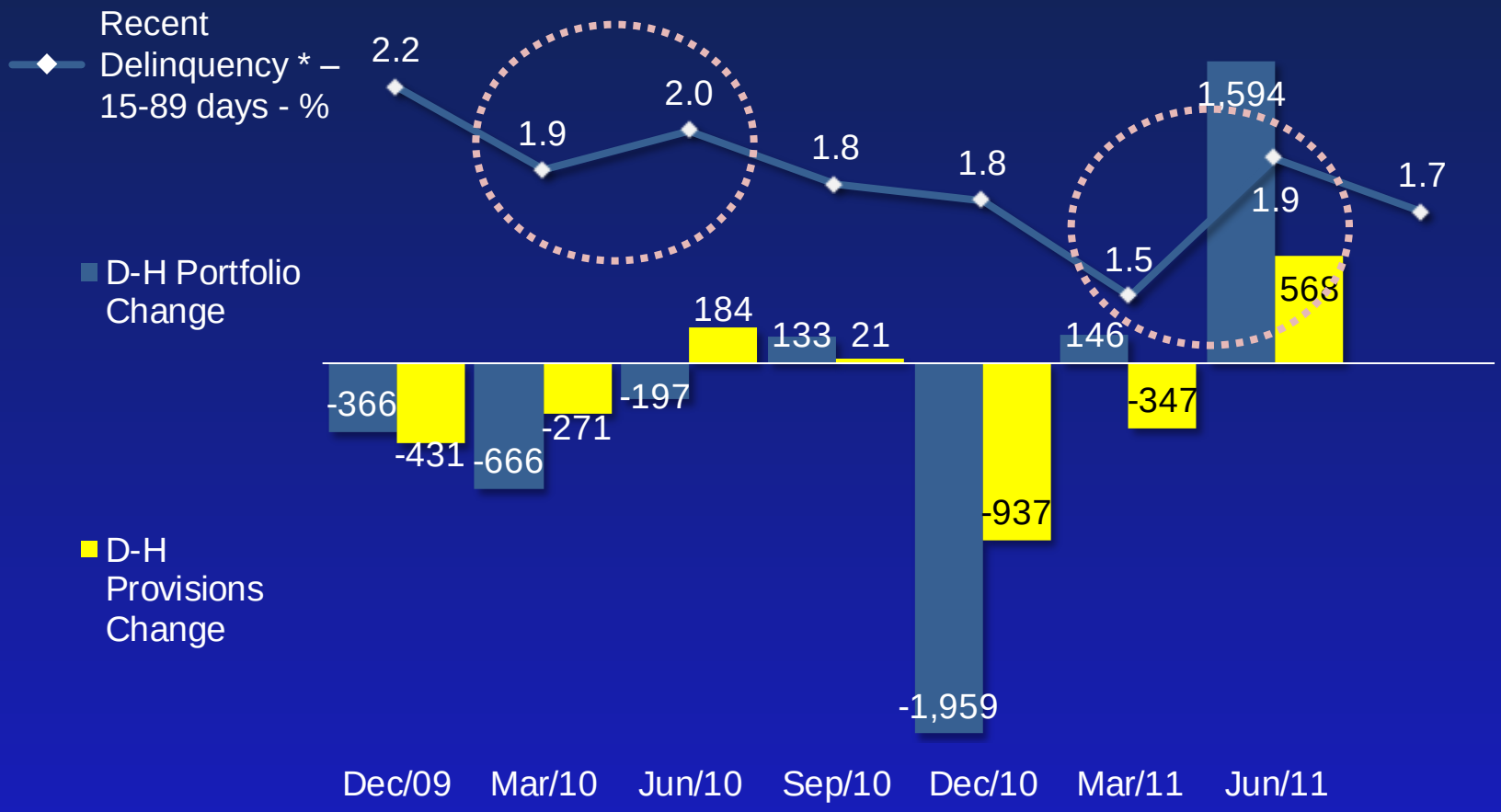
delinquency +90 days
Risk Under Control



(*) Domestic Loan Portfolio, without Banco Votorantim

