Banco do Brasil

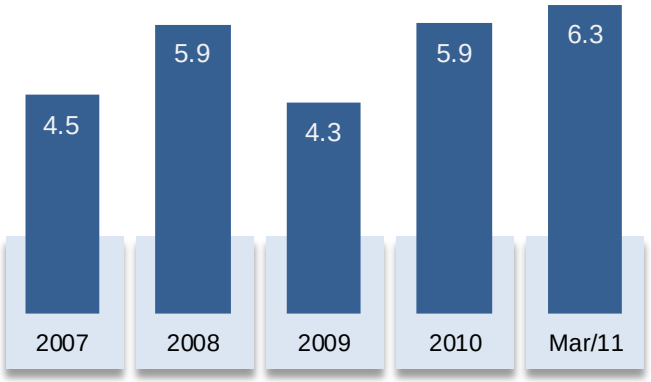
1st Quarter 2011

Disclaimer

The tables and chats in this presentation show the financial numbers rounded. The columns of changes and the totalizers use the financial figures as basis, not the rounded numbers. The used roundings follows the rules established by Resolution 866/66 of IBGE: if the last digit is more or equal than 5, it increases by one unit the last digit to stay; if the last figure is less than 5, the last digit to stay remains unchanged. The variations in both percentage and nominal were calculated using numbers in units.

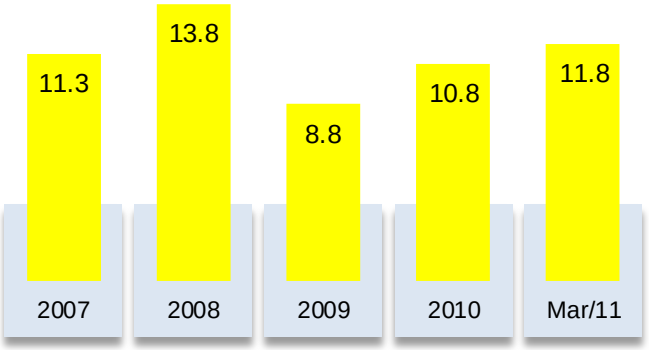
Economic Environment

Price Index IPCA* - %



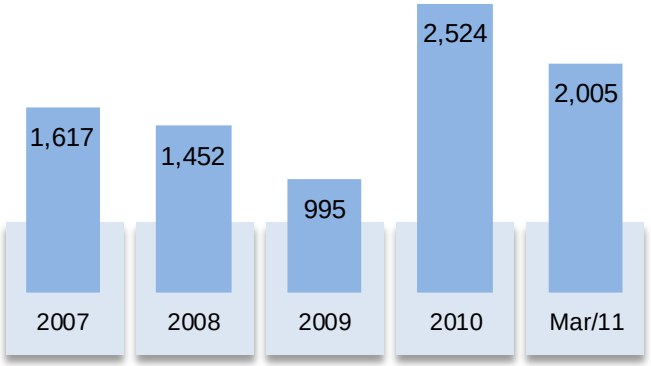
(*) 12 months. Source: IBGE

Interest Rate Selic** - %



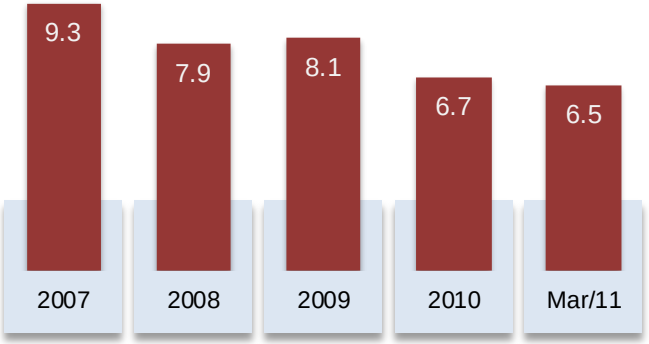
(**) End of period. Source: Central Bank

