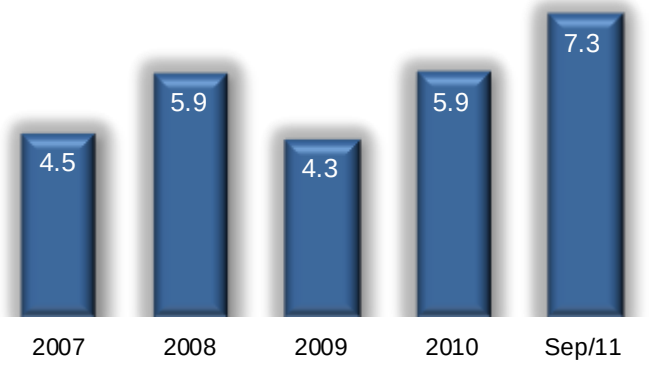
BANCO DO BRASIL

3rd Quarter 2011

Disclaimer

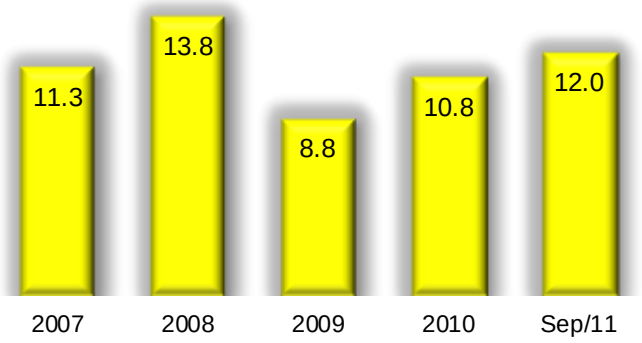
This presentation may include references and statements, planned synergies, increasing estimates, projections of results, and future strategy for Banco do Brasil, it's Associated and Affiliated Companies, and Subsidiaries. Although these references and statements reflect the management's belief, they 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.

Price Index IPCA* - %



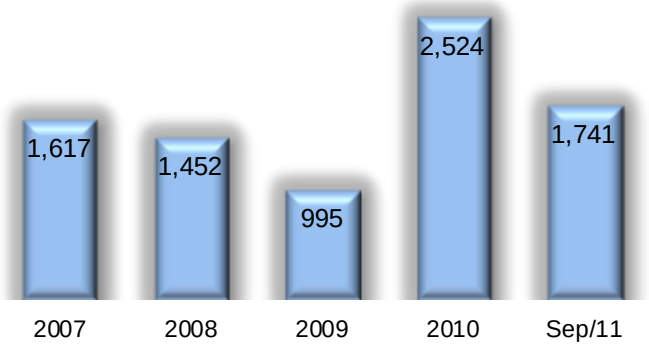
(*) Accumulated 12 months. Source: IBGE

Interest Rate Selic** - %



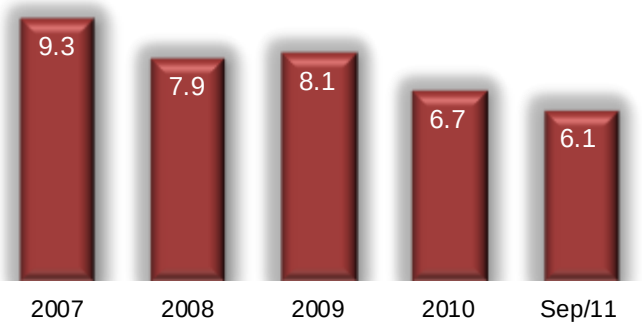
(**) End of period. Source: Central Bank