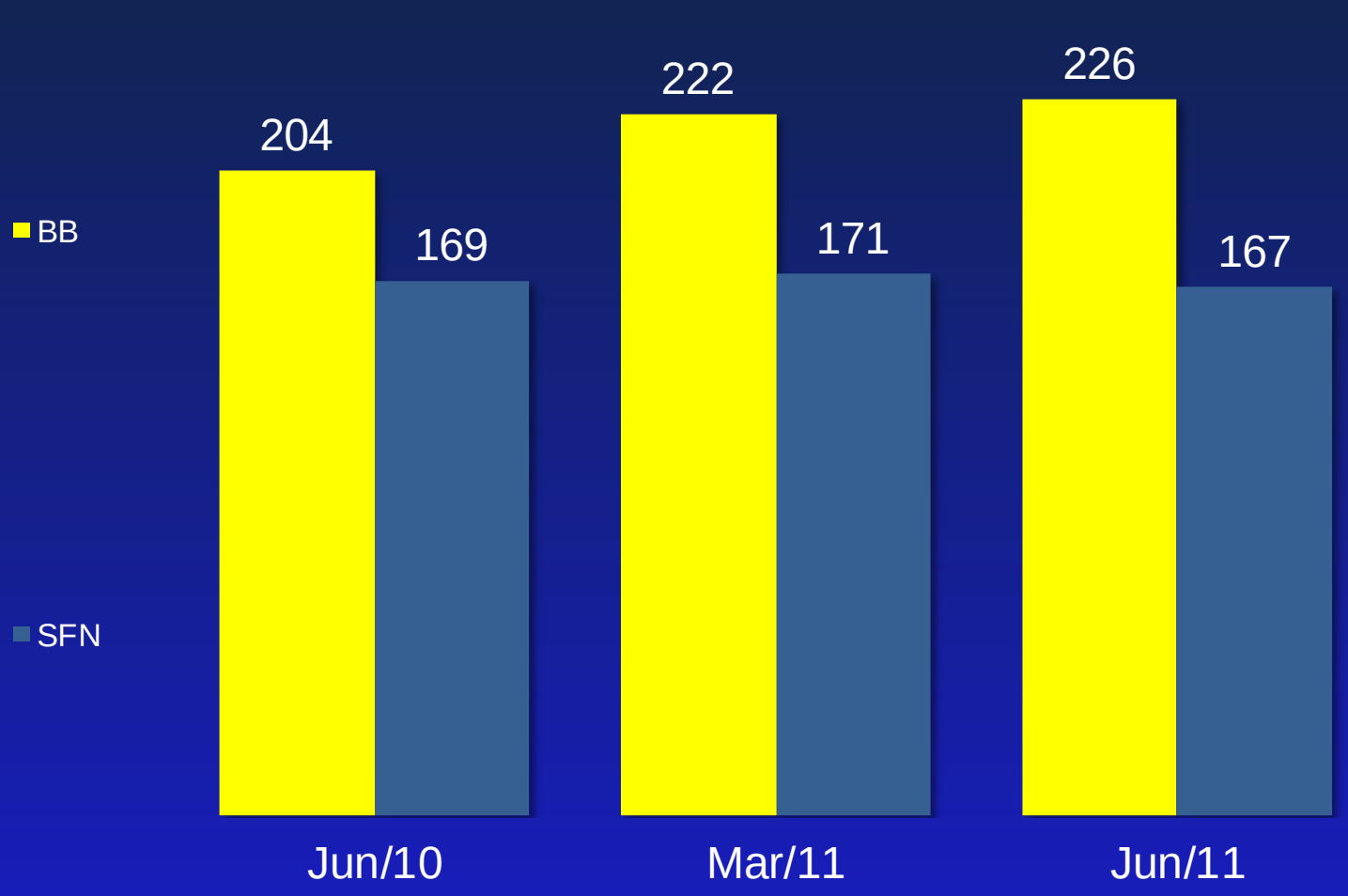
delinquency Improving Trend

R$ billion



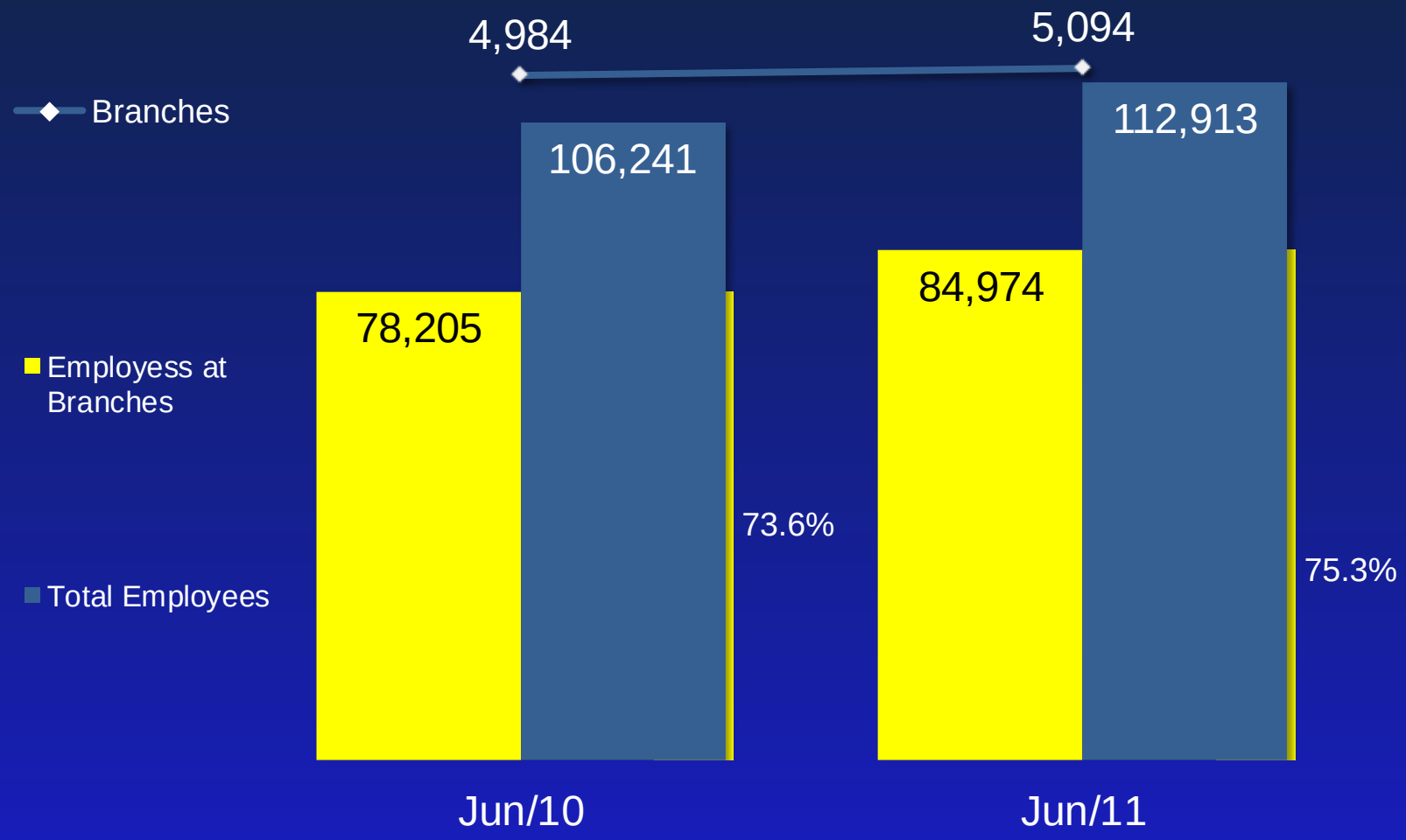
* Recent Delinquency = prior quarter index