Formal Employment*** - thousand



(***) 12 months. Source: CAGED

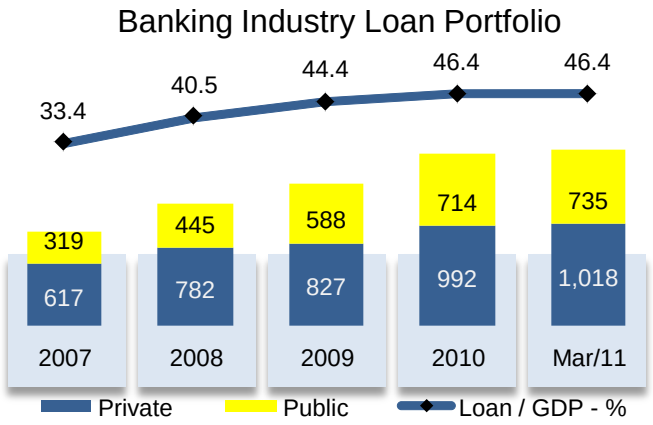
Unemployment Index*** - %

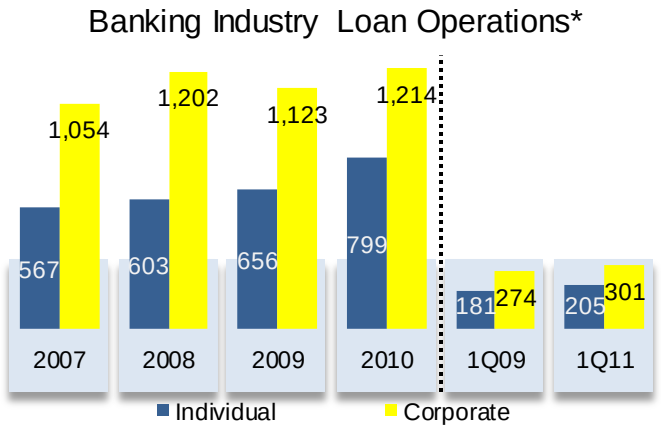


(****) 12 months average. Source: IBGE

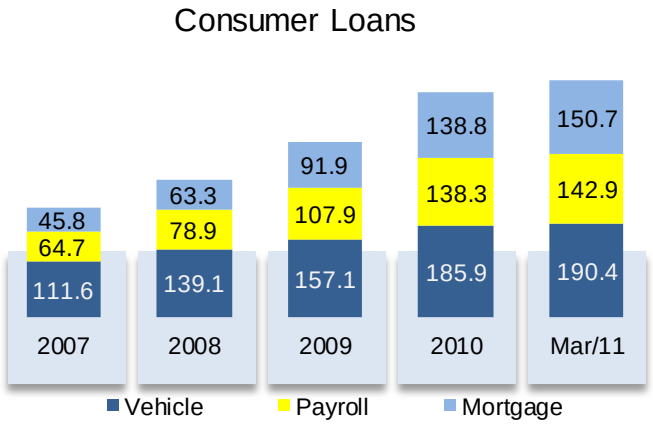
Banking Industry

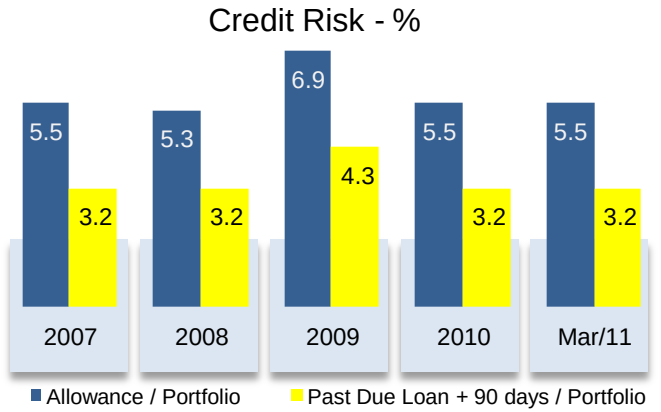
R$ billion



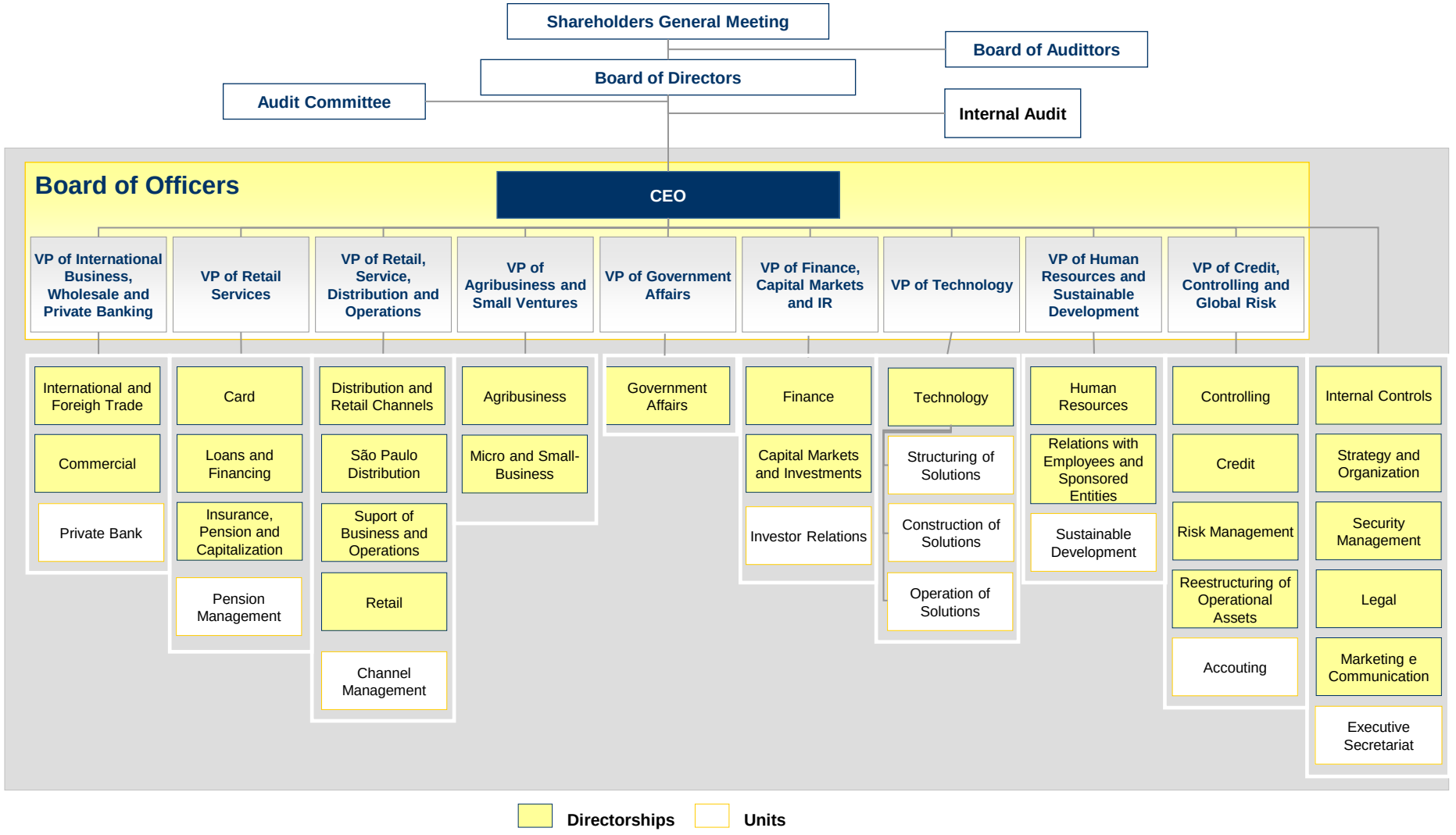


(*) Loan as reference for interest rate. Contracted amount



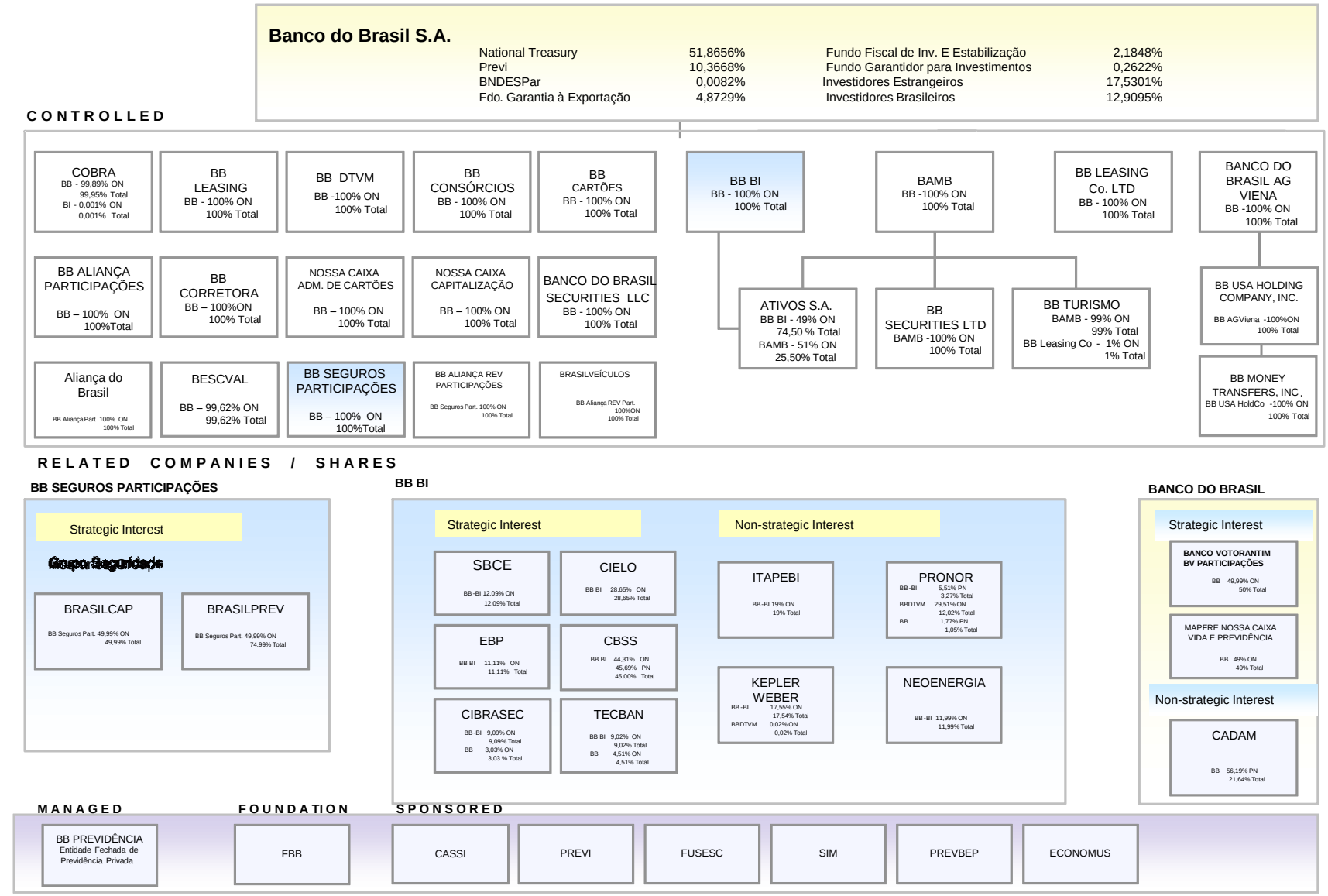


Organizational Structure



Position: 03.31.2011

Corporate Configuration

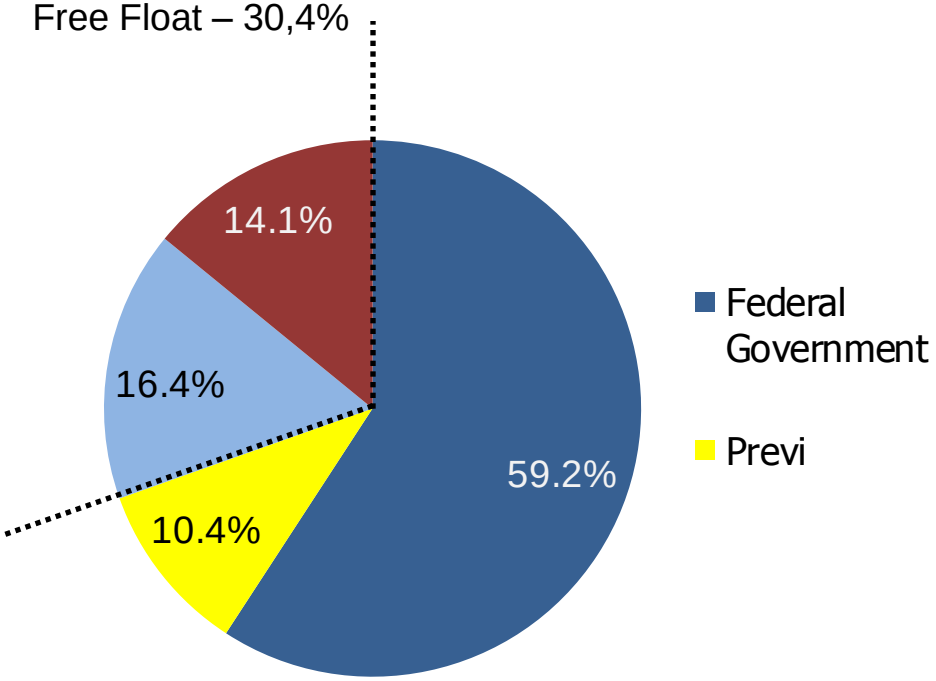


Position: 03.31.2011

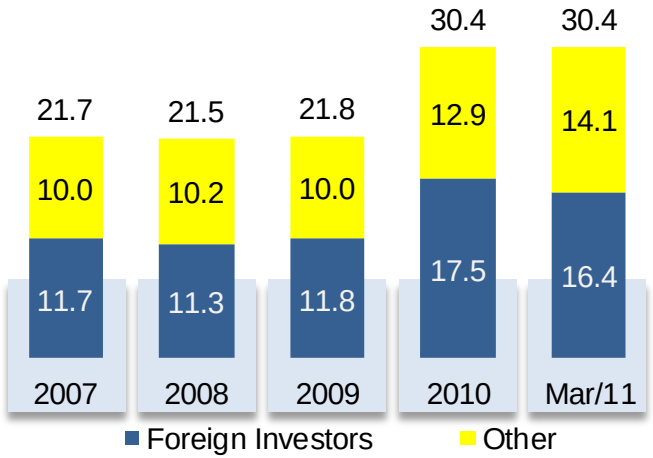
Ownership Structure

Shareholding Breakdown

Free Float – 30,4%