Formal Employment*** - thousand



(***) 12 months. Source: CAGED

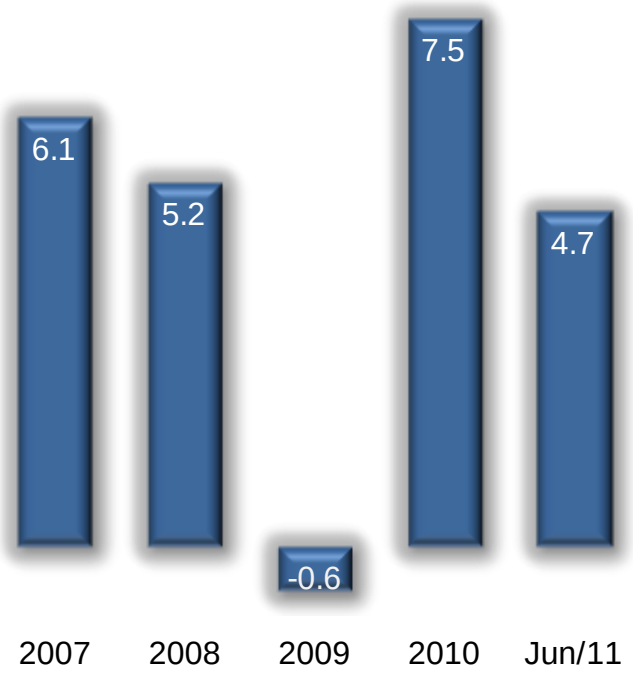
Unemployment Index*** - %



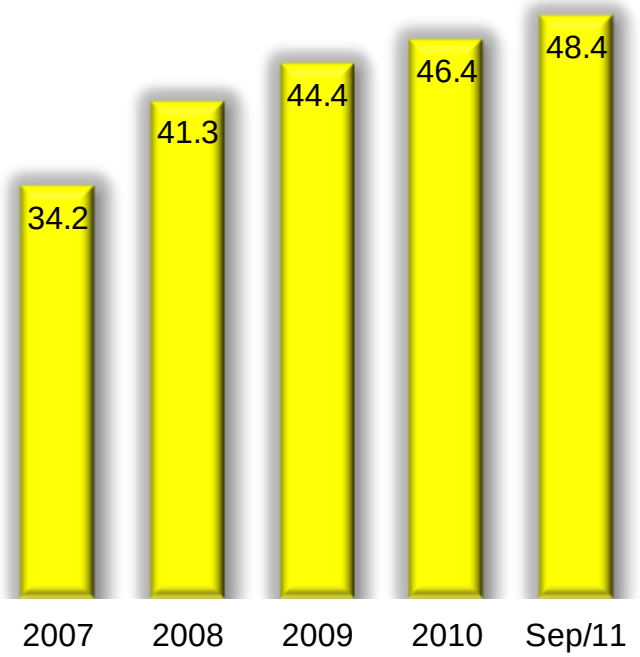
(****) 12 months average. Source: IBGE

Economic environment x Banking Industry

GDP - % Change (12 months)

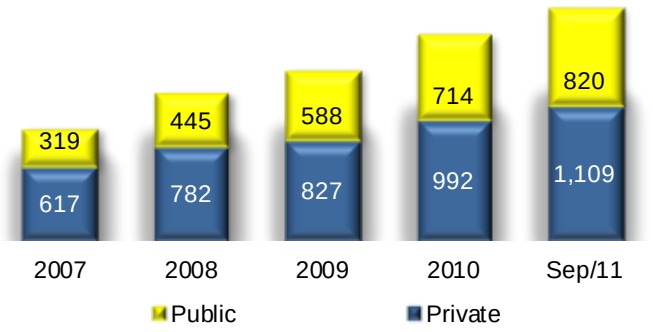


Loan / GDP - % (12 months)

