2nd Quarter 2015



Disclaimer

This presentation may include references and statements, planned synergies, estimates, projections of results, and future strategy for Banco do Brasil, its Associated and Affiliated Companies, and Subsidiaries. Although these references and statements reflect the management's belief, they also involve imprecision and highly 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 conditions. Banco do Brasil is not responsible for bringing up to date any estimate in this presentation.

Banco do Brasil: Highlights

- Quasi-sovereign: 57.9% controlled by the Federal Government, founded in 1808.
- Banco do Brasil is the largest financial franchise in Latin America and offers a broad range of financial services to individuals, institutions and government entities.
- Large, diversified, stable and low cost funding base.
- Business diversification including Insurance, Pension, Asset Management, Credit Cards, International Franchise and others.
- Banco do Brasil maintains rapid credit growth with stable asset quality.

Balance Sheet Jun/15

Total Assets
BRL 1.5 trillion

Loan Portfolio[1]
BRL 776.8 billion

Commercial Funding[2]
BRL 642.2 billion

Shareholders' Equity
BRL 82.6 billion

(1) Includes Private Securities and Guarantees provided.
(2) Includes deposits, agribusiness and real estate letters of credit and repos with corporate bonds.

Profitability and Productivity

1H15 Adjusted Net Income*
BRL 6.1 billion

1H15 Adjusted ROE*
14.2%

1H15 Cost to Income Ratio[3]
41.3%

1H15 EPS
BRL 3.08

Jun/15 BIS Ratio[4]
16.18%

(3) Administrative Expenses / Operating Revenues. Figures from the Income Statement with Reallocations. 12 months accumulated ratio.
(4) Basel III rules .
* Net income excluding one-off items.

Operational Information Jun/15

Service Points[5]
18,690

Branches
5,544

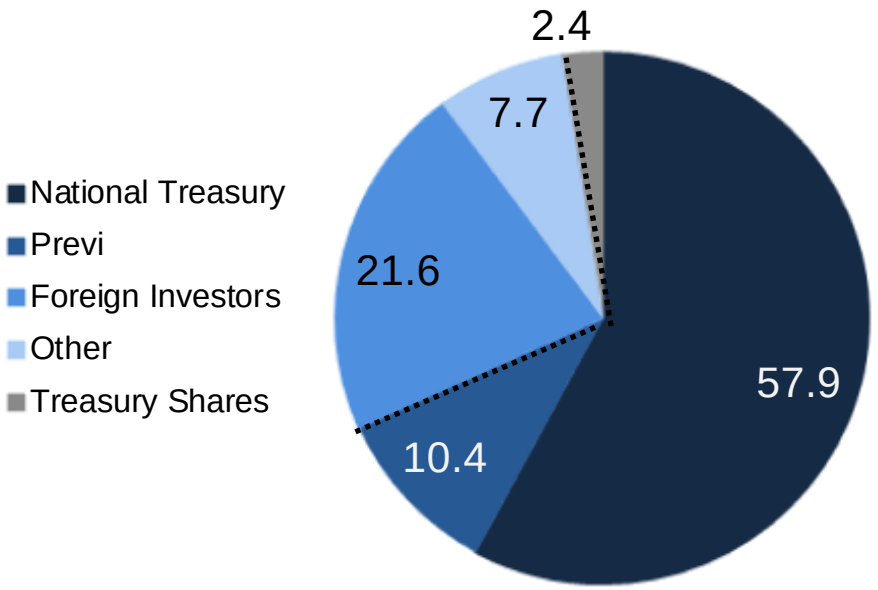
Customers
62,131 thousand

Employees
112,325

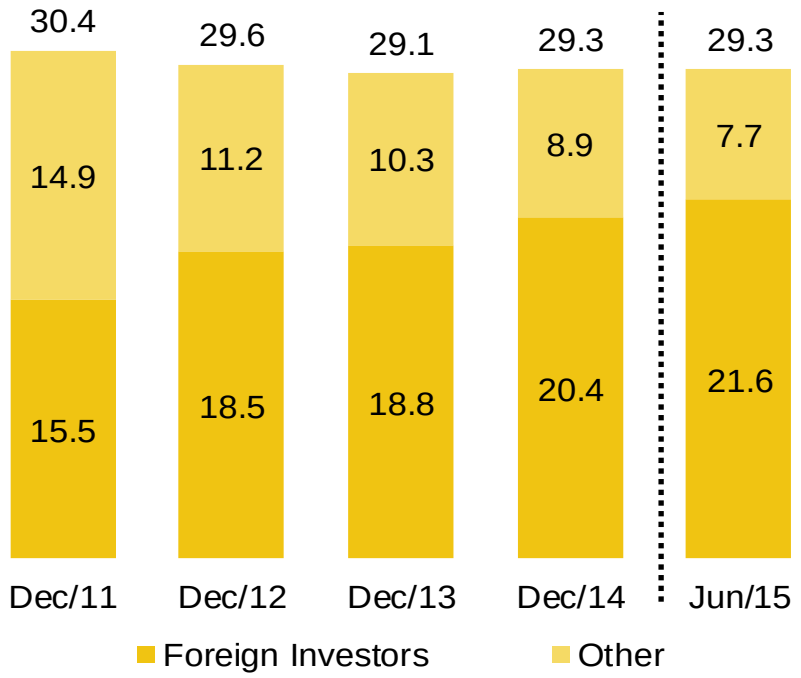
(5) Own service network

Ownership Structure

Free Float 29,3% - June/2015



Free Float Breakdown (%)



Corporate Governance

BBAS3 NOVO MERCADO BOVESPA BRASIL

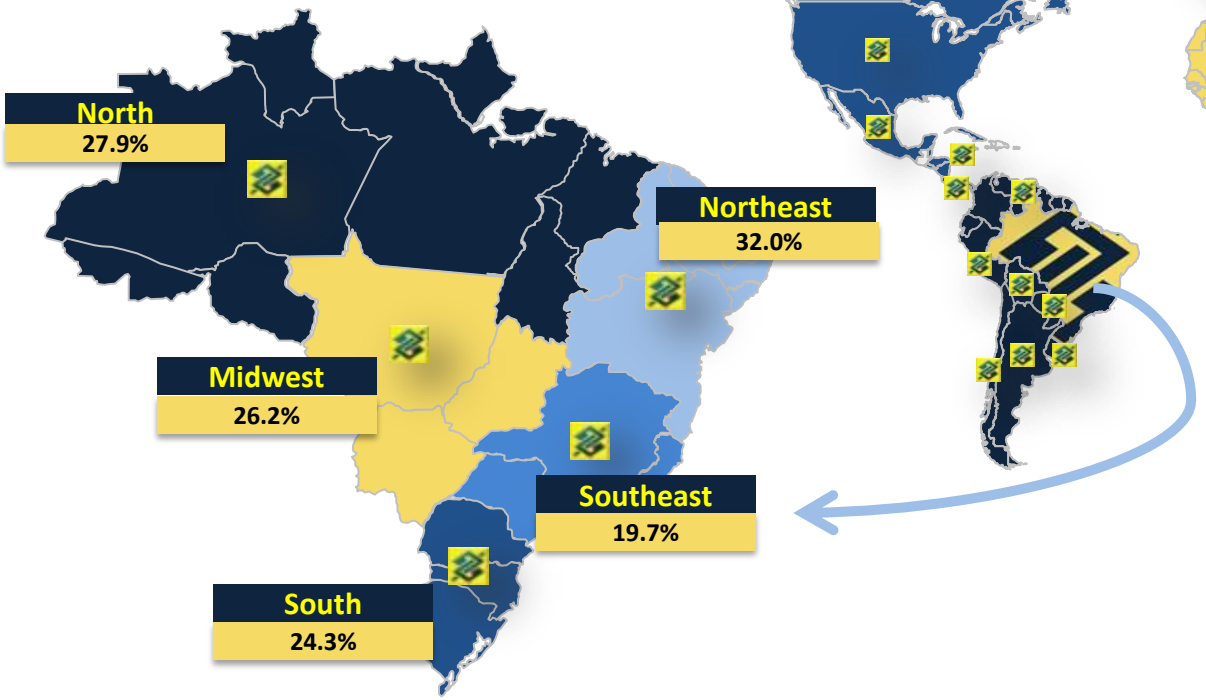
Banco do Brasil is compliant with the best corporate governance practices, being listed in BM&F Bovespa Novo Mercado segment.