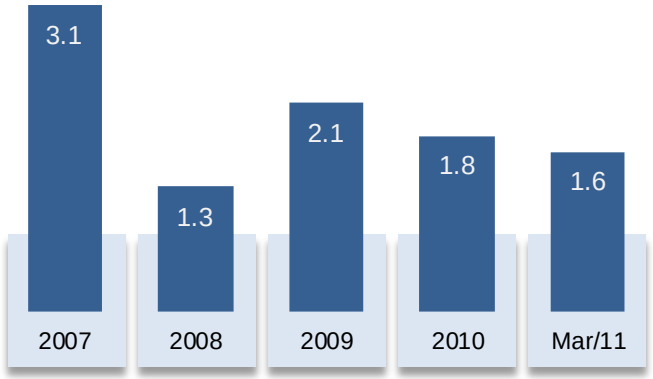


Free Float - %

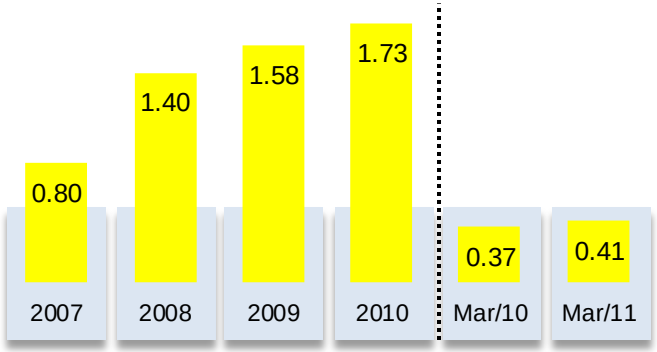


Share´s Perfomance

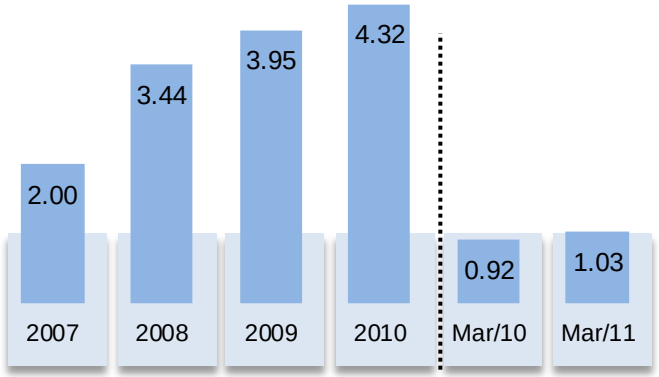
Price / Book Value



Dividends and Interest on Own Capital / Share - R$



Earnings / Share - R$

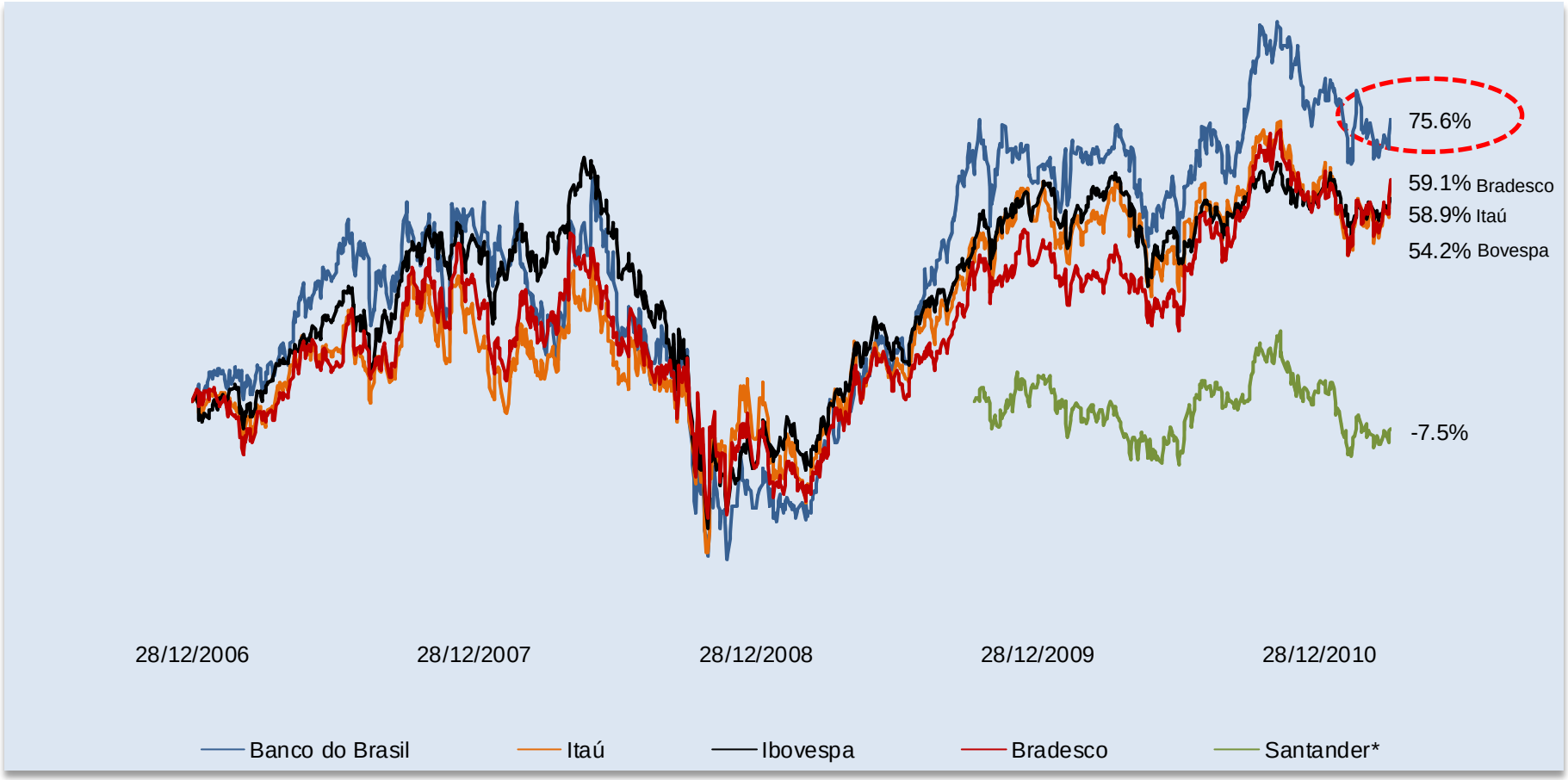


Price / Earnings*



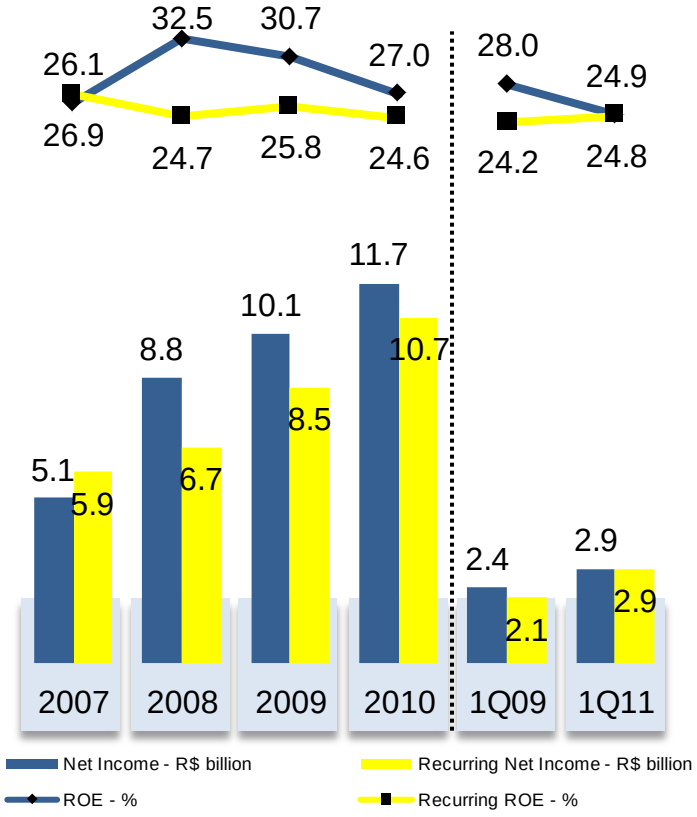
(*) Profit in 12 months

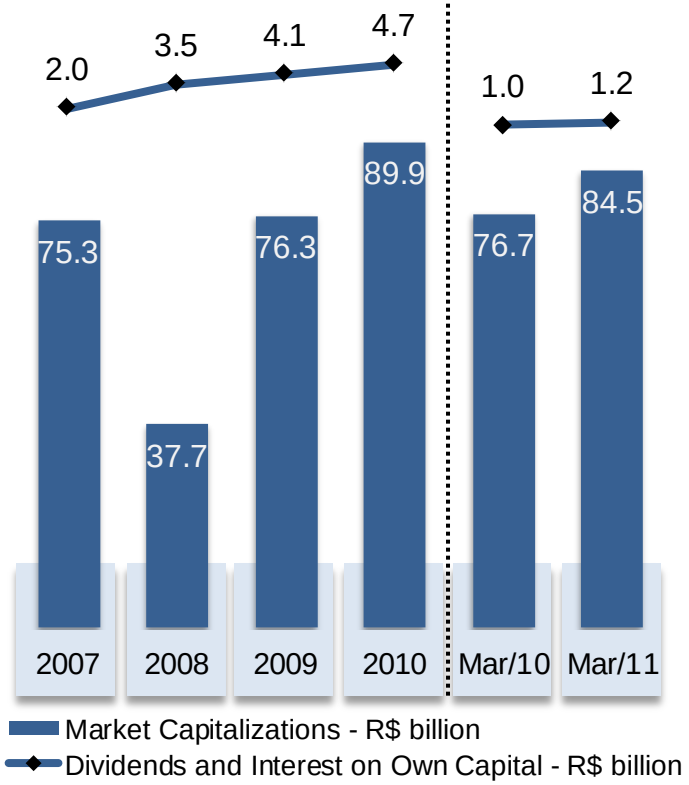
Share´s Perfomance



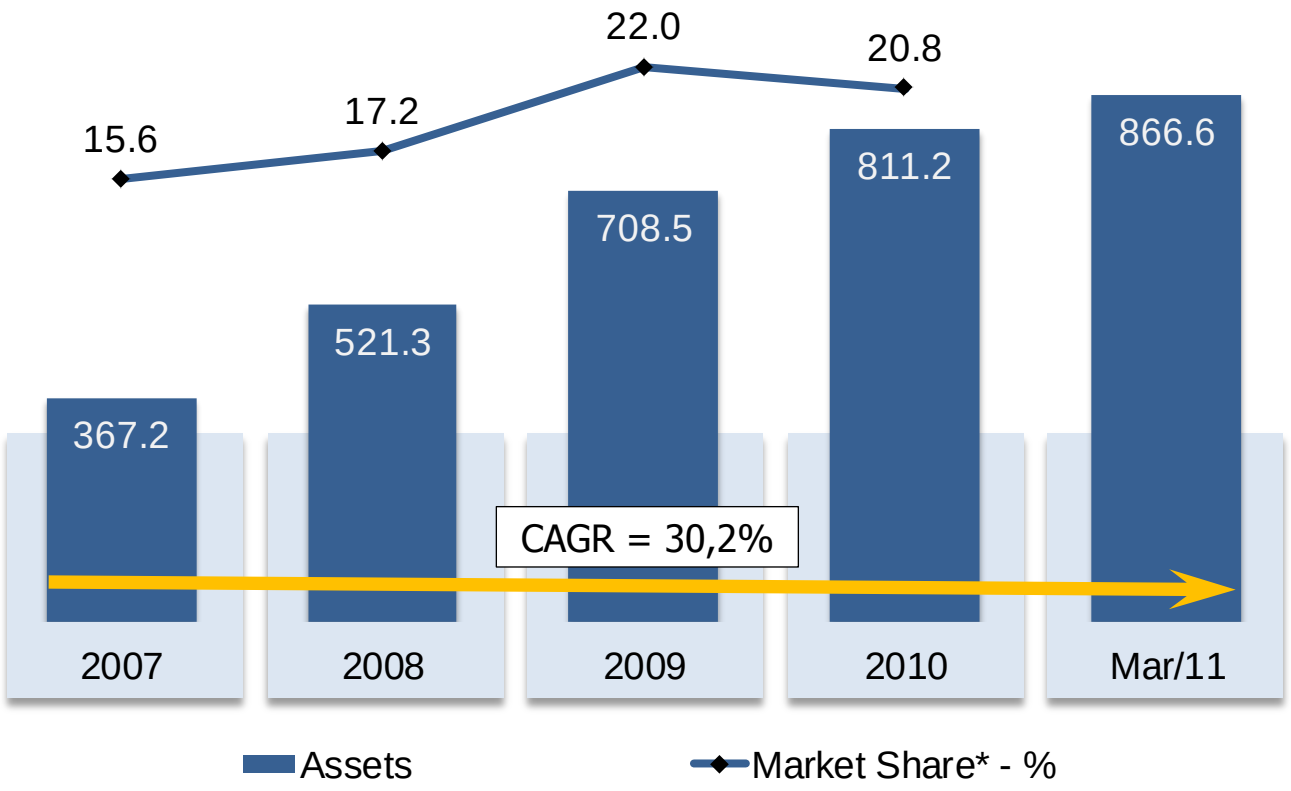
(*) Since 10/07/2009, date of ofirst operation with Unit SANB11

Profitability



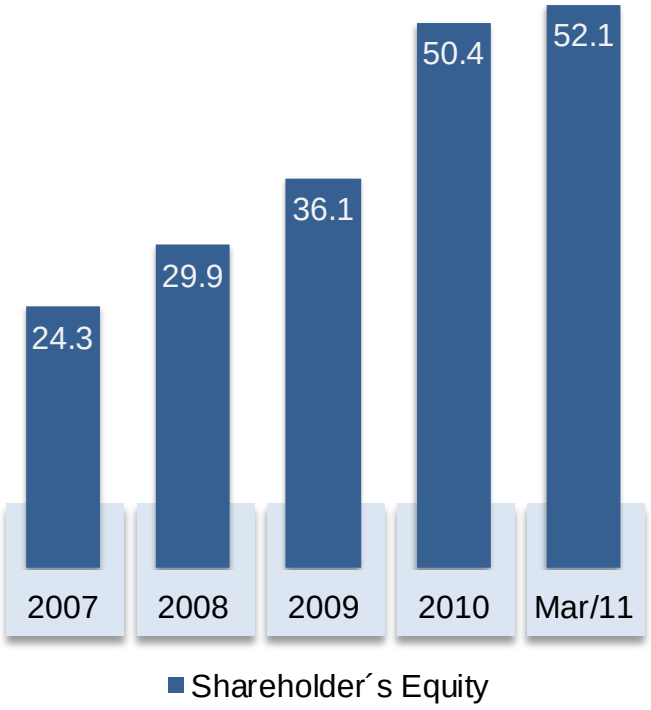


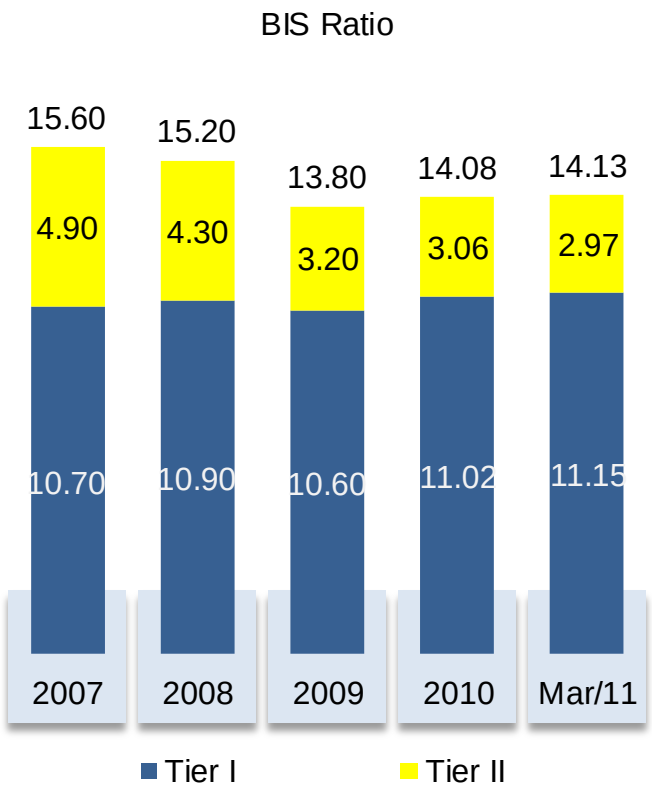
Assets



(*) Souce: Central Bank. Market share of mar/2011 not available.