NPL+90 days
Coverage Ratio



Coverage Ratio = Provisions / NPL + 90 days

retail transformation
Costumer Oriented

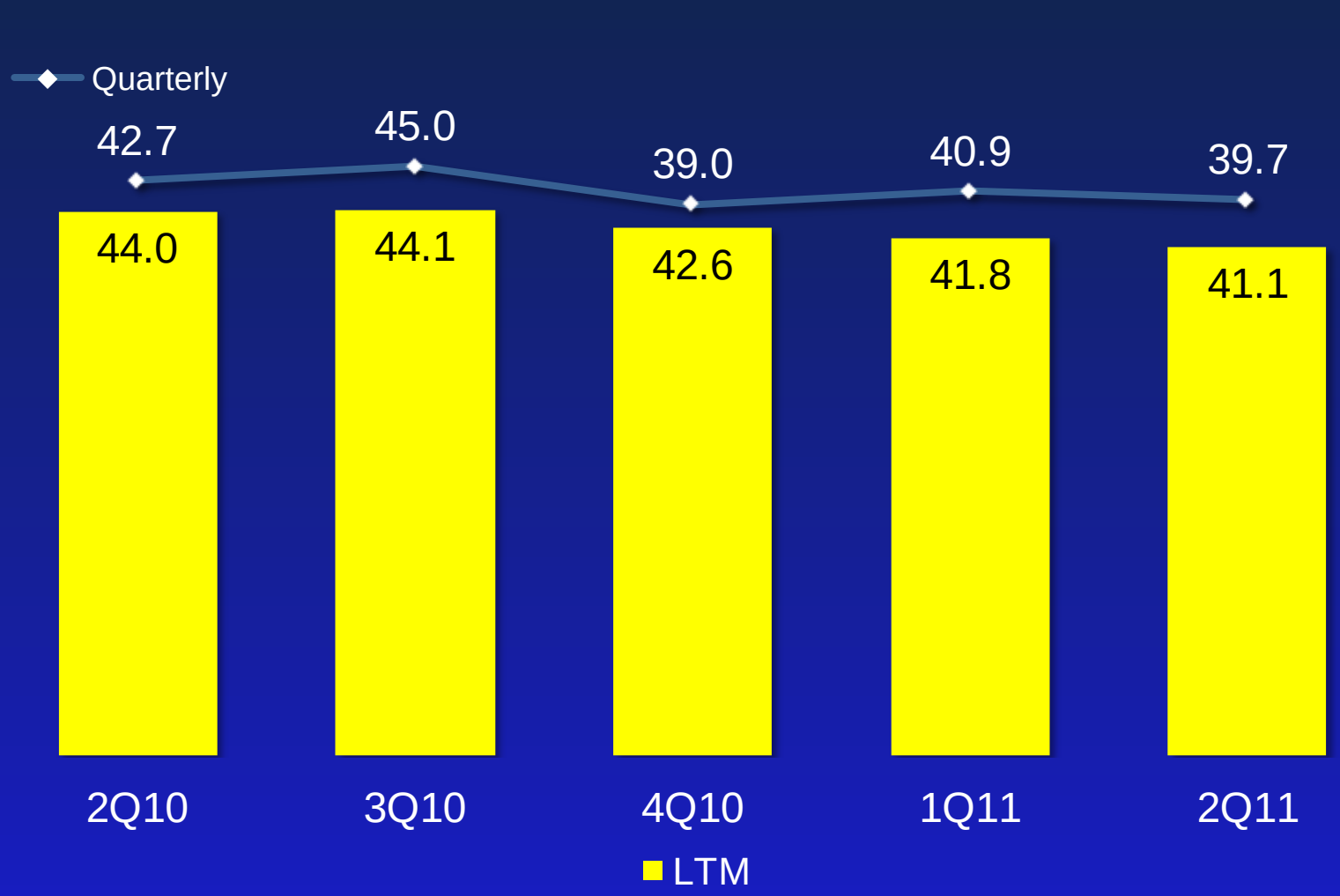


retail transformation
Increasing Profitability



* Commercial Revenues = Net Interest Income + Fee Income + Result from Insurance Operations