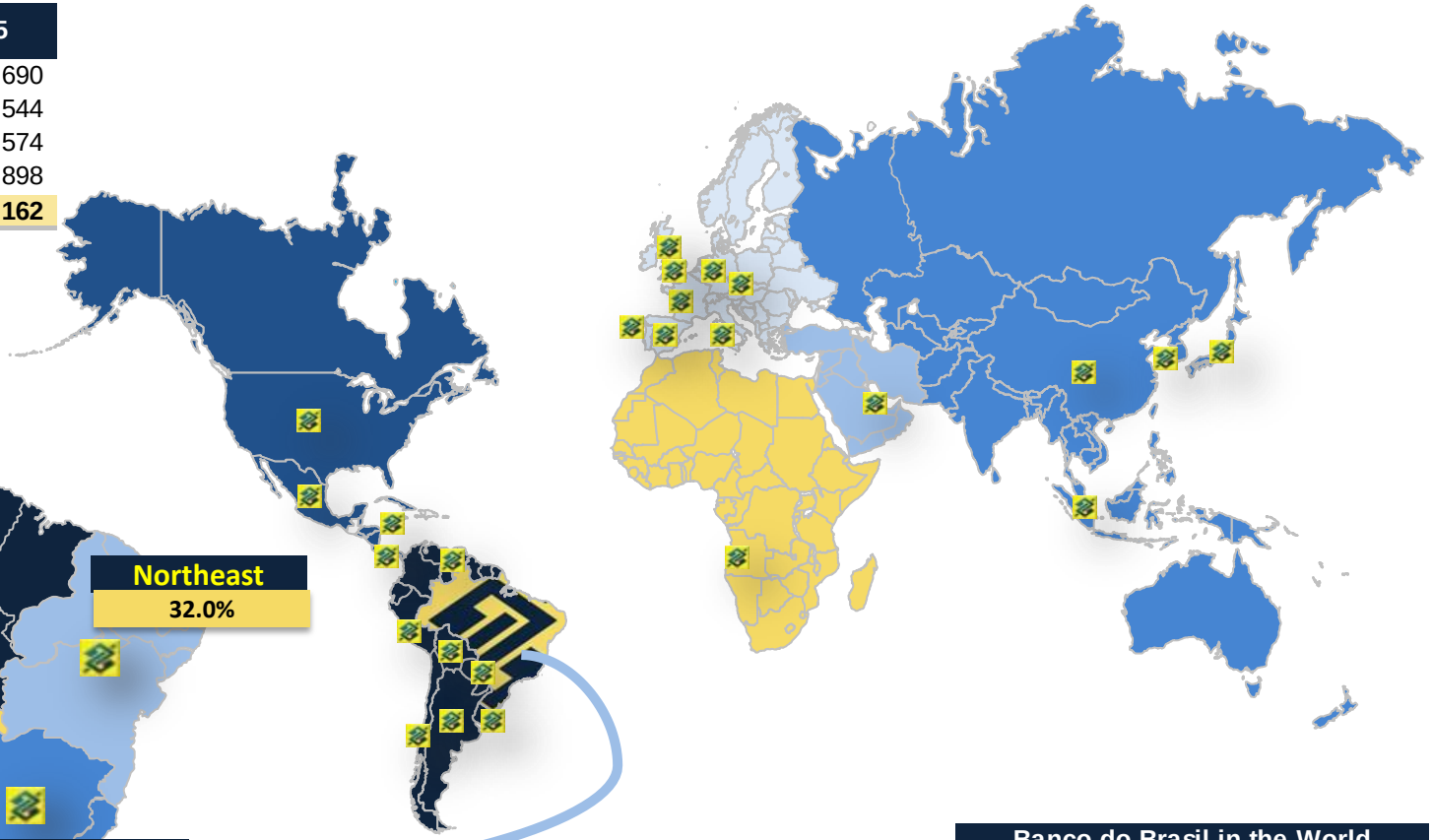
Banco do Brasil – Global Presence

Brazil Total Service Network	Jun/15
Own Service Network	18,690
Branches	5,544
MaisBB Network[1]	14,574
Shared Service Network	34,898
Total	**68,162**

(1) Banking Agents and Postal Bank branches

Regional Market Share – 23.4%
(Quantity of Bank Branches)

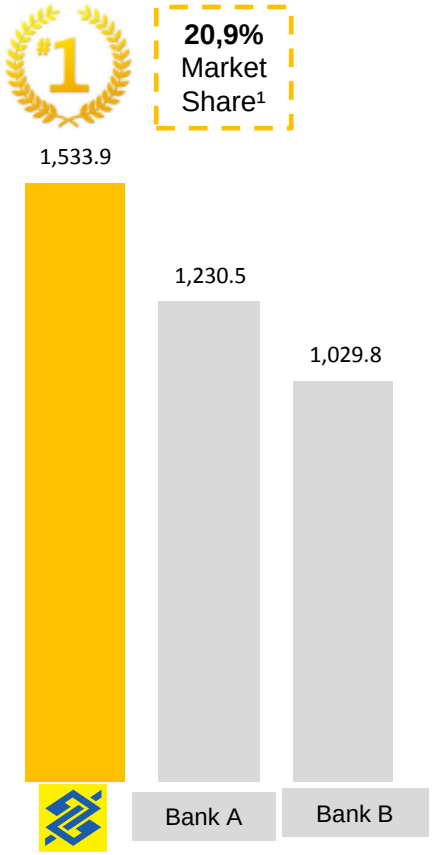




Banco do Brasil in the World	
Branches	11
Sub-branches	4
Representative Offices	7
Subsidiaries and affiliates	17
Shared Services Units	2
Presence in 24 Countries	

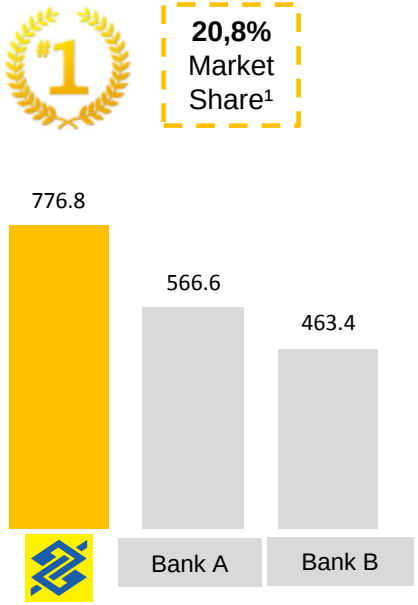
Leadership

Assets (R$ billion – Jun/15)



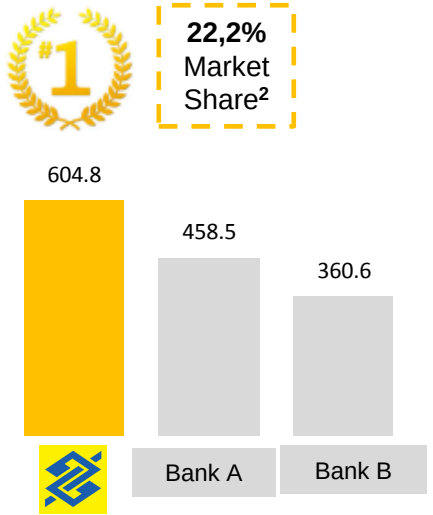
(1) Source: Central Bank of Brazil - Market Share as of March/2015.