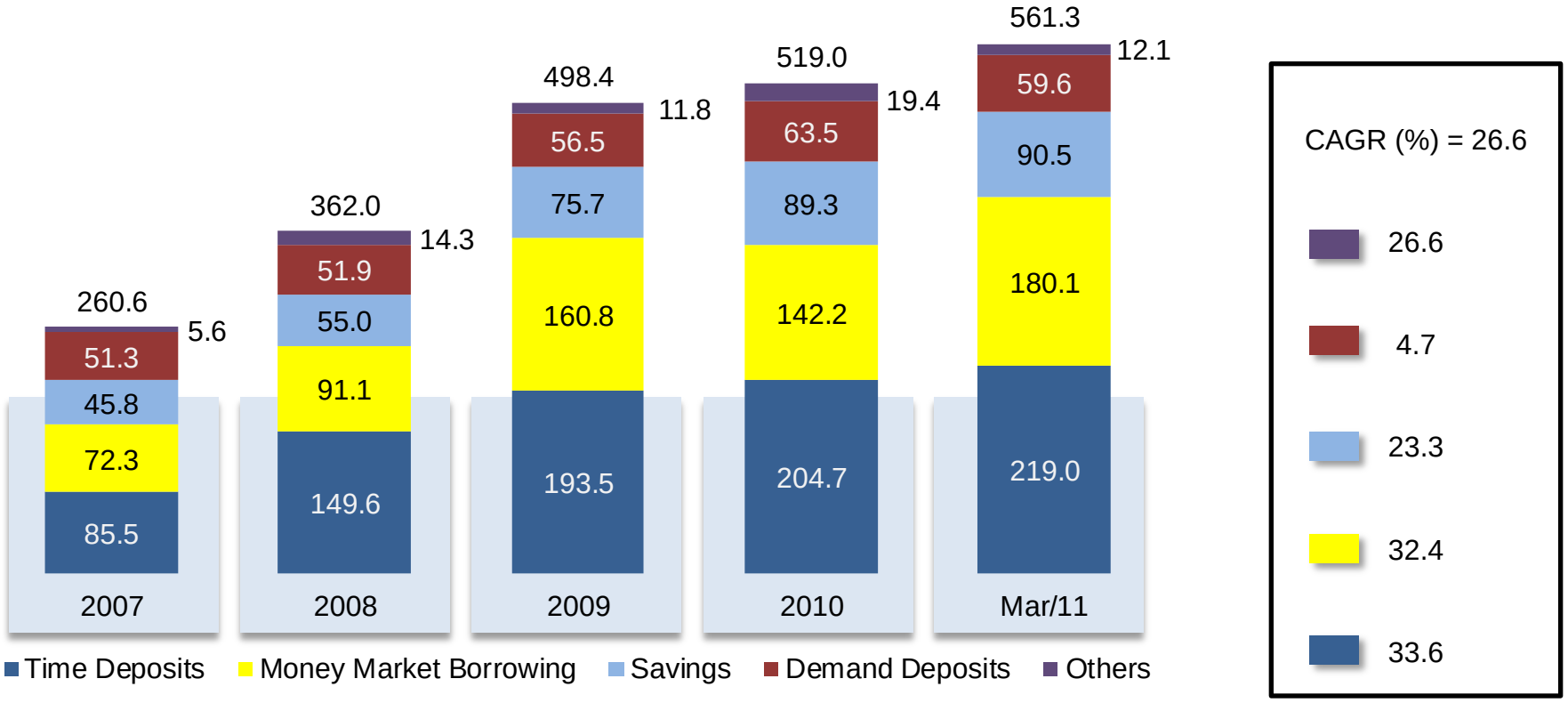
Capital Structure





Funding*

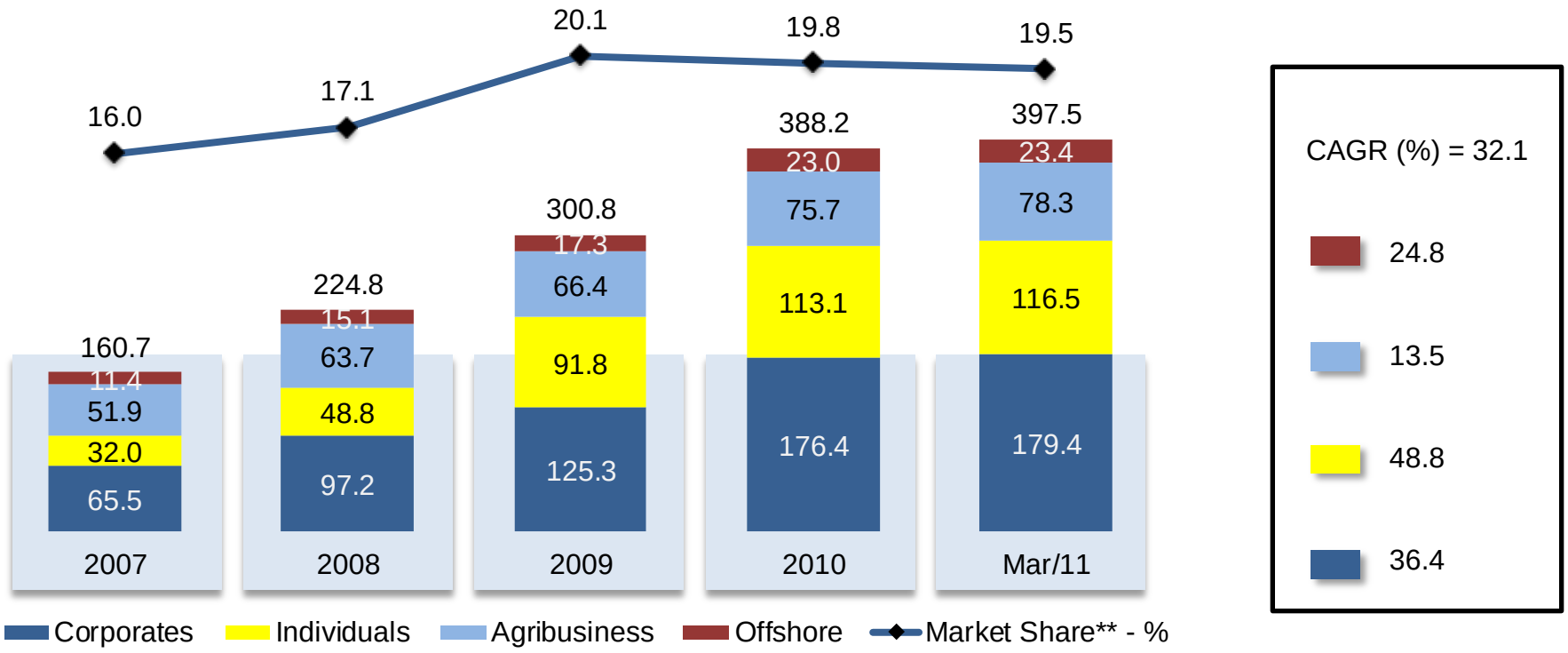
R$ billion



(*) Included BV and BNC since 2009

Loan Portfolio*

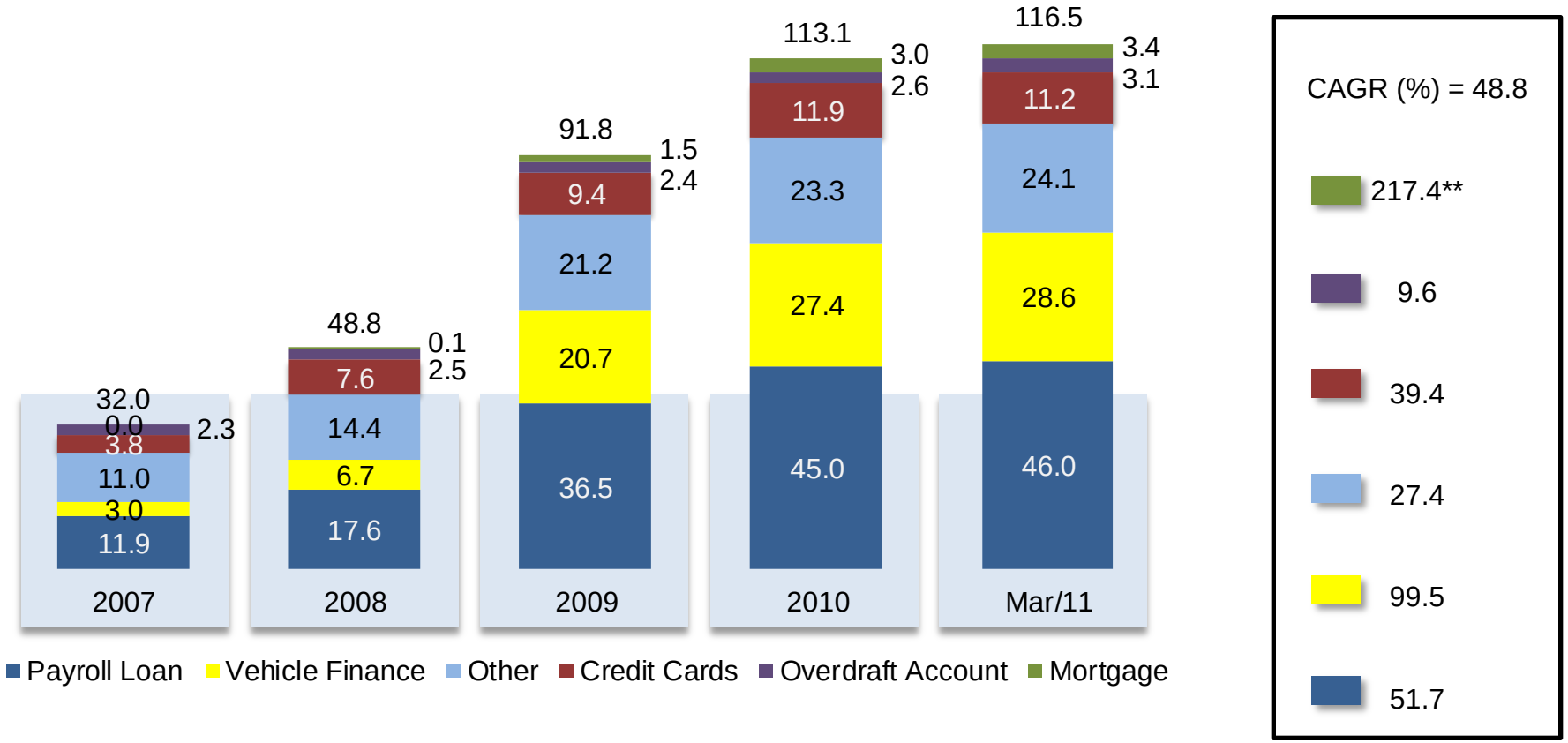
R$ billion



(*) Included BV, BNC, provided guarantees and private securities since 2009
(**) Domestic Loan Portfolio / SFN Loan Portfolio