growing with Efficiency

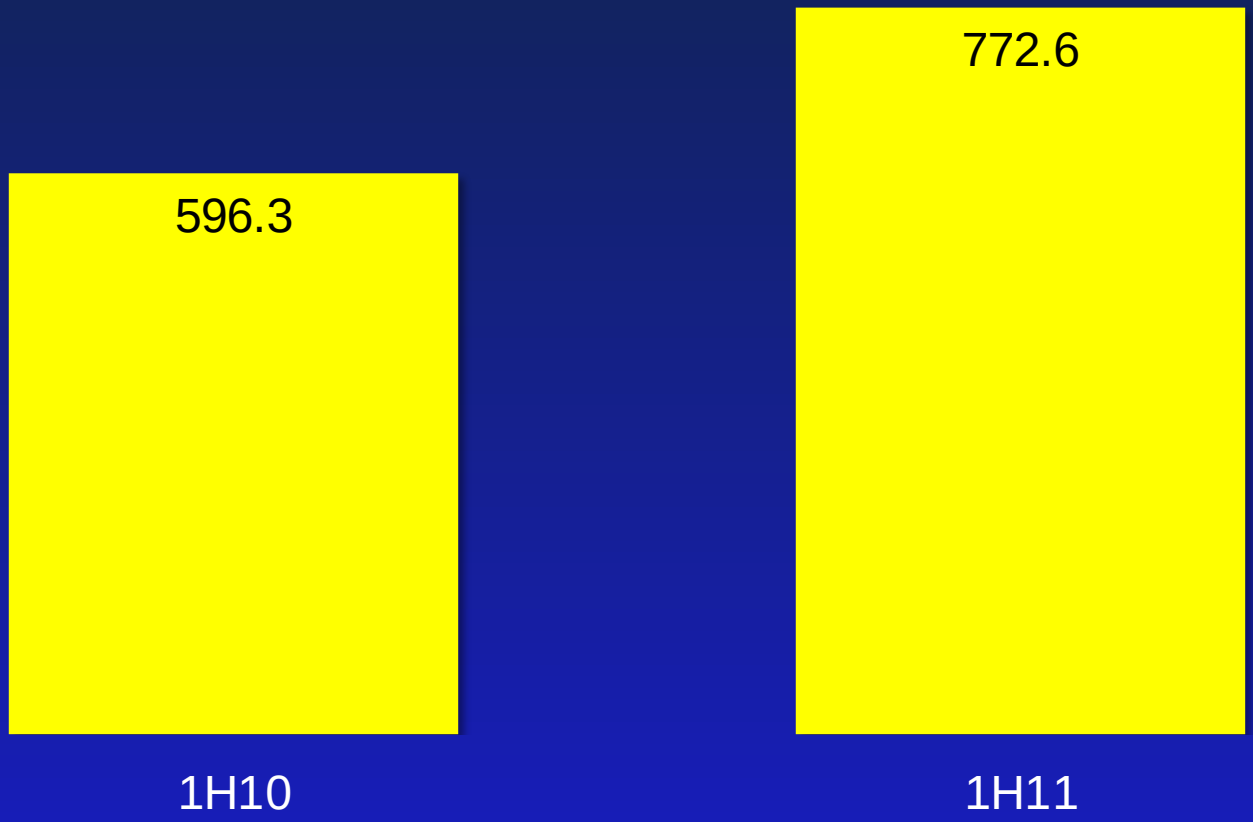


* G&A Expenses / Operacional Revenues excempt from one-off items

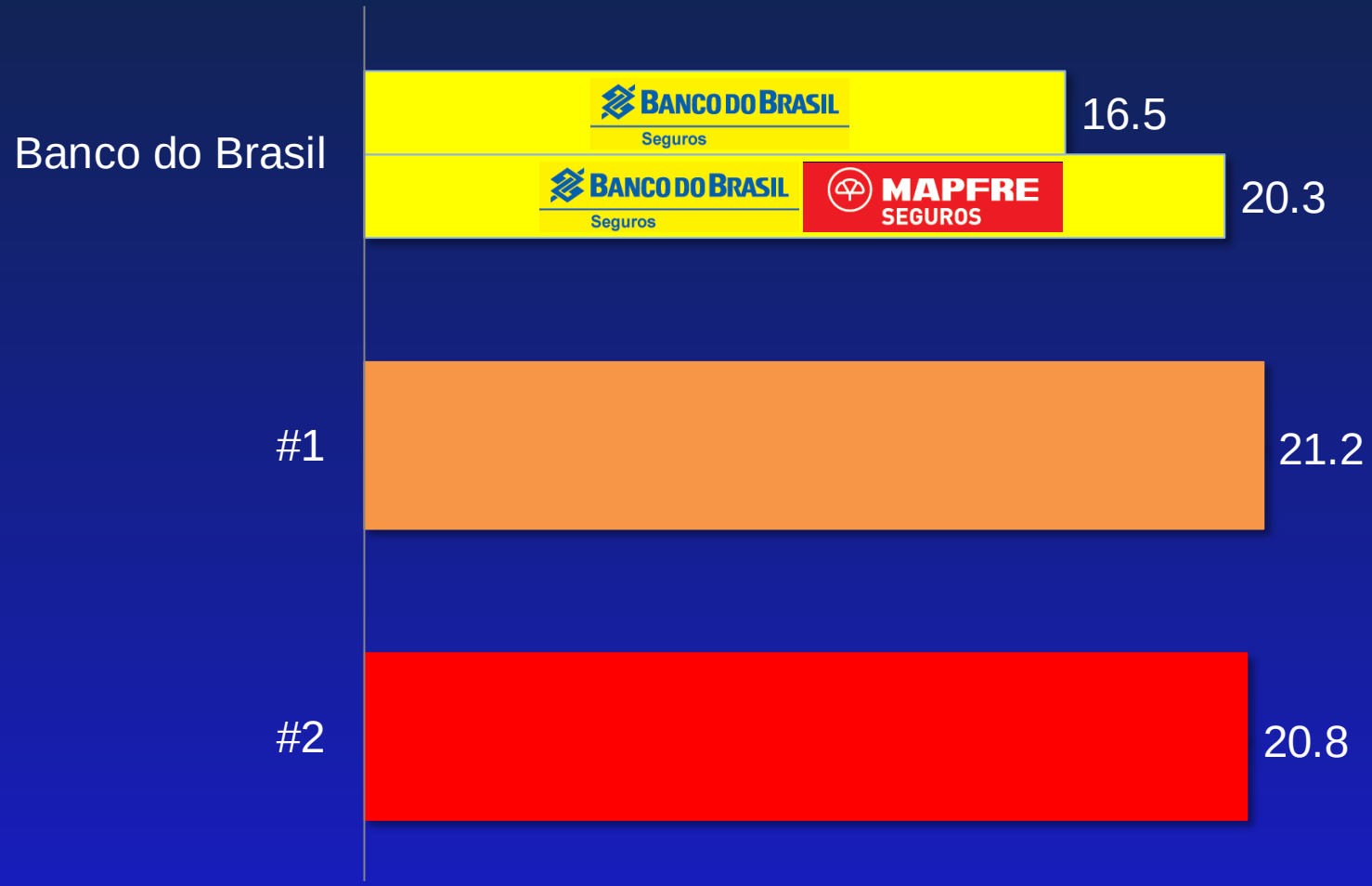
insurance results

Increase of 29.6%