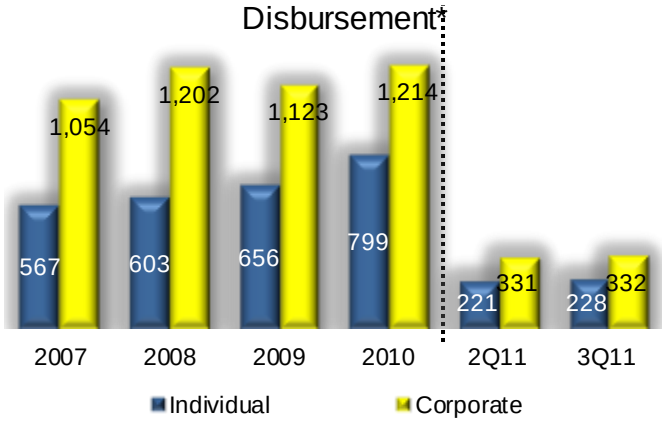


R$ billion

Loan Portfolio BI

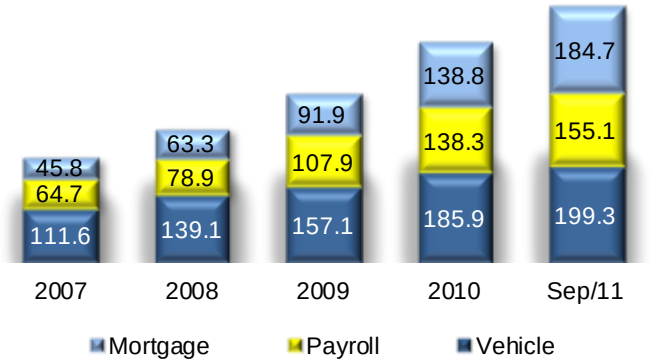


Disbursement*

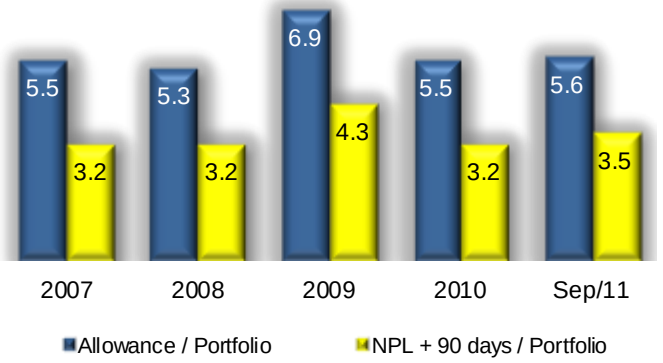


(*) Loan as reference for interest rate

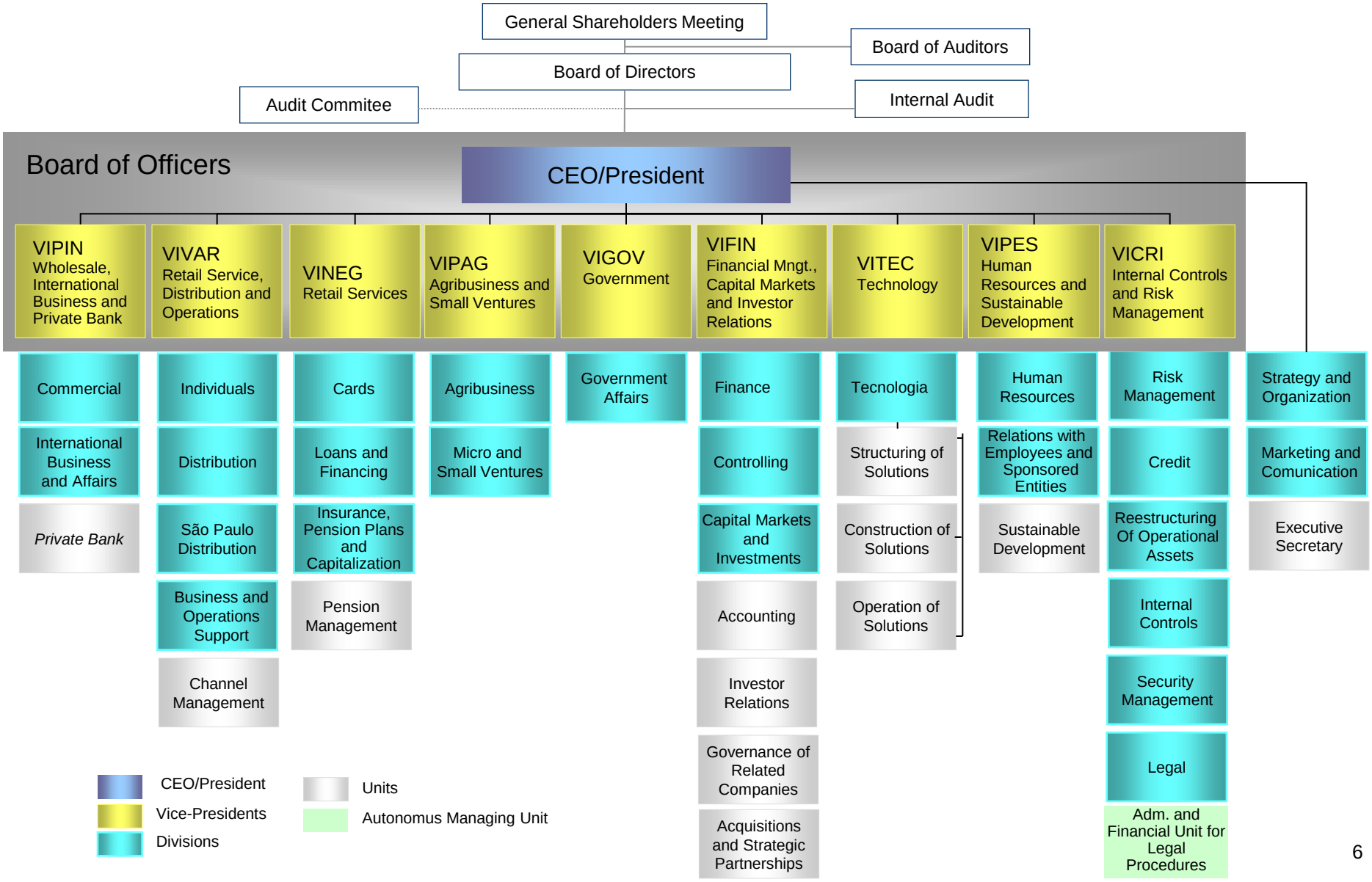
Individuals Loan Portfolio



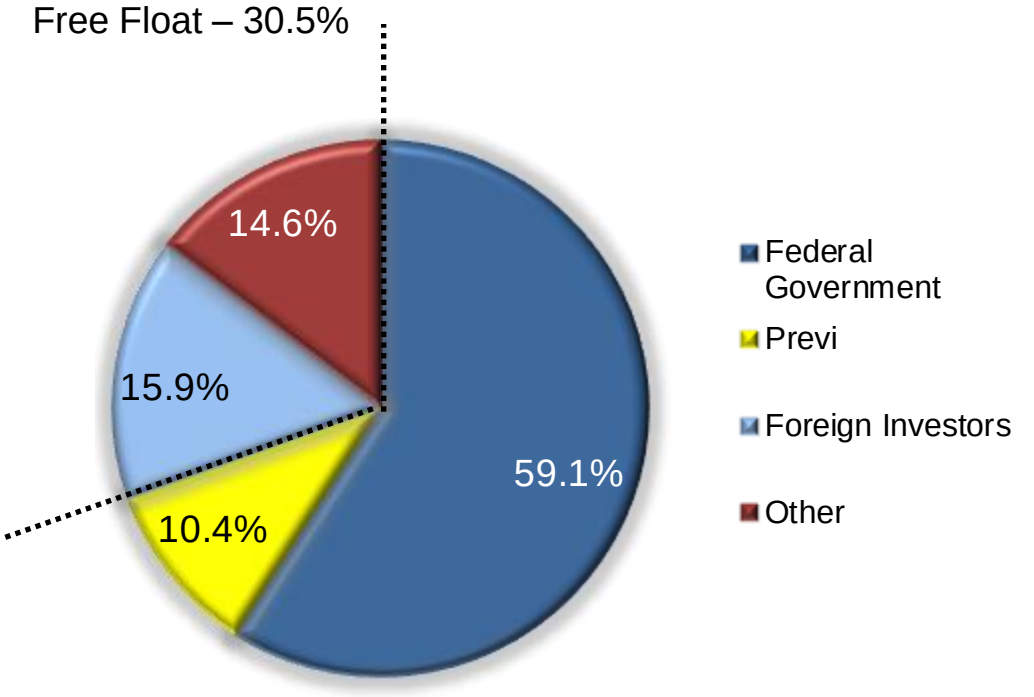