Loans to Individuals*

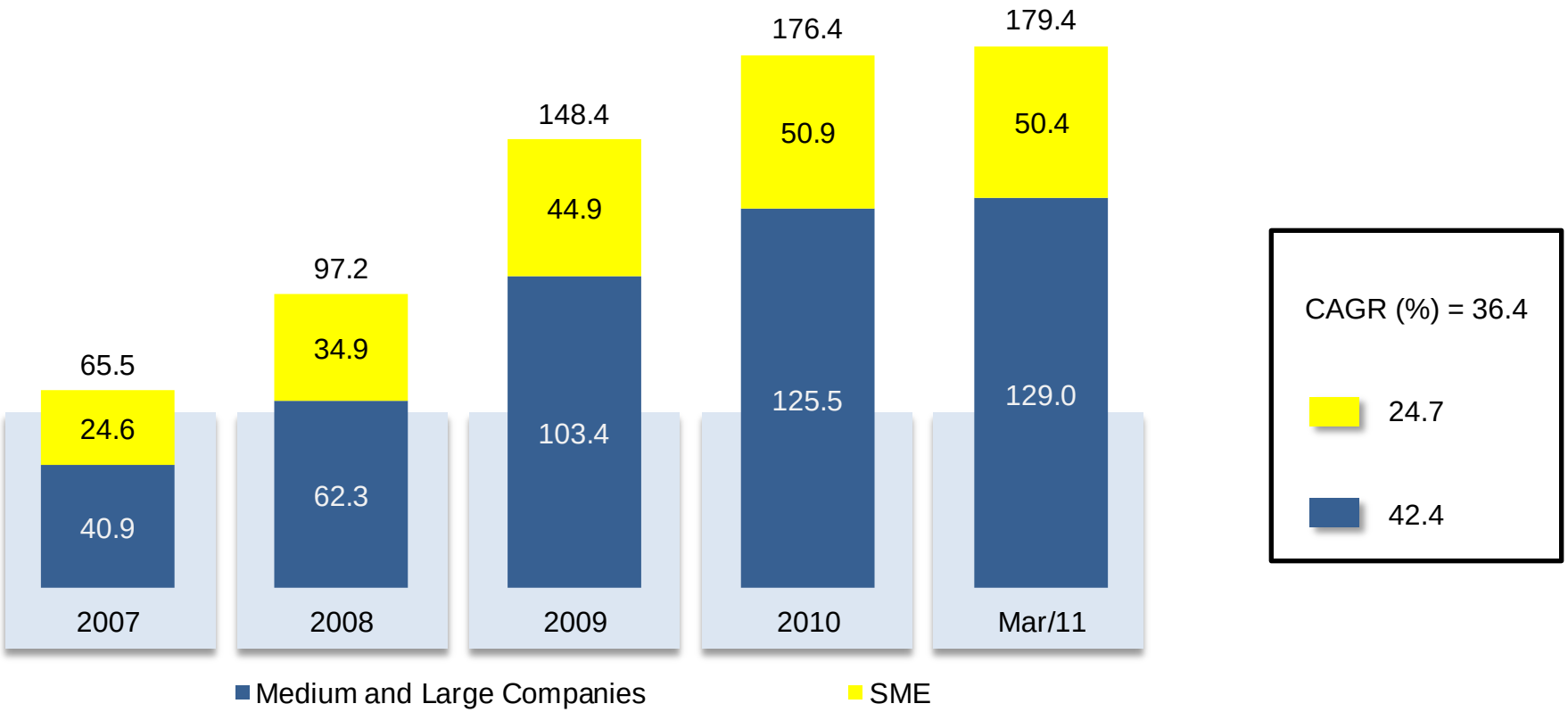
R$ billion



(*) Included BV, BNC, provided guarantees and private securities since 2009
(**) Since 2008

Loans to Companies*

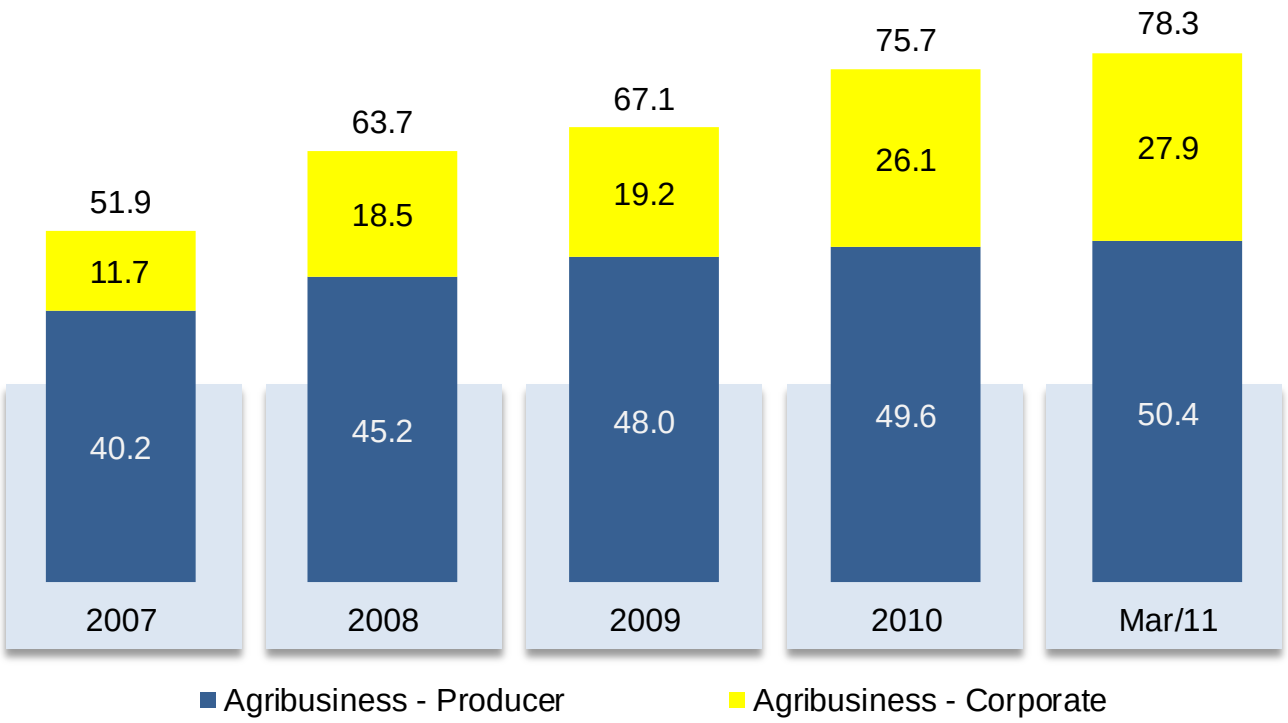
R$ billion

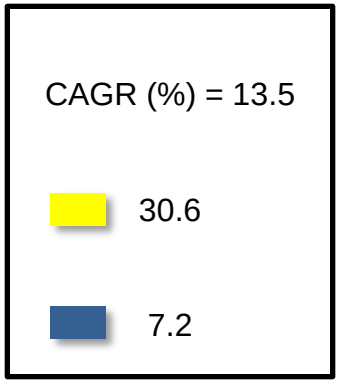


(*) Included BV, BNC, provided guarantees and private securities since 2009

Loans to Agribusiness*

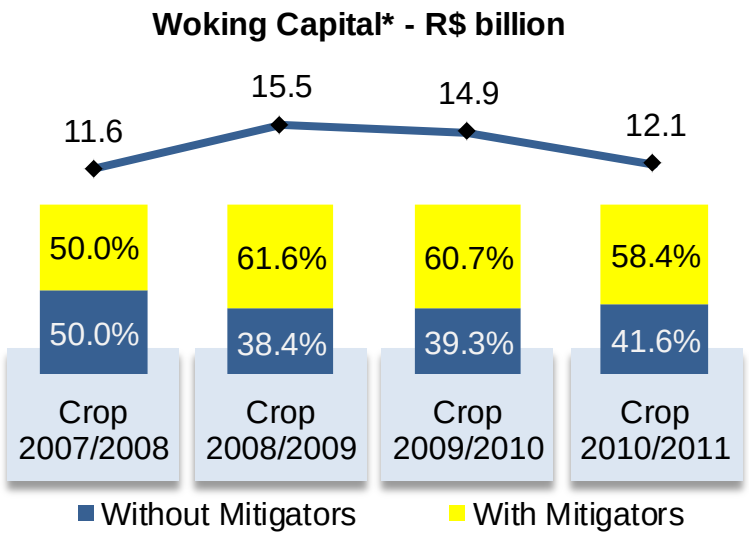
R$ billion



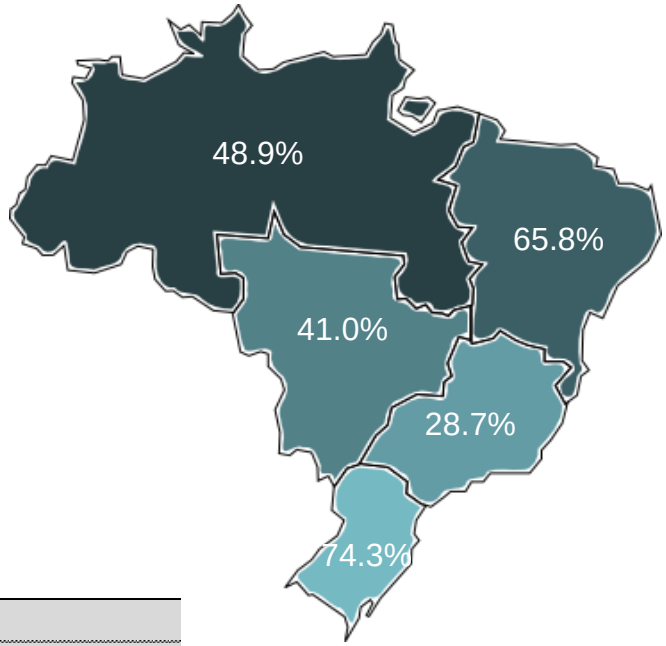


(*) Included BV, BNC, provided guarantees and private securities since 2009

Loans to Agribusiness



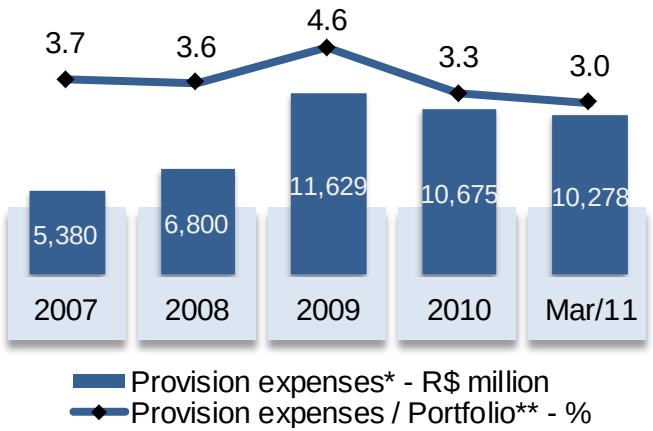
Crop Insurance Breakdown - %

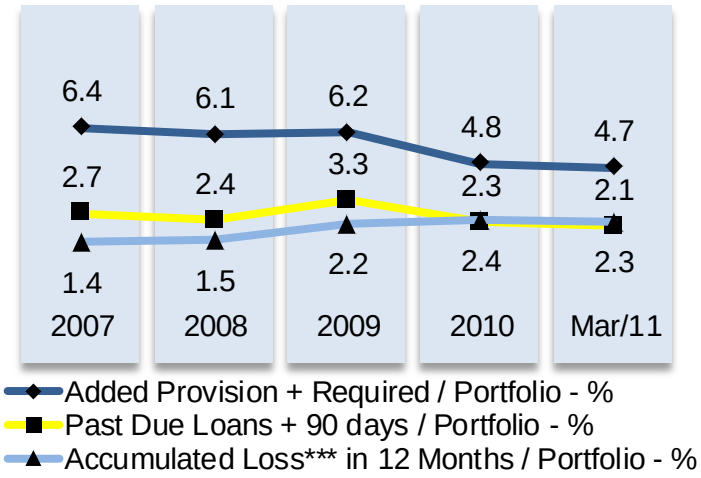


Crop	Working Capital R$ million	% with Mitigator			
		Insurance	Proagro	Price	Total
Soybean	3,897.9	36.73	26.50	9.95	73.17
Corn	1,740.9	10.75	58.65	17.87	87.27
Coffee	1,648.4	-	31.99	-	31.99
Rice	918.9	62.98	16.61	0.04	79.62
Sugar Cane	569.5	28.95	6.92	-	35.87
Orange	273.2	0.02	8.44	-	8.45
Beans	196.7	-	61.94	-	61.94
Wheat	42.1	20.65	46.71	-	67.36
Other	2,777.4	7.81	29.32	0.17	37.30
Total	**12,064.9**	**21.45**	**31.10**	**5.84**	**58.38**