Loan Portfolio (R$ billion – Jun/15)



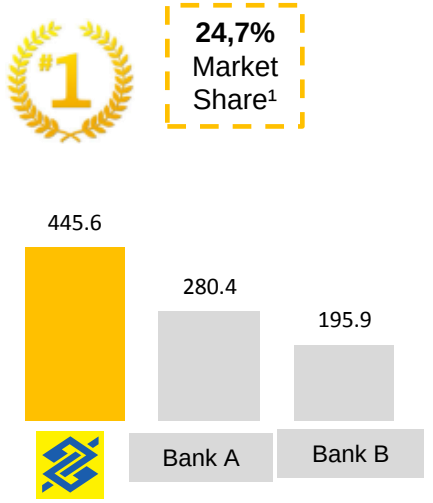
(1) Source: Central Bank of Brazil - Market Share as of June/2015 for domestic loan portfolio.

Assets Under Managmt.¹ (R$ billion– Jun/15)



(1) It does not include Banco Votorantim
(2) Source: Anbima - Market Share as of June/2015

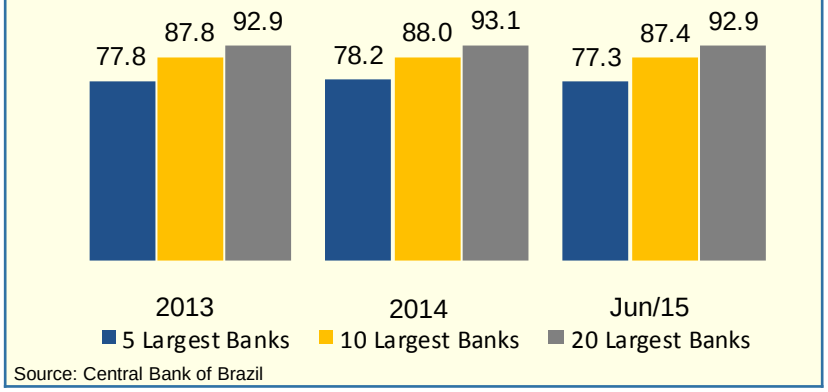
Deposits (R$ billion – Jun/15)