R$ million



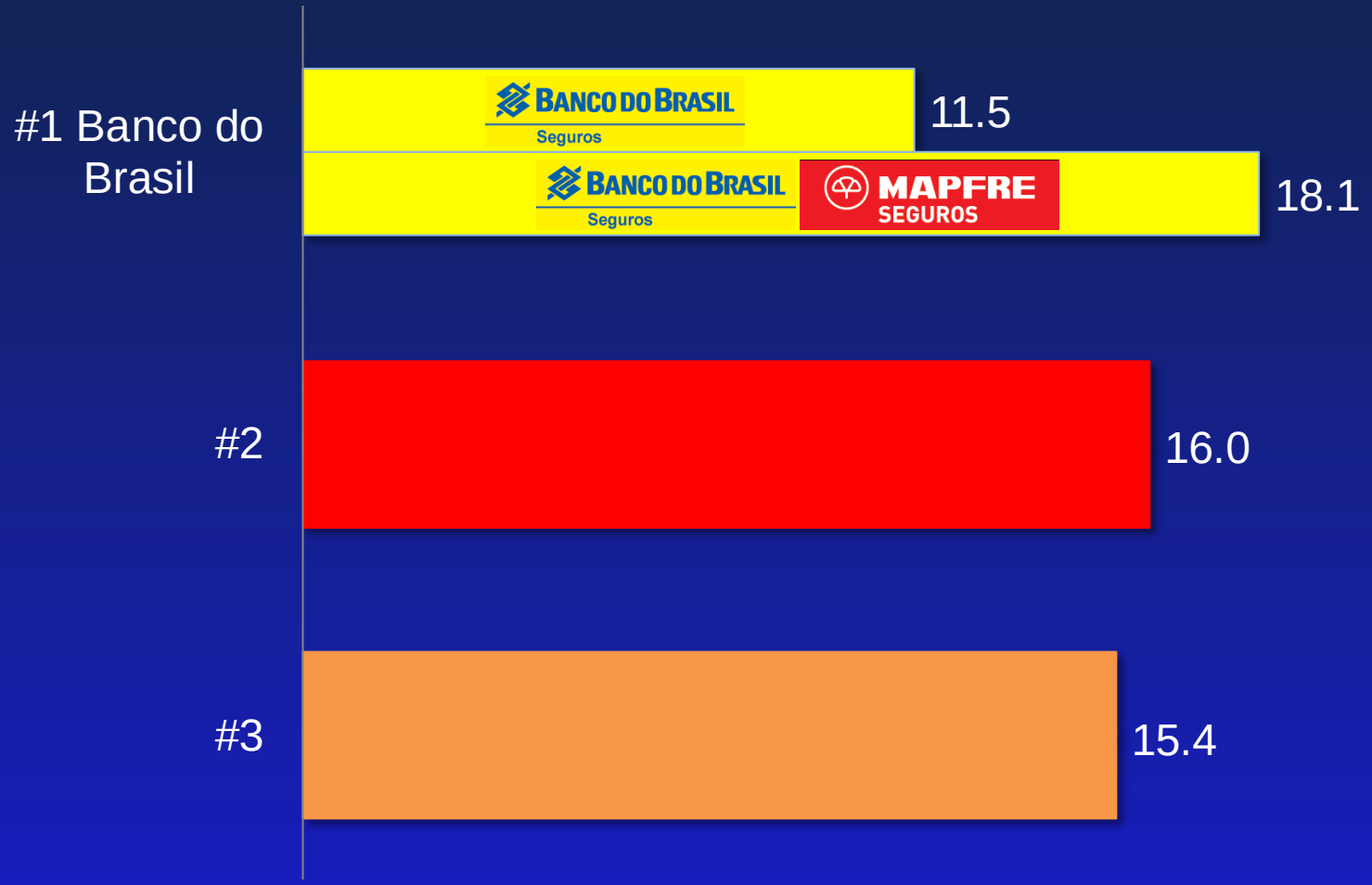
insurance – market share
Before and After



Source: Susep – position: May/2011. Market Share with insurance, saving bonds and pension funds.