(*) Crop 2010/2011 – up to mar/11

Credit Risk

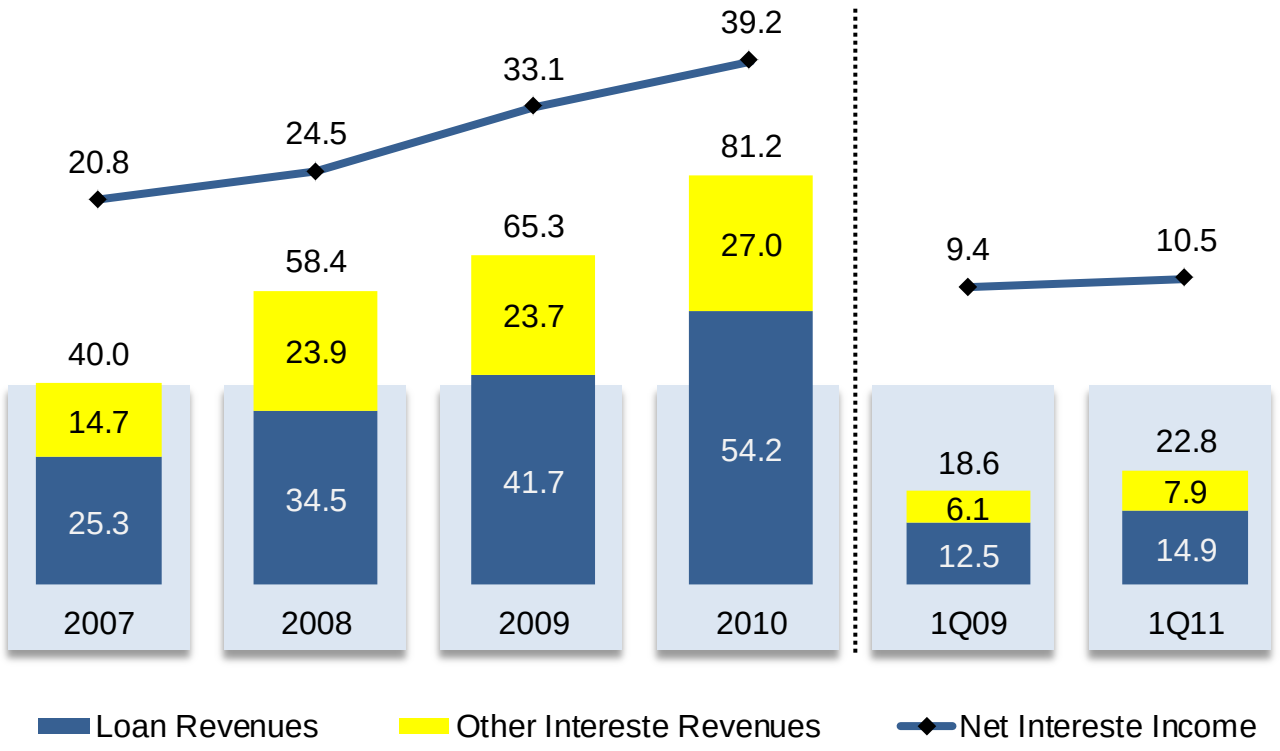




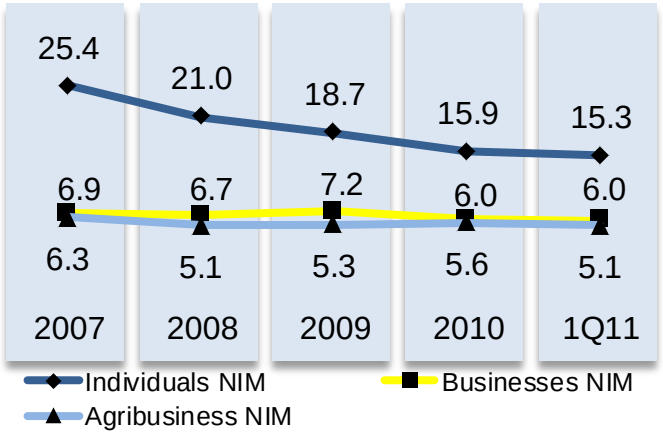
(*) Without one-off items
(**) Average Loan Portfolio and 12 months expenses
(***) Net of credit recovery