(1) Source: Central Bank of Brazil - Market Share as of March/2015

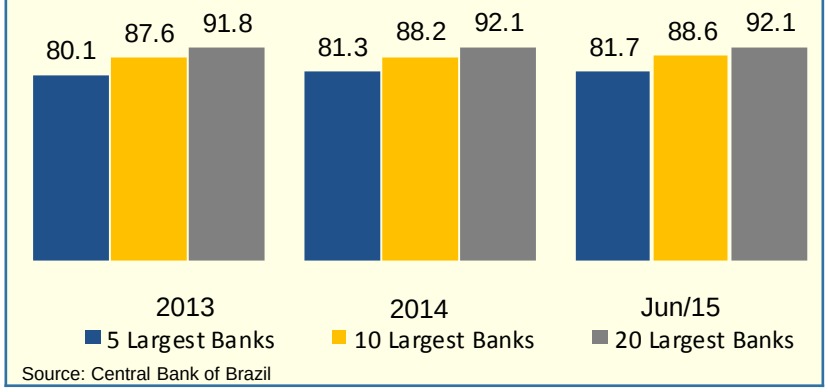
Bank Industry Concentration - %

Assets



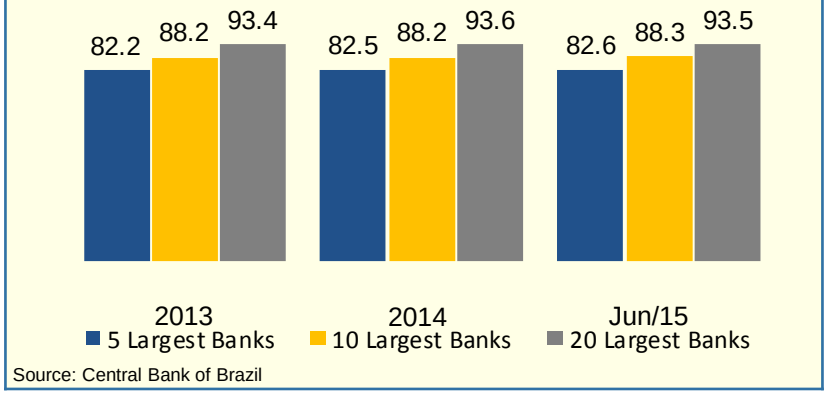
Source: Central Bank of Brazil

Loan Portfolio



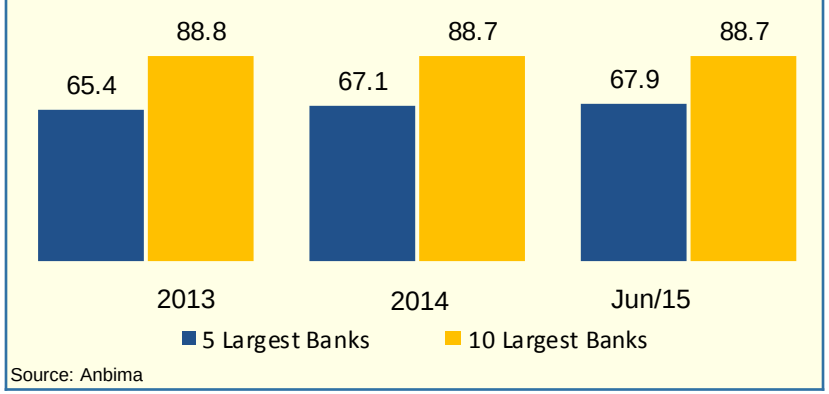
Source: Central Bank of Brazil

Deposits



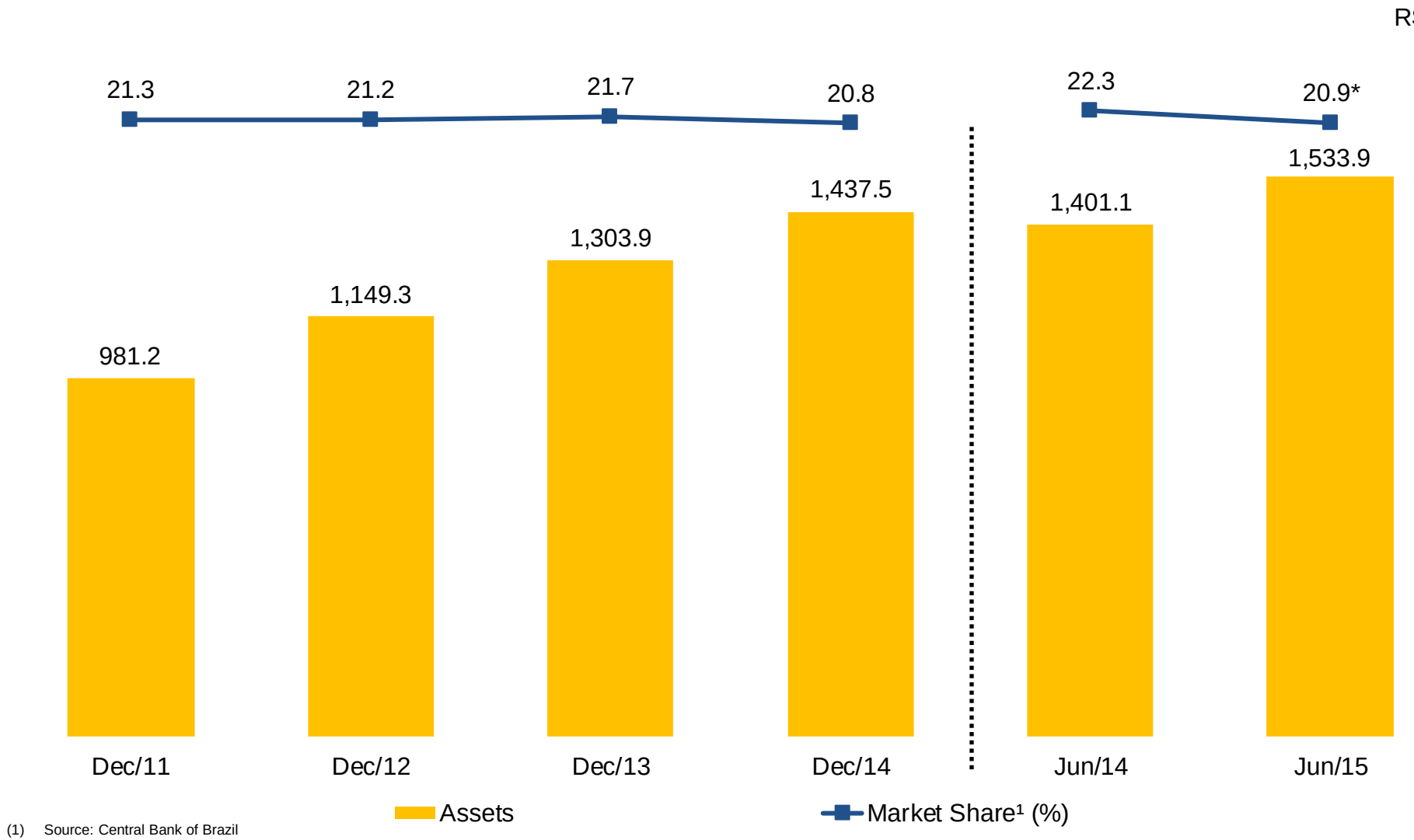
Source: Central Bank of Brazil

Assets Under Management



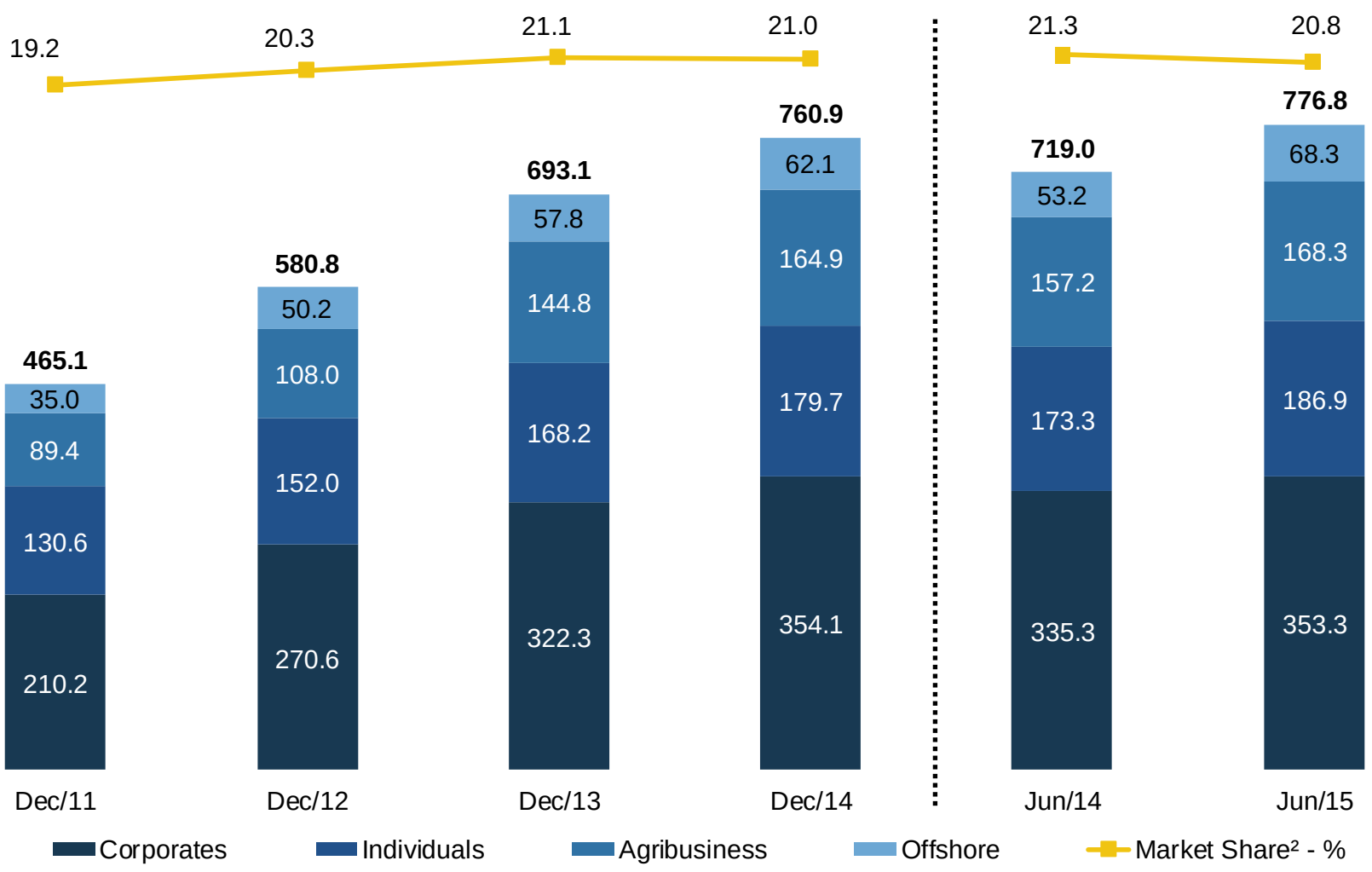
Source: Anbima

Assets and Market Share



(1) Source: Central Bank of Brazil
(*) March/2015

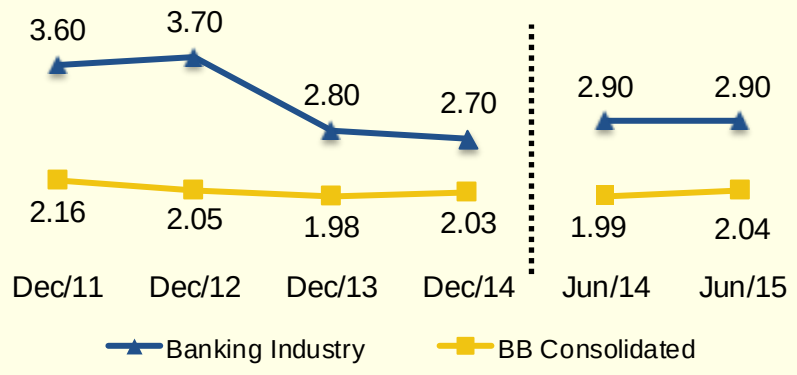
Loan Portfolio – Broad Concept[1]