insurance – market share

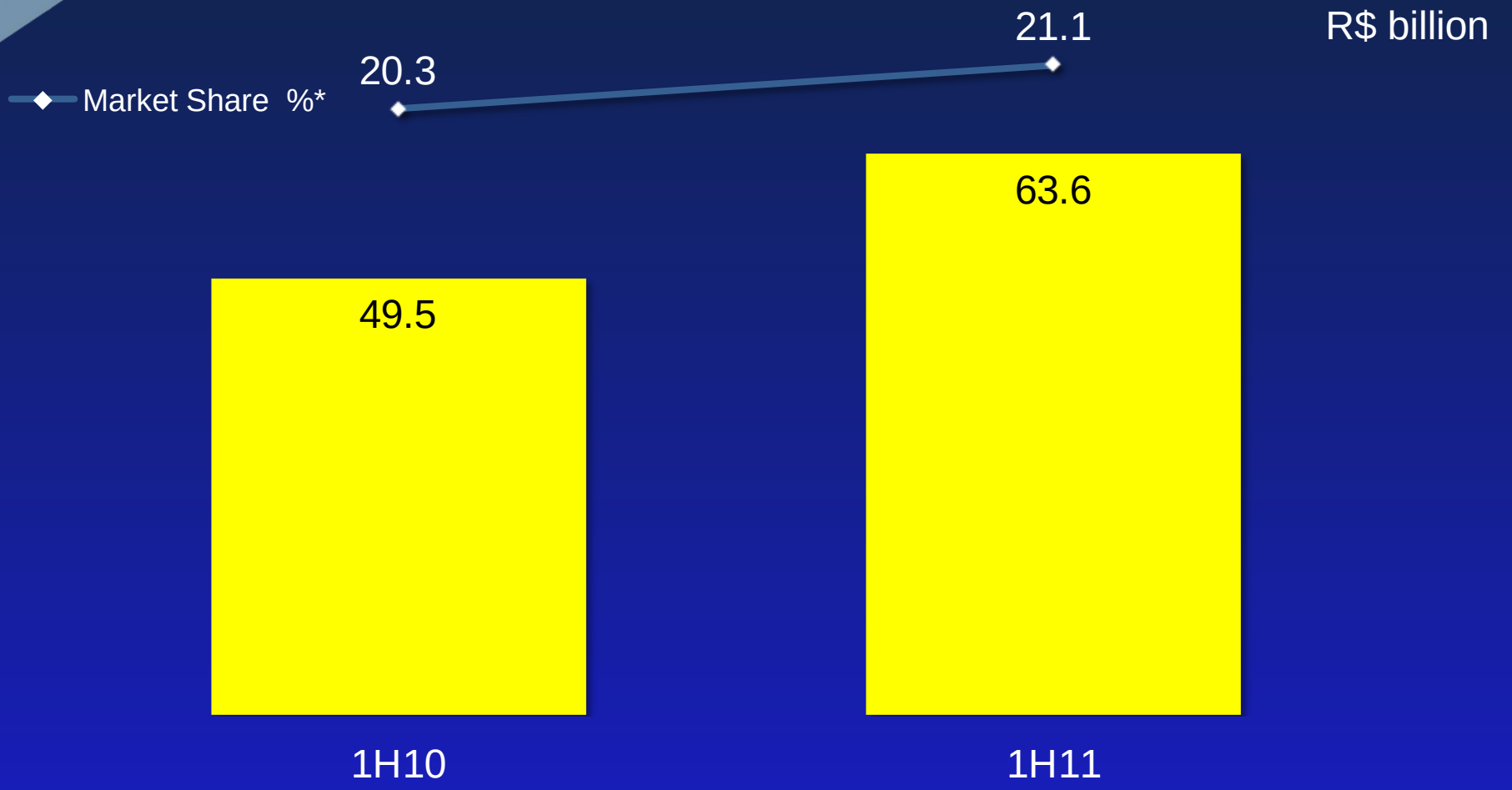
#1 Personal Insurance



Source: Susep – position: May/2011. Market Share of Life and Personal Acident.

credit card billings

Increase of 28.5%

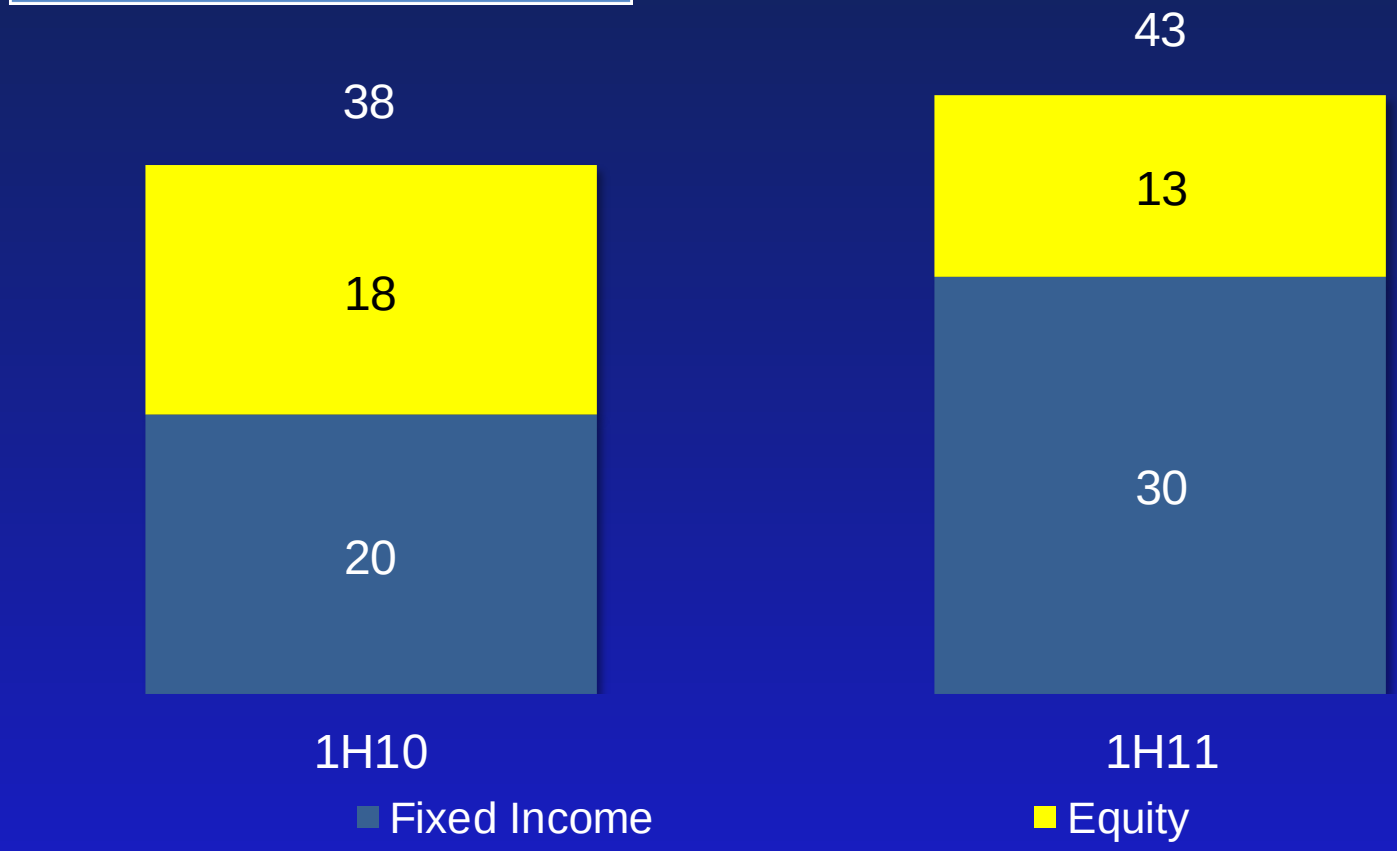


* June forecasted. Source: Associação Brasileira das Empresas de Cartões de Crédito e Serviços-Abecs