Credit Risk %



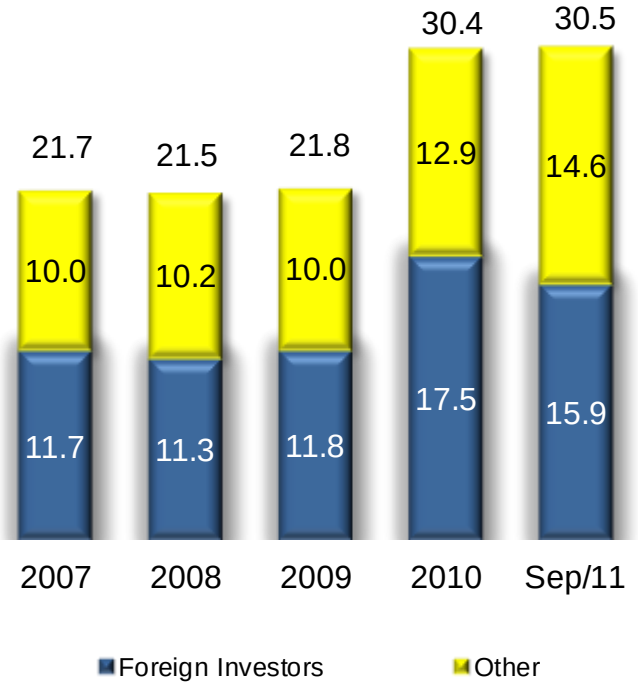
Organizational Chart



Shareholding Breakdown



Free Float - %

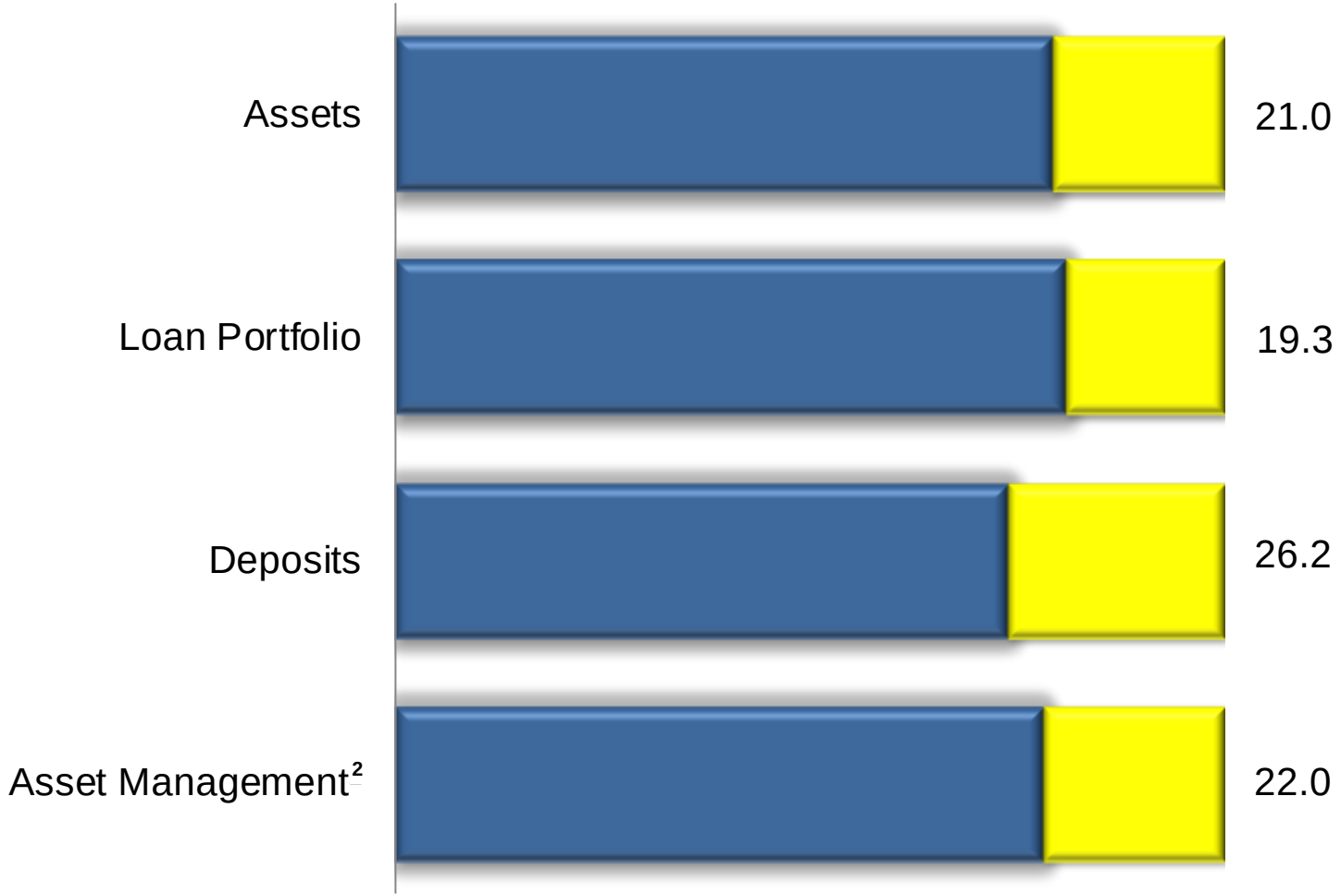


(*) Considering Bonus C subscription

Timeline

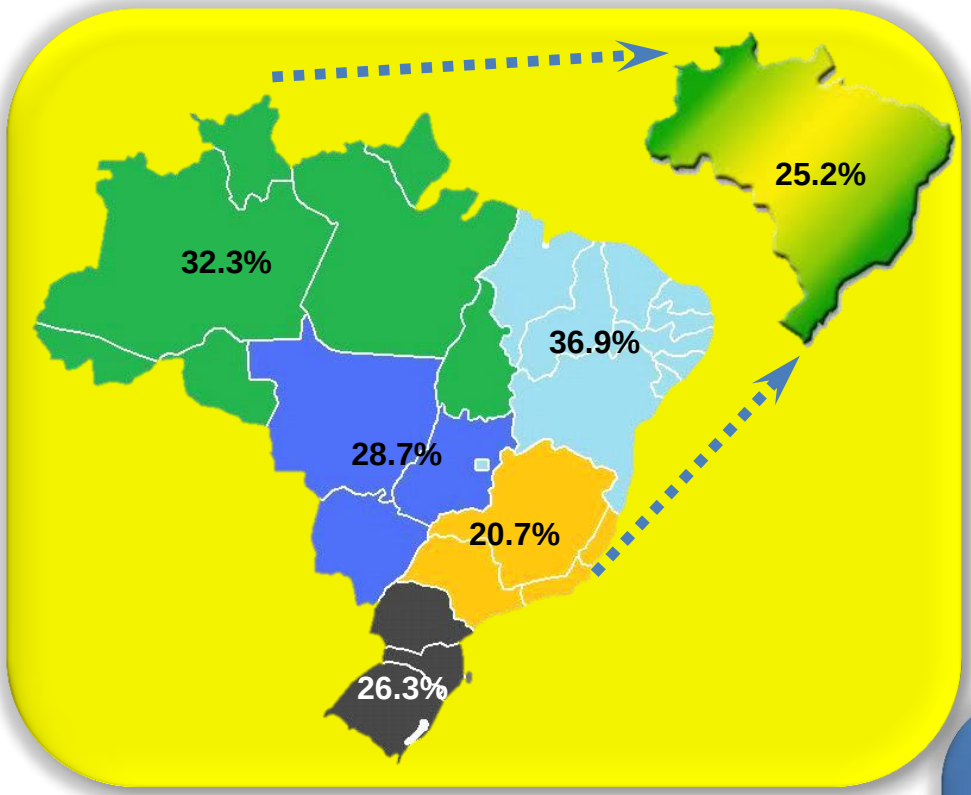
2011	May-11	**Post Office** Bid – Banco Postal