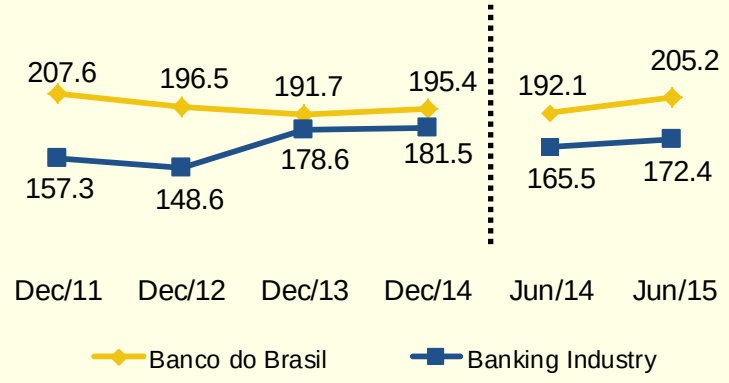
(1) Includes private securities and guarantees provided
(2) Domestic Loan Portfolio / Banking Industry Loan Portfolio. Source: Central Bank of Brazil

Asset Quality

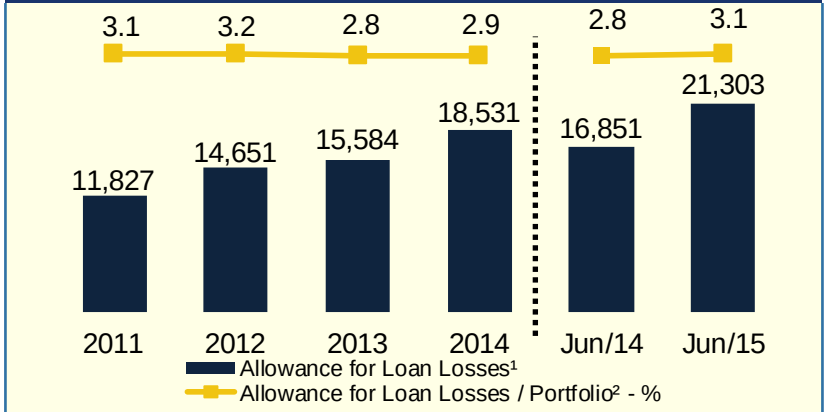
NPL + 90 days (%)



Coverage Ratio (%)

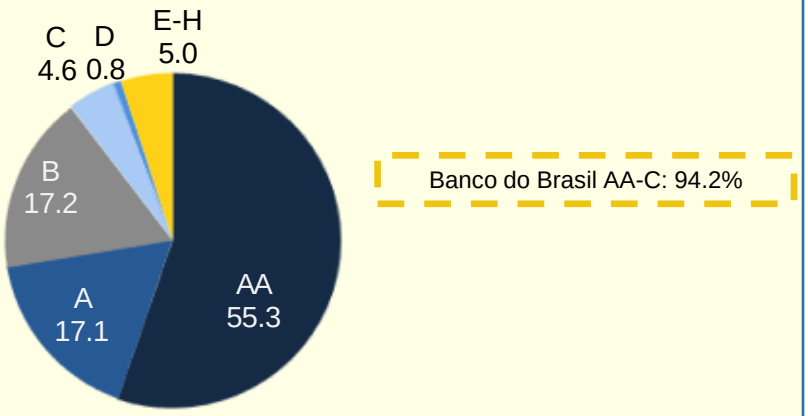


Credit Risk (R$ million)



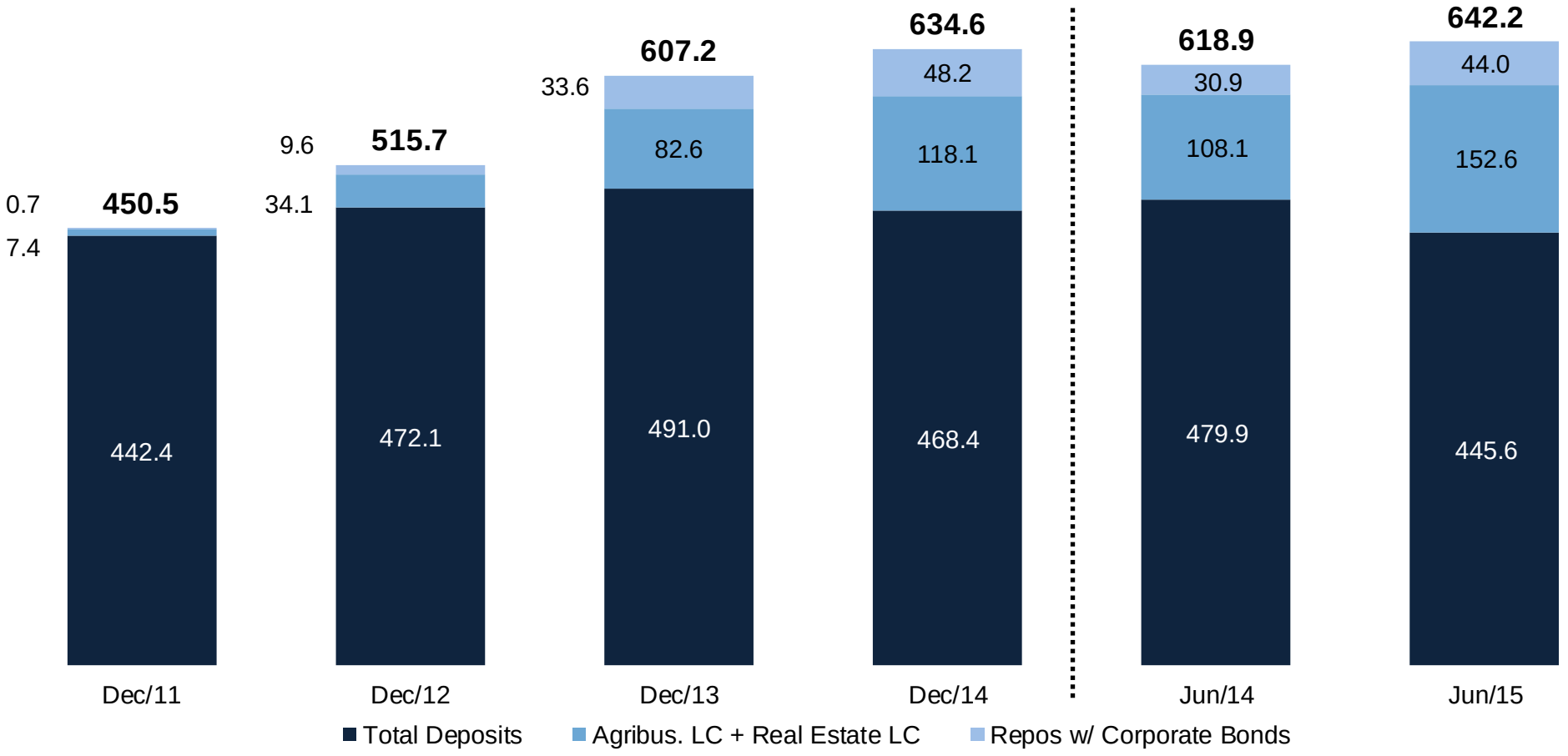
(1) Information related to the income statement with reallocations - 12 months
(2) 12 months average loan portfolio and expenses