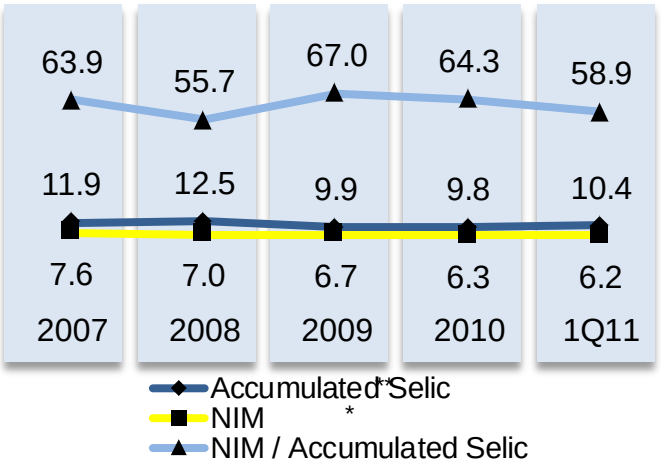
Net Interest Income

R$ billion



Spread

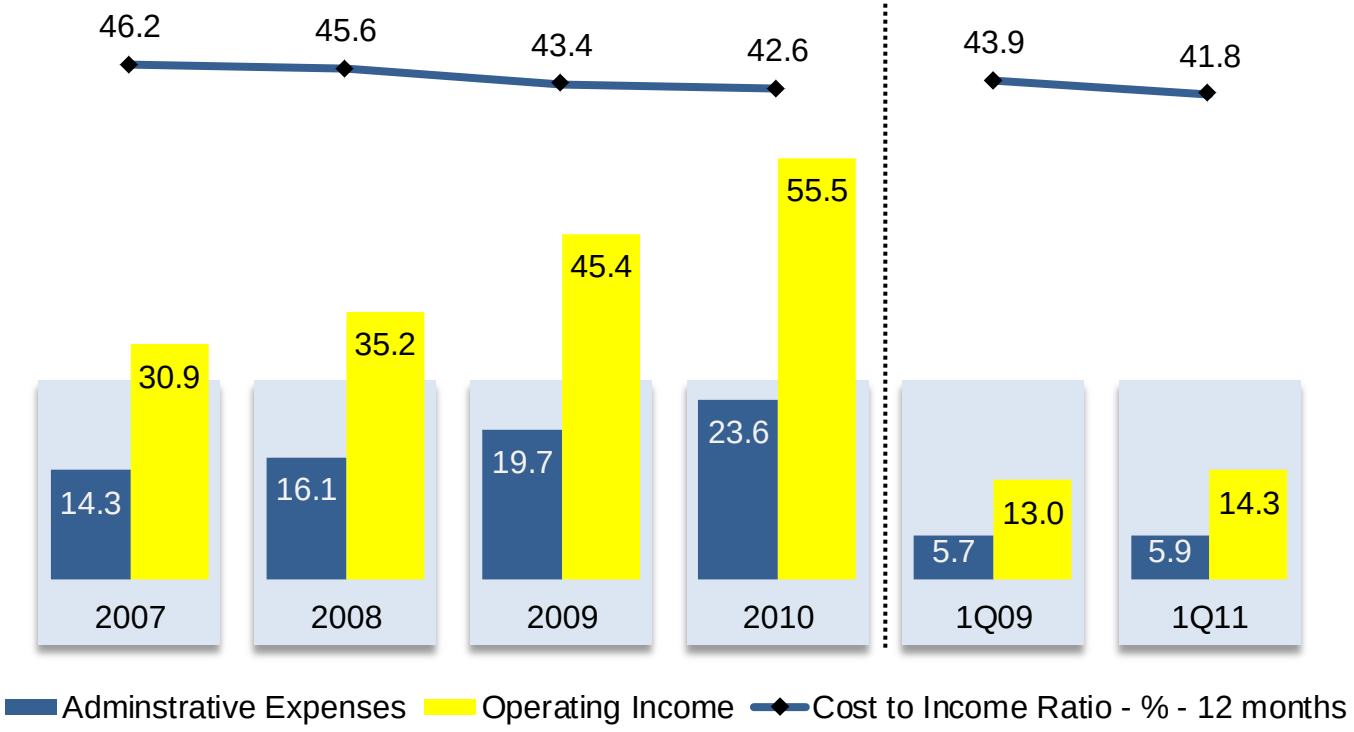




(*) Net Interest Income / Earning Assets
(**) Annualized

Productivity*

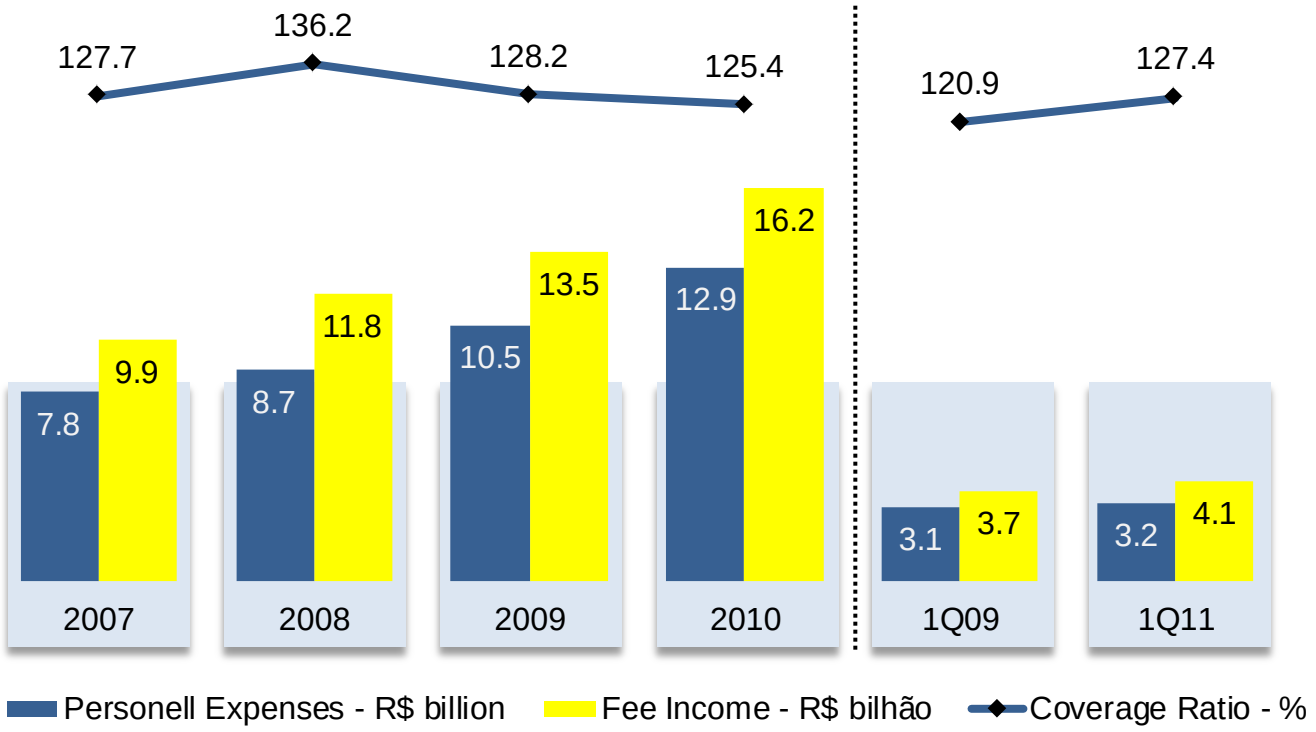
R$ billion



(*) Without one-off items

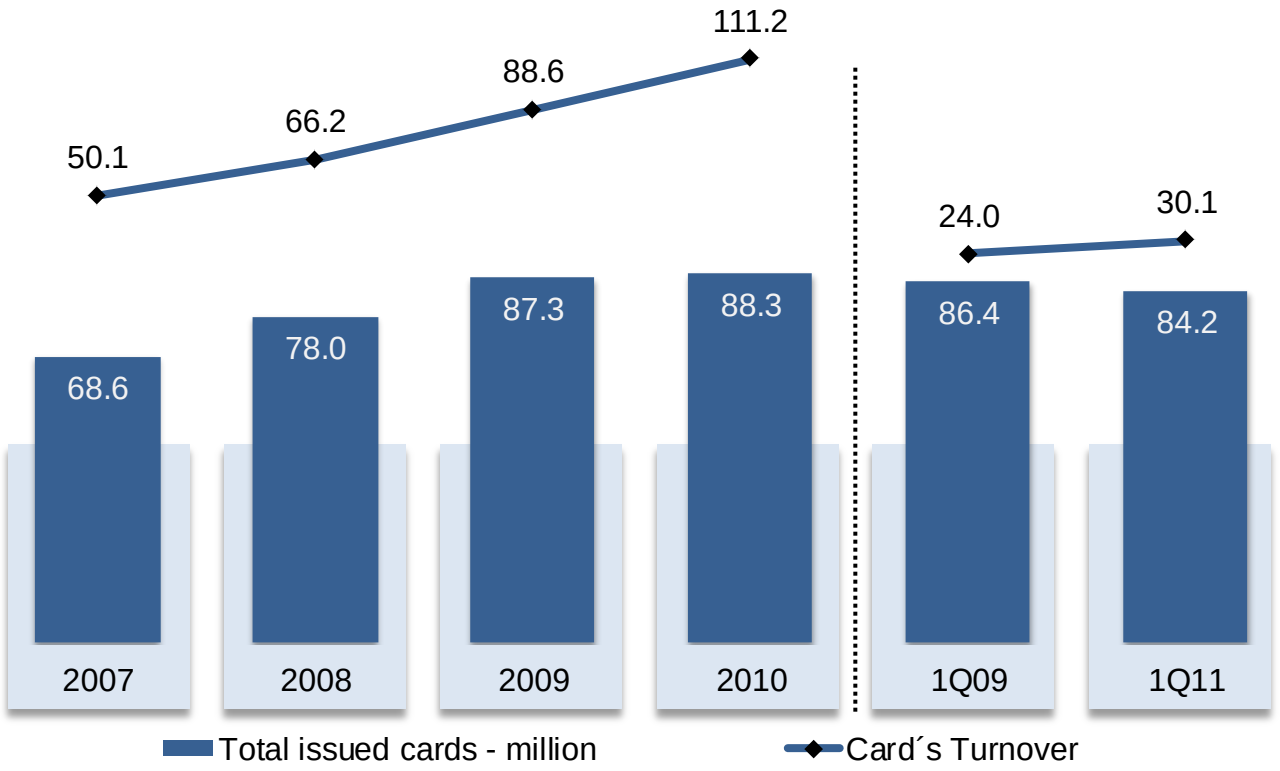
Productivity*

R$ billion

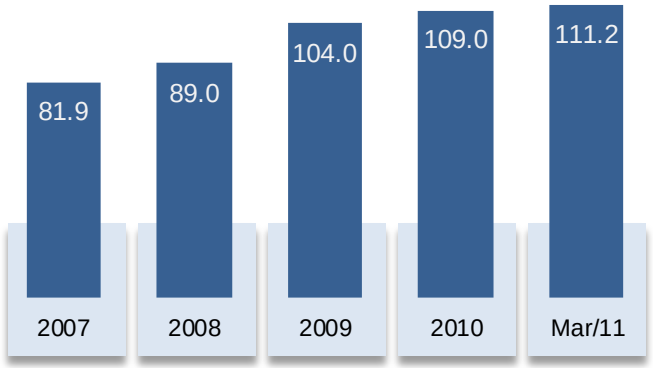


(*) Without one-off items

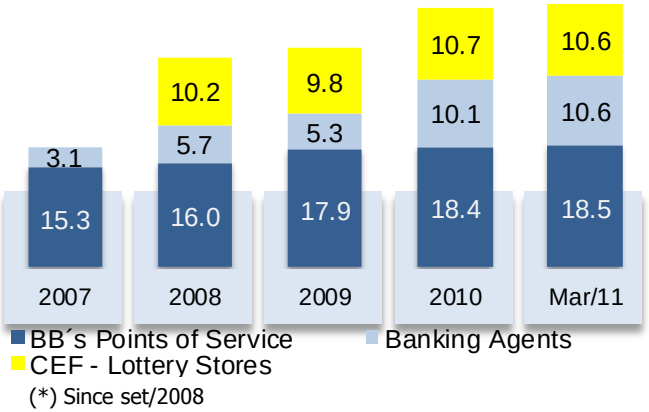
Credit and Debt Cards



Employees - thousand

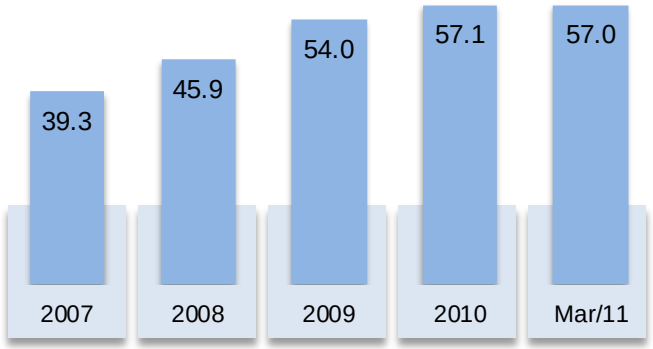


Points of Service - thousand

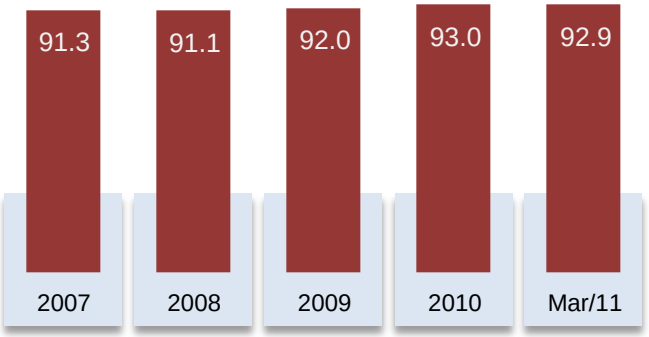


(*) Since set/2008

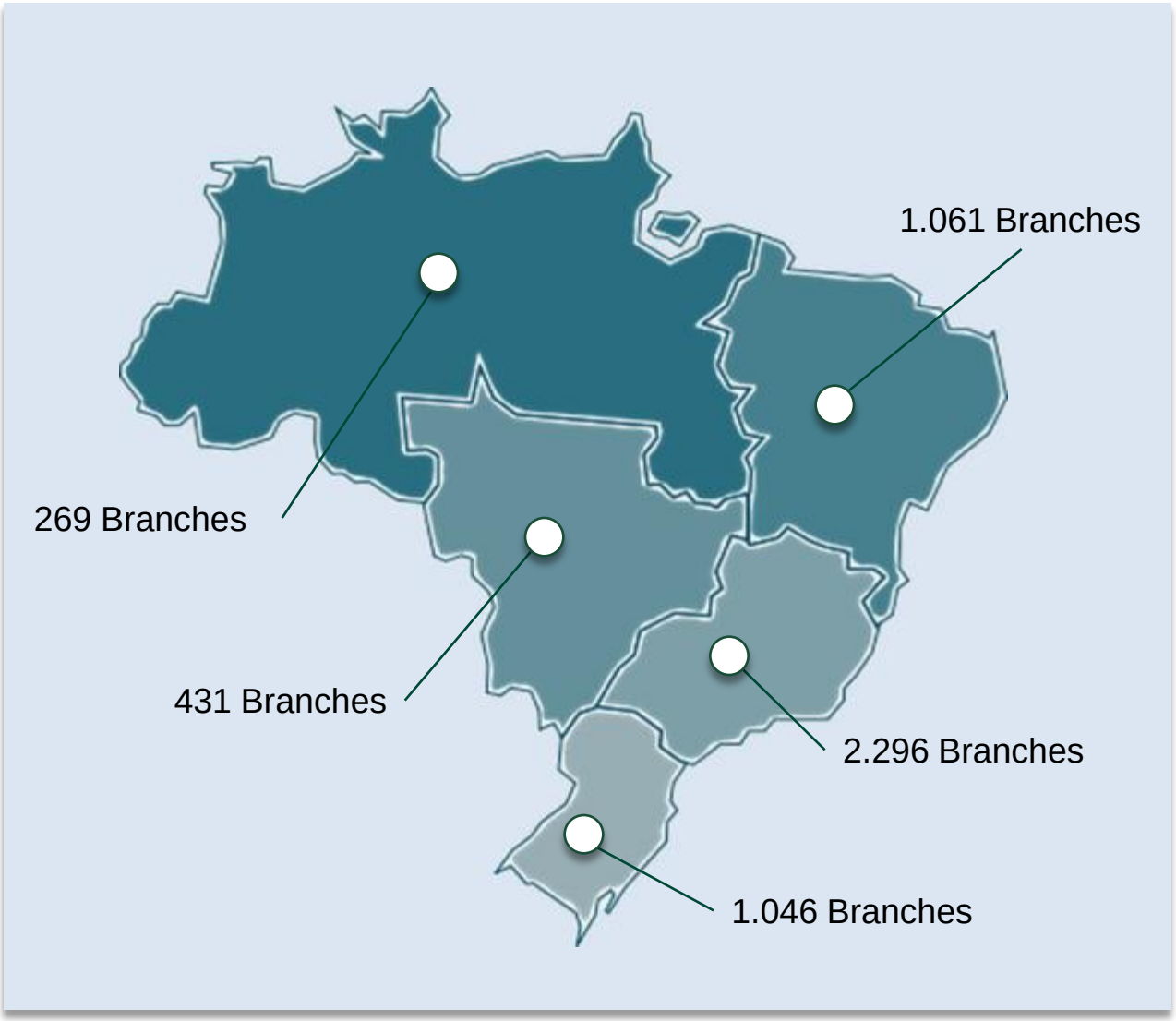
ATM** - thousand



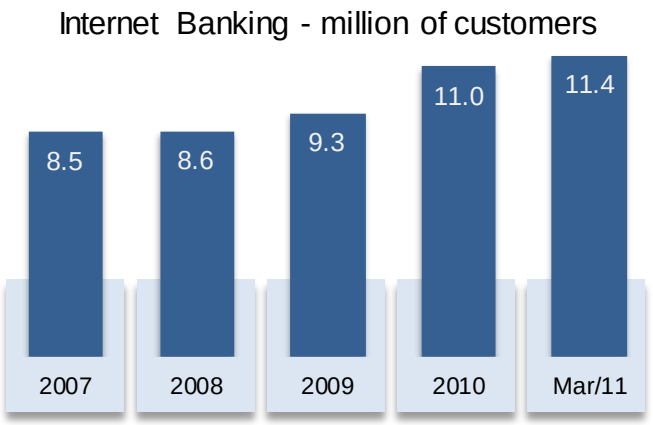
Transactions in Automated Channels- %

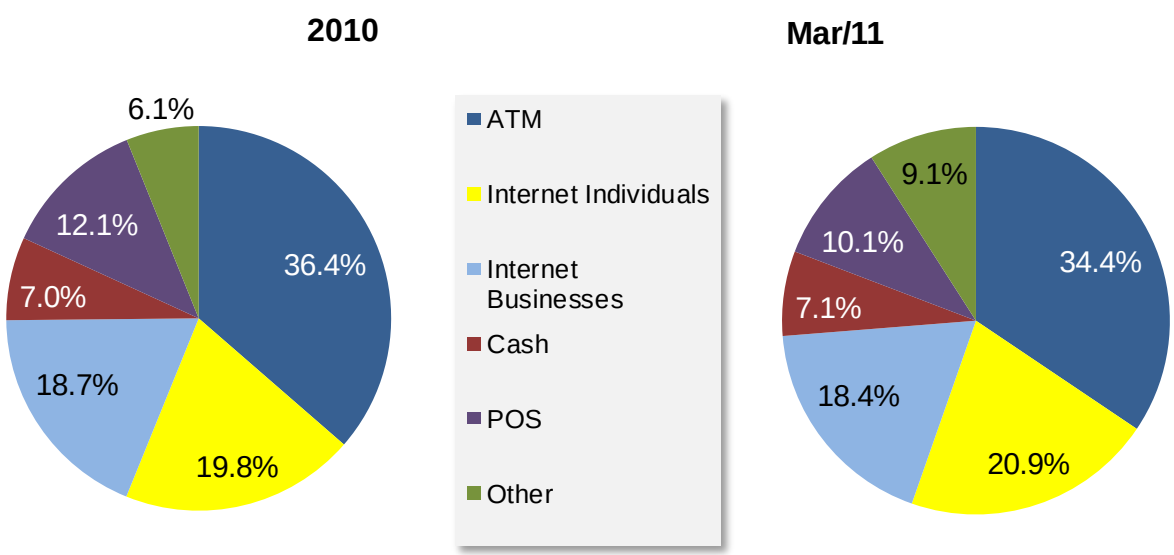


(**) Included ATM from partnership