capital Market

Deals

#1 Anbima – Fixed Income

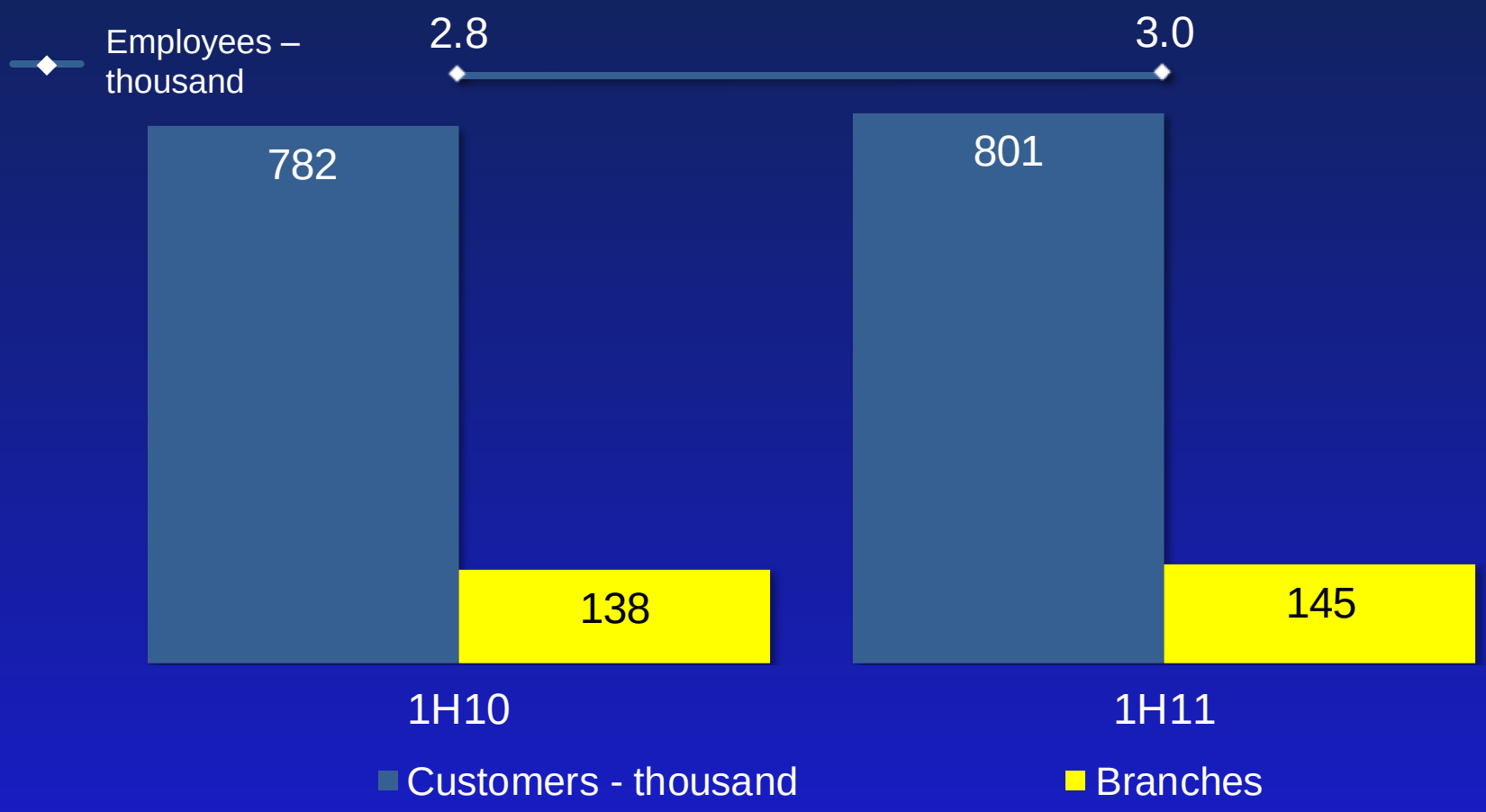


international front
NY Branch





international front
Banco Patagonia



multiple channels
Beach



multiple channels
Popular Communities



Rio de Janeiro

Complexo do Alemão



São Paulo

Paraisópolis

multiple channels
Amazon Forest



multiple channels
Digital TV



multiple channels
Internet



multiple channels
Tablet



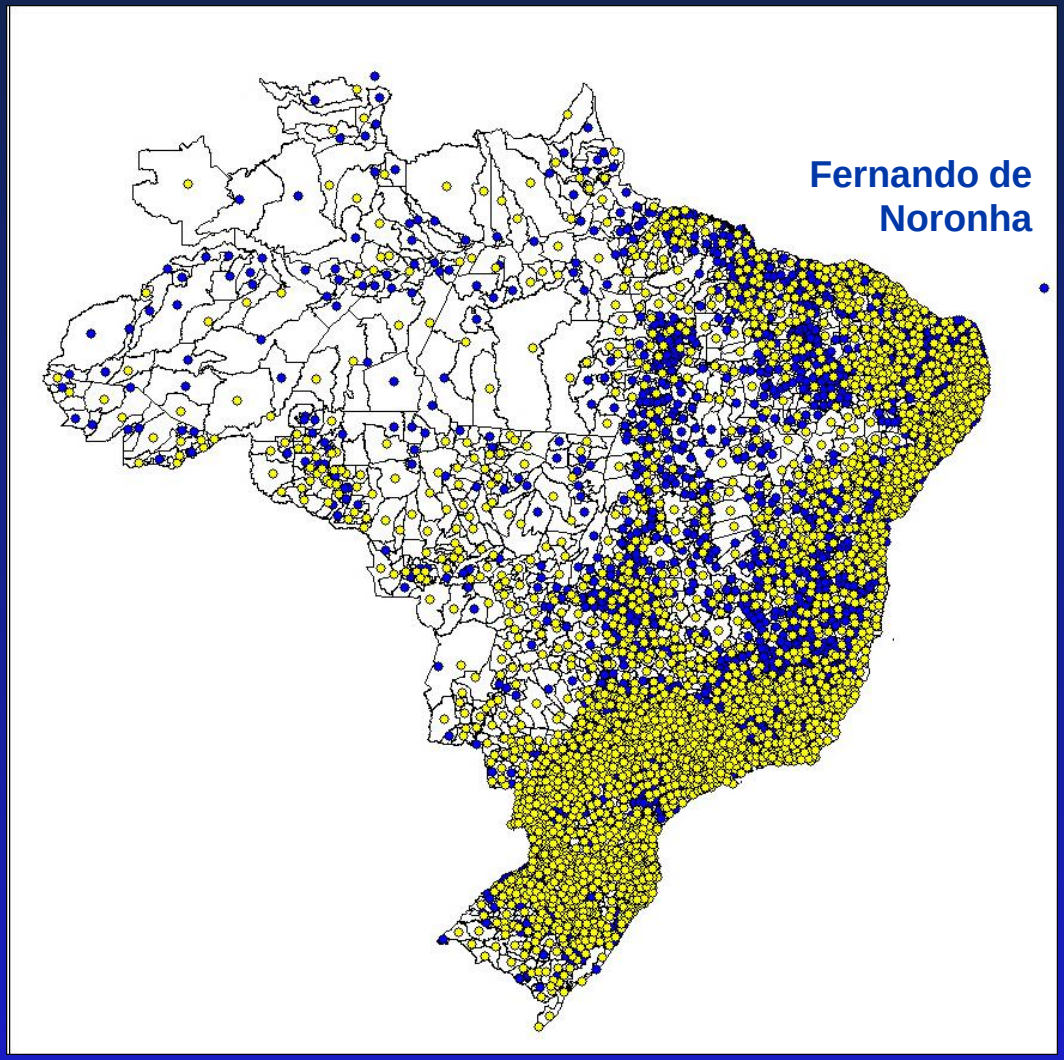


multiple channels

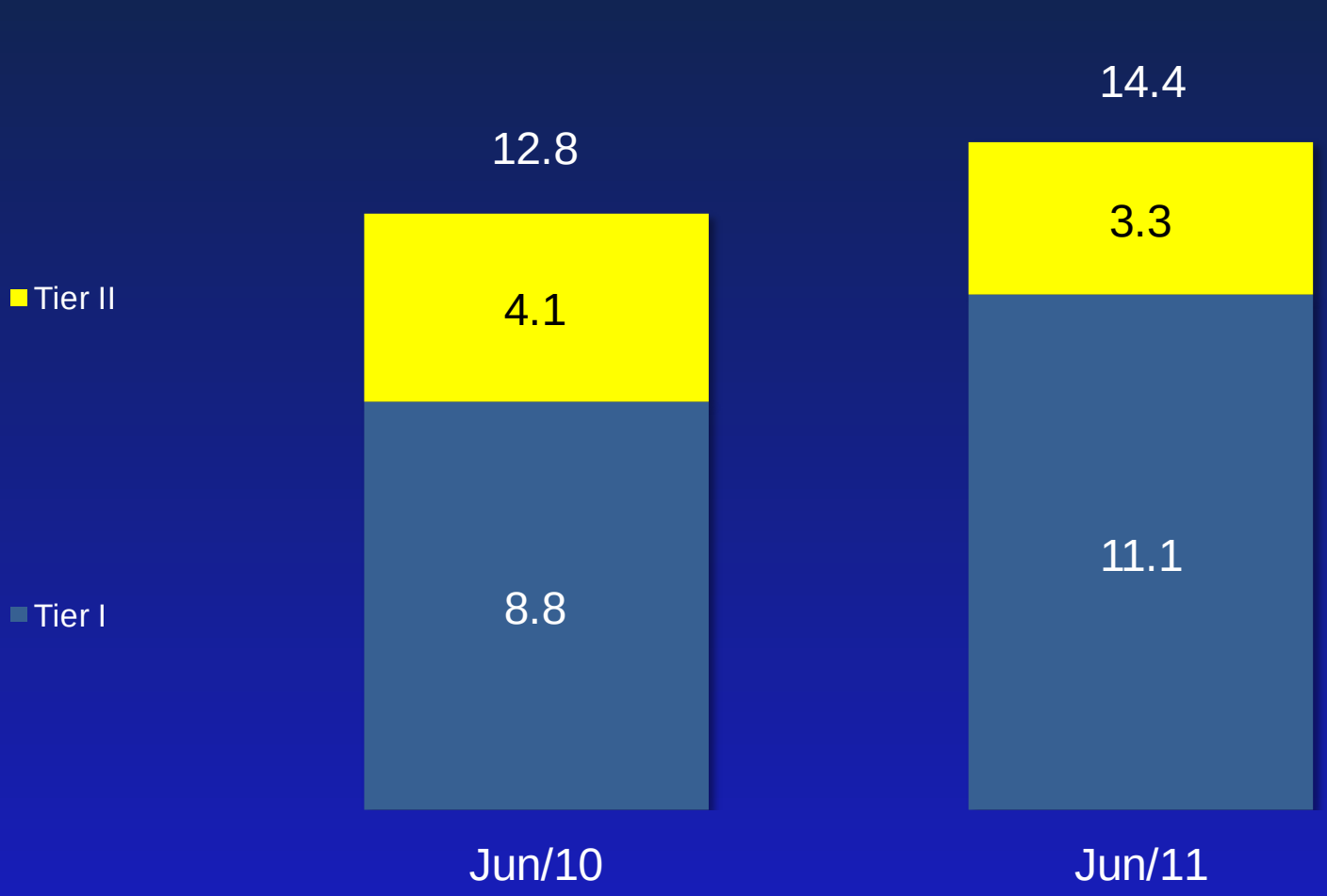
Mobile Phone

Banco Postal:
BB All Over the Country

- Banco do Brasil: 57% of Brazilian Municipalities
- BB + Banco Postal: 96% of Brazilian Municipalities



capital
BIS Ratio



Credit growth potential: R$ 156.6 billion

guidance 1S11
Revised

%

Items	Actual	Performance	Revised
Recurring ROE	21 – 24	24.9	21 – 24
Net Interest Income	16 – 20	13.7	16 – 20
Total Deposits	14 – 18	15.2	14 – 18
Domestic Loan Portfolio	17 – 20	16.8	15 – 18
Individuals	19 – 23	21.2	17 – 21
Corporate	17 – 20	14.7	16 – 19
Agribusiness	5 – 8	14.5	8 – 12
Allowance for Loan Losses	3.3 – 3.7	3.0	3.3 – 3.7
Fee Income	12 – 17	9.9	12 – 17
Administrative Expenses	10 – 13	7.5	9 – 12
Tax Rate	31 – 34	33.0	31 – 34

Investors Relation Unit
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70073-901 - Brasília (DF)
Telephone: (61) 3102 1124
Fax: (61) 3102 1435

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MERCADO
BOVESPA BRASIL

Ibovespa

IBrX50

Índice de Ações com Governança Corporativa Diferenciada IGC

IBrX ÍNDICE BRASIL

itag
Índice de Ações com *Tag Along* Diferenciado

ISE
Índice de
Sustentabilidade Empresarial