Loan Portfolio – Risk Level (%)



Commercial Funding

R$ billion

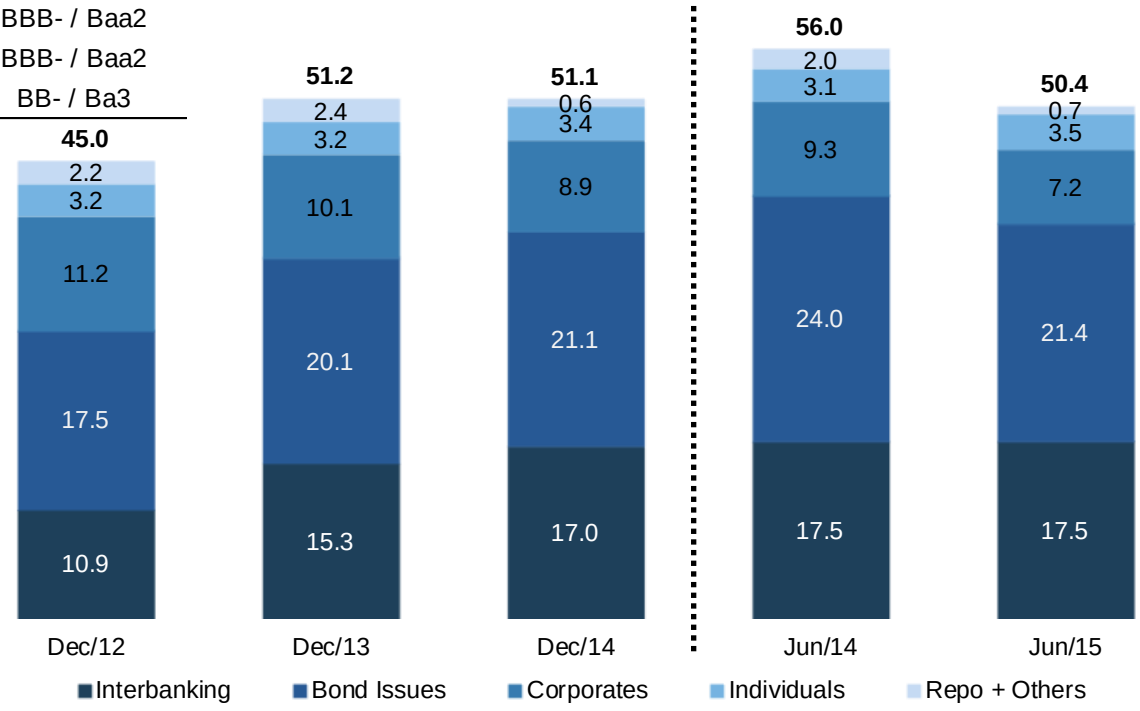


Foreign Funding

International bonds issued in 2012/2013/2014					
Issue Date	Volume (US$ million)	Currency	Term in Years	Structure	Rating [1] (S&P / Moody´s)
01/20/2012	1,000	USD	-	Perpetual	BB- / SR
03/05/2012	750	USD	-	Perpetual	BB- / SR
06/19/2012	750	USD	10	Tier II Subordinated	BB/Baa3
09/24/2012	317	JPY	3	Senior	BBB- / Baa2
10/10/2012	1,925	USD	10	Senior	BBB- / Baa2
01/31/2013	2,000	USD	-	Perpetual	BB- / SR
07/25/2013	930	EUR	5	Senior	BBB- / Baa2
12/20/2013	307	CHF	5.5	Senior	BBB- / Baa2
03/26/2014	417	EUR	5	Senior	BBB- / Baa2
06/18/2014	2,500	USD	-	Perpetual	BB- / Ba3

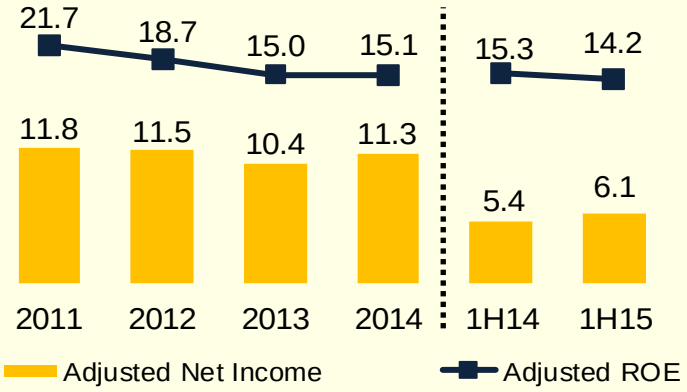
1- Ratings were revised in May, 2015 by Moody´s.

R$ billion

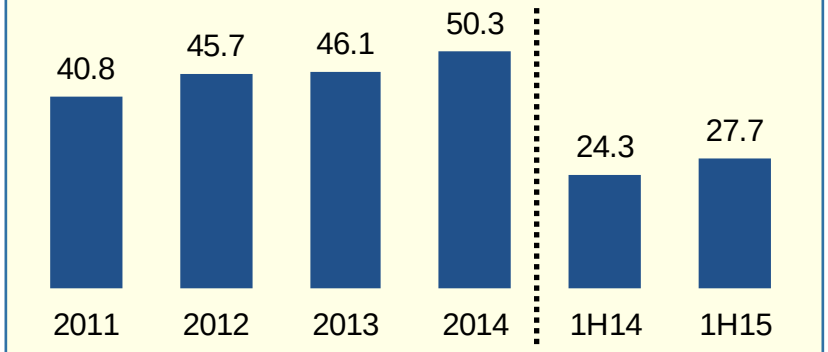


Earnings Highlights

Net Income (R$ billion) and ROE (%)

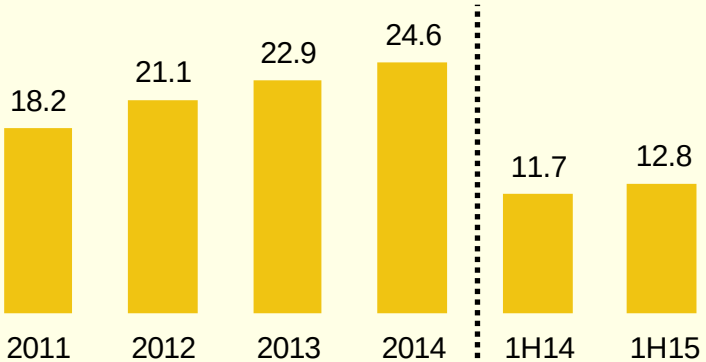


Net Interest Income[1] (R$ billion)

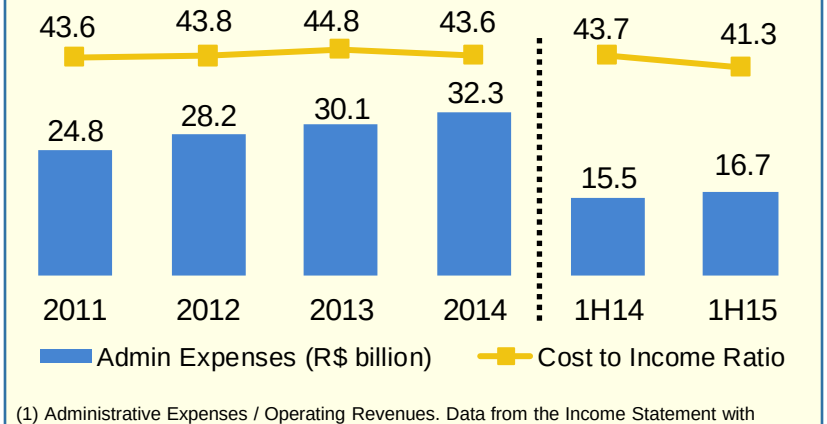


(1) Data revised from January/2014.