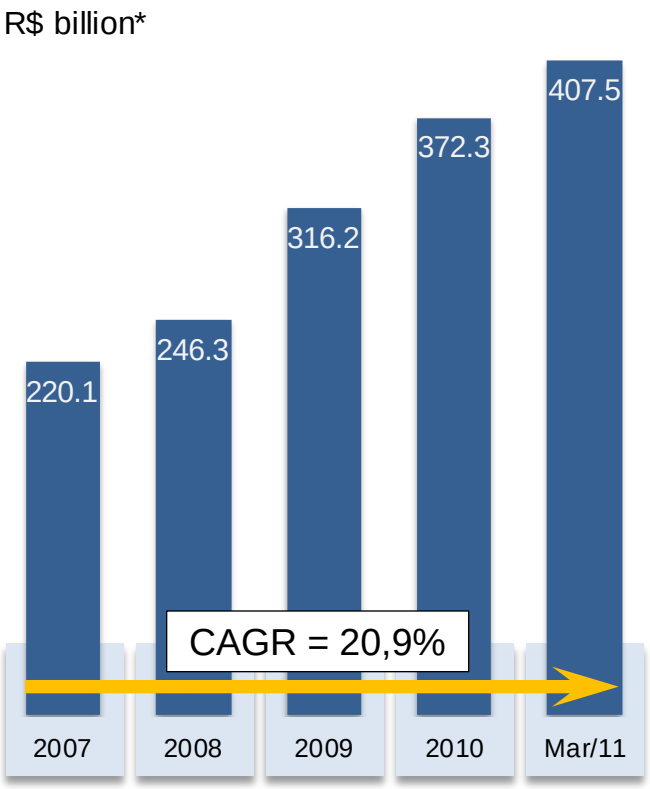


Position: march/2011

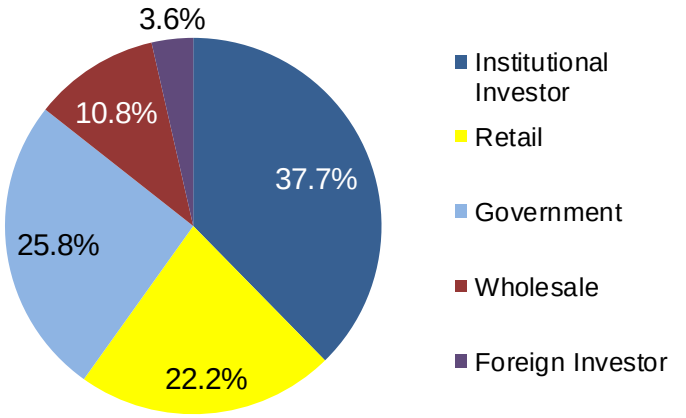

Internet Banking - million of customers
8.5
8.6
9.3
11.0
11.4
2007
2008
2009
2010
Mar/11

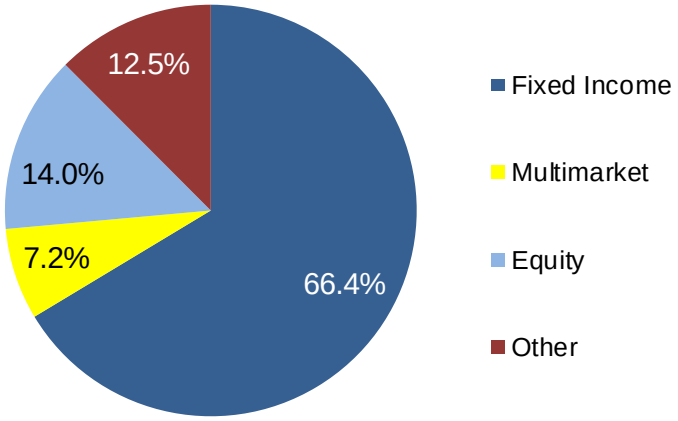

2010
Mar/11
6.1%
36.4%
12.1%
7.0%
18.7%
19.8%
ATM
Internet Individuals
Internet Businesses
Cash
POS
Other
9.1%
34.4%
10.1%
7.1%
18.4%
20.9%

Asset Management

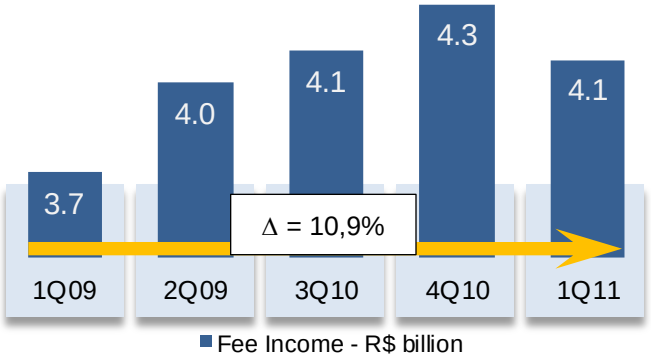


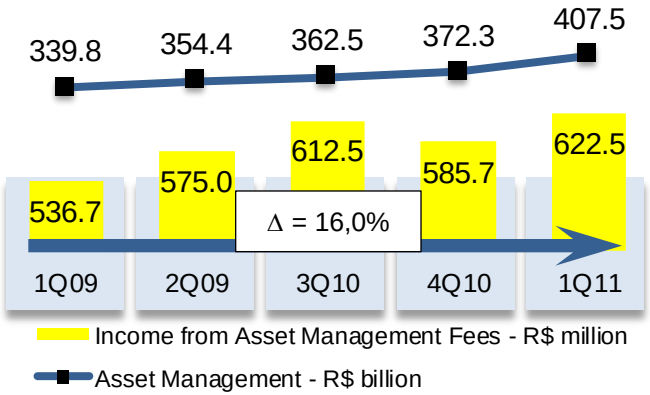
(*) Included 50% of Banco Votorantim

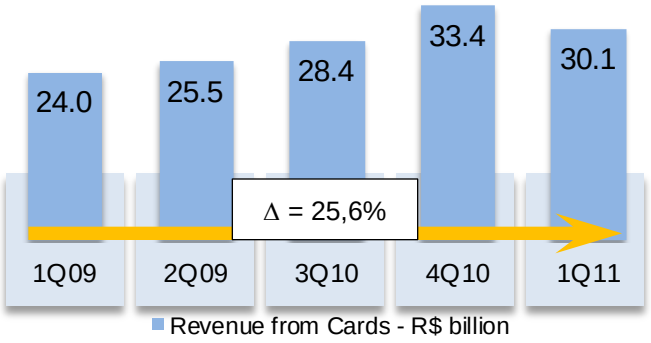


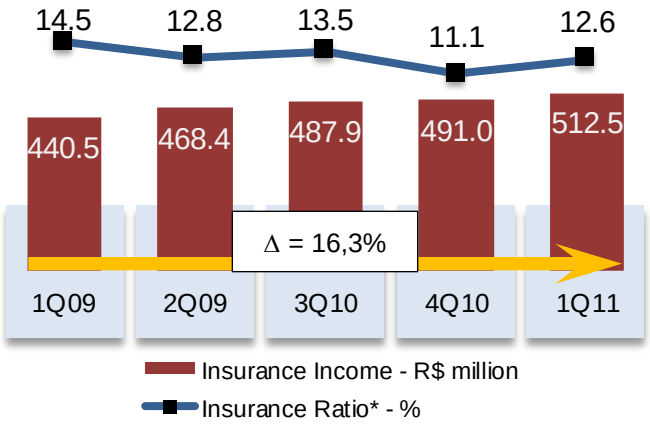


Asset management, cards and insurance businesses boost revenues









(*) Insurance Net Income / BB´s Recurring Net Income

Investor Relations Unit

SBS - Quadra 1 - Bloco C - Ed. Sede III - 7° floor
70073-901 - Brasília (DF)
Phone: (61) 3310 3980
Fax: (61) 3310 3735

bb.com.br
ri@bb.com.br