Fee Income (R$ billion)



Cost to Income Ratio[1] (%)



(1) Administrative Expenses / Operating Revenues. Data from the Income Statement with Reallocations. Ratio accumulated in 12 months.

Additional Lines of Business

Capital Markets – Ranking Anbima

Number of Transactions	1H15
Fixed Income - Domestic	3rd
Fixed Income - International	7th
Equity - Wholesale segment	*
Securitization	3rd

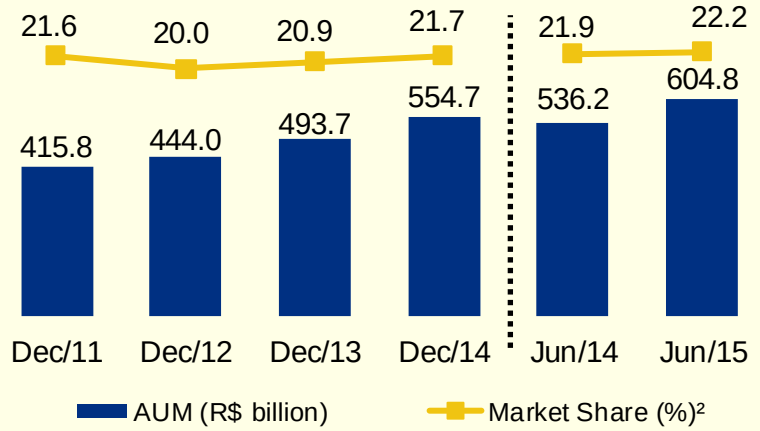
Source: Anbima - Considers the total origination volume (R$)

Insurance - Collection

Business	1H15
Vehicle	2nd
Life	(1)
Mortagage	3rd
Pension Plans	(1)
Premium Bonds	(1)

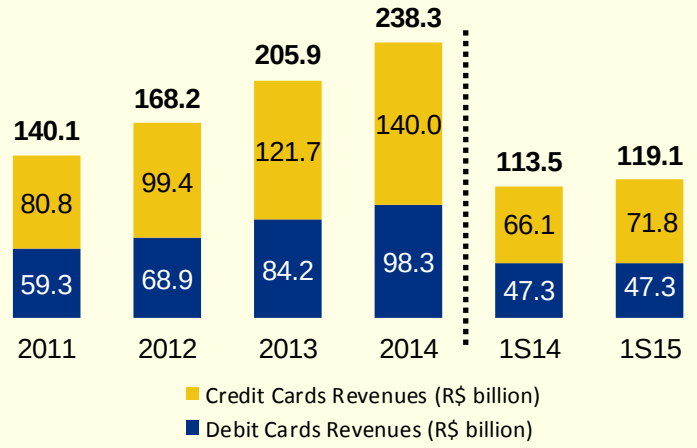
Source: SUSEP, accumulated until June/2015

Assets Under Management[1]

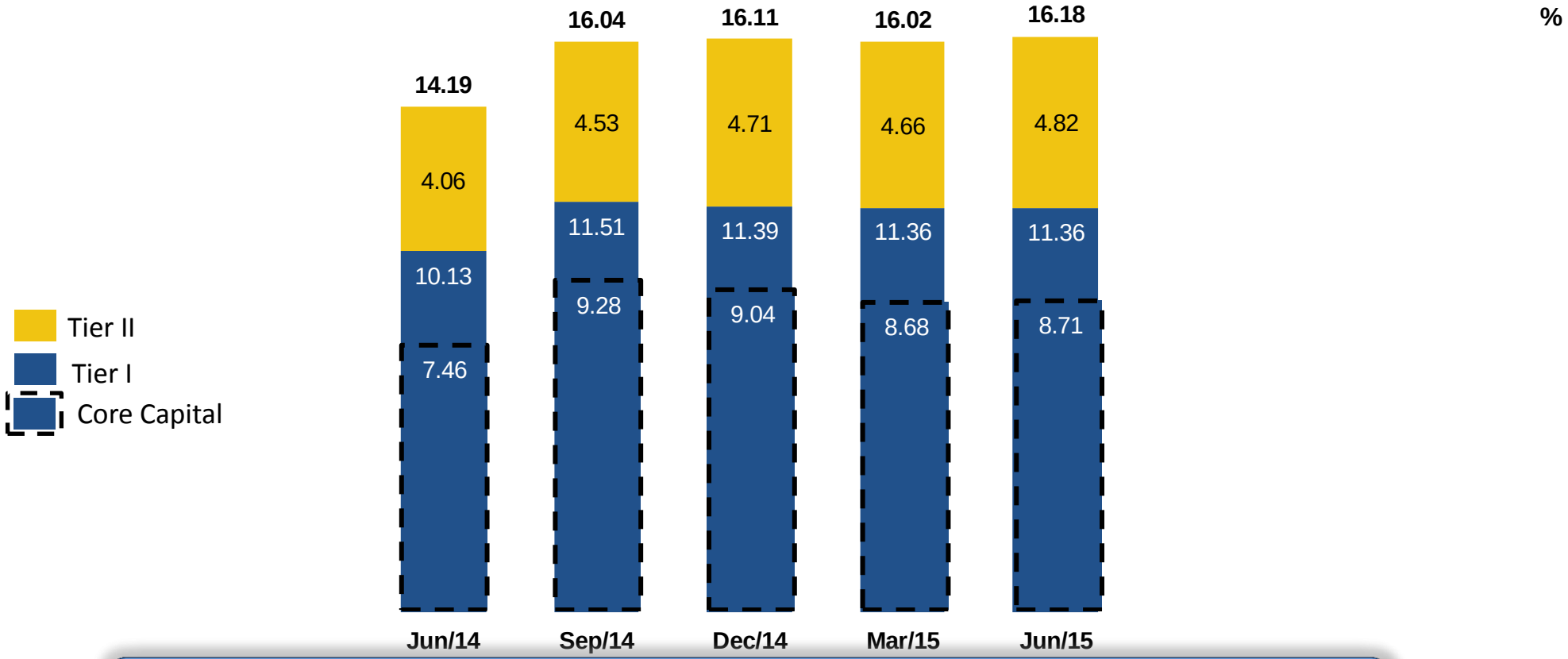


(1) It does not include Banco Votorantim
(2) Source: Anbima - Market Share as of June/2015

Cards - Total Turnover



BIS Ratio [1] [2]



Considering the full implementation of the adjustments for Basel III, measured over Jun/2015[3], the estimated BIS Ratio would reach 15.57% and the Tier I, 10.64%.

(1) The consolidation scope used as a base for checking the operating limits was also changed, so that it took into account only the Financial Conglomerate, from October 1, 2013, through December 31, 2014, and the Prudential Conglomerate, as defined in CMN resolution 4,280/2013, from January 1, 2015.
(2) Methodology used since Oct. 01st., 2013, according to CMN Resolution 4192 / 2013.
(3) These numbers are based on information available at the time of the simulations, which involve limitations and risks hard to foresee and hence may present different results from those reported. Banco do Brasil's future performance is subject to external factors, including interest rates, exchange rates and its securities portfolio market value, as well as the performance of the domestic and foreign economic and the domestic and international's financial systems.

Corporate Governance

•Decisions at any level of the Company are made collectively. With the purpose of involving all the executives in the definition of strategies and approval of proposals for the different businesses of Banco do Brasil, Management utilizes the committees below in order to guarantee agility, quality and assurance to decision-making.

•Objective: Mitigate risks, share visions, aggregate value and quality to the decision process and disseminate knowledge.

2 Higher Comittees with Board of Directors Members

- Higher Global Risk Committee
- Higher Committee of Asset Management and Liabilities and Liquidity

15 Executive Comittees with Chief Executives Members

- Credit Risk Executive Committee
- Credit Limit Executive Committee
- Operations Executive Committee
- Capital Management Executive Committee
- Business Executive Committee
- Market and Liquidity Risk Executive Committee
- Governance of Related Companies Executive Committee
- Internal Controls and Operational Risk Executive Commitee
- Prevention of Financial and Exchange Illicit and Information Security Executive Committee
- Administrative and Operational Executive Committee
- Earnings Release Executive Committee
- Information Technology Executive Committee
- Ethics Executive Committee
- Human Resources Executive Committee
- Inquest Executive Committee

3 Comittees with Executive Managers Members

- Operations Committee
- Resources Committee
- Information Technology Committee

The Only Brazilian Bank listed since 2006, in this BM&F Bovespa segment, destined to companies that **voluntarily** adopt the best practices for corporate governance.

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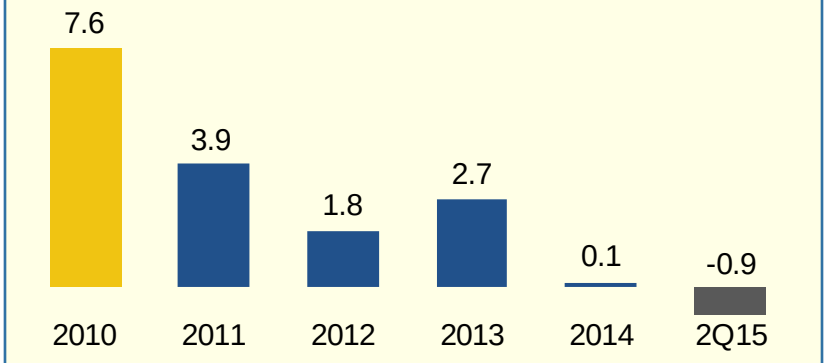
Appendix

Banco do Brasil - Ratings

	2011	2012	2013	2014	2Q15
Standard & Poor's					
Long Term in Local Currency	BBB	BBB	BBB	BBB-	BBB-
Long Term in Foreign Currency	BBB	BBB	BBB	BBB-	BBB-
Moody's					
Bank Financial Strength	C+	C-	C-	C-	-
Foreign Currency Long Term Debt	Baa1	Baa1	Baa2	Baa2	Baa2
Long Term Bank Deposits - Foreign Currency	Baa2	Baa2	Baa2	Baa2	Baa2
Long Term Bank Deposits - Domestic Currency	A2	A3	Baa2	Baa2	Baa2
Fitch Ratings					
Long Term in Local Currency	BBB	BBB	BBB	BBB	BBB
Long Term in Foreign Currency	BBB	BBB	BBB	BBB	BBB

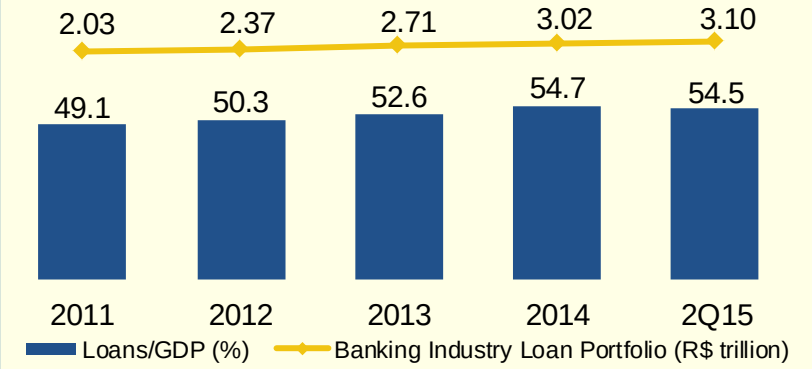
Brazilian Macroeconomic Highlights

GDP Growth (%)[1]



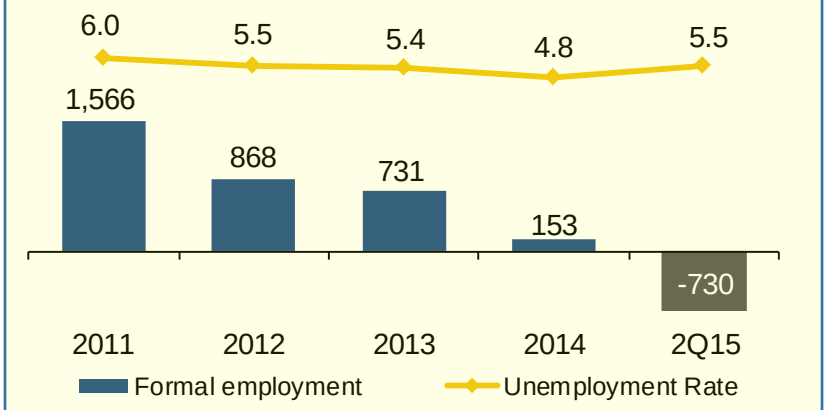
Source: IBGE. (1) As of March/15.

Loans / GDP (%) and Banking Industry Loan Portfolio Evolution



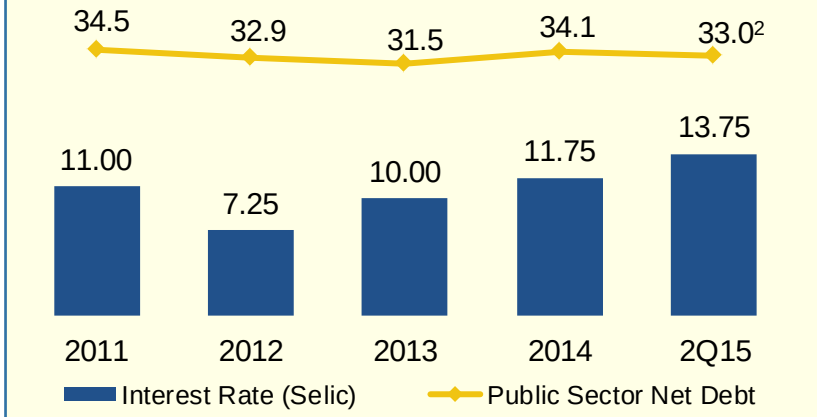
Source: Brazilian Central Bank

Formal employment (thousand jobs) and Unemployment Rate (%)



Source: IBGE

Interest Rate(1) and Public Sector Net Debt (%)



Source: Brazilian Central Bank (1) Target interest rate, end of period
(2) As of March/15

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