	Apr-11	**Acquisition of EuroBank -** EUA
	Apr-11	**Banco Patagonia** taking over
	Mar-11	Launching of **ELO**
2010	Jun-10	**Shares Public Offering**
	Apr-10	**Financial Holding Company** status
2009	Nov-09	**Retail Transformation Program –** BB 2.0
	Nov-09	Level I **ADR Program**
	Oct-09	**Insurance** restructuring
	Sep -09	**Banco Votorantim** partnership
	Oct-09	**Nossa Caixa** taking over
2008	Oct-08	Acquisition of **BESC**
	Mar-08	**Mortgage** lending

Leaderships[1]



(1) Assets and Deposits: position as of Jun/11
(2) Not considering Votorantim

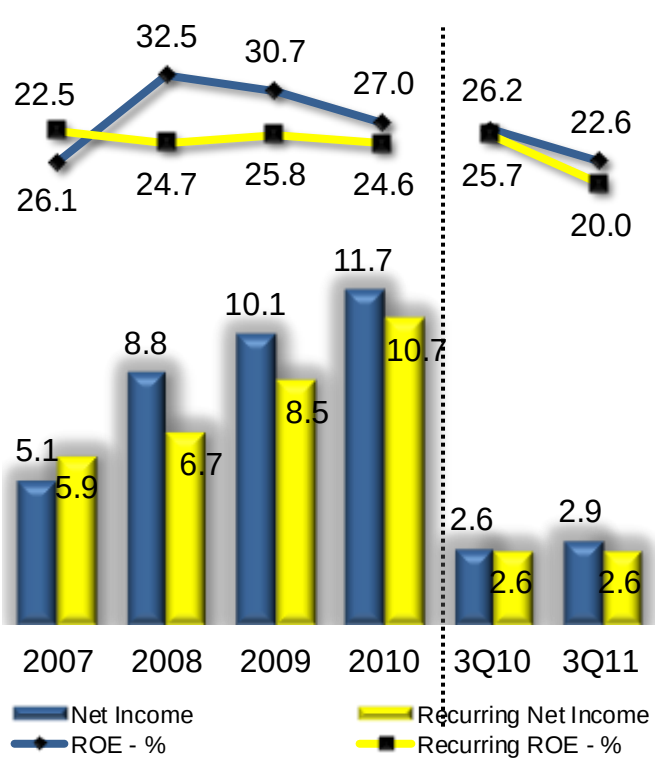
Regional Market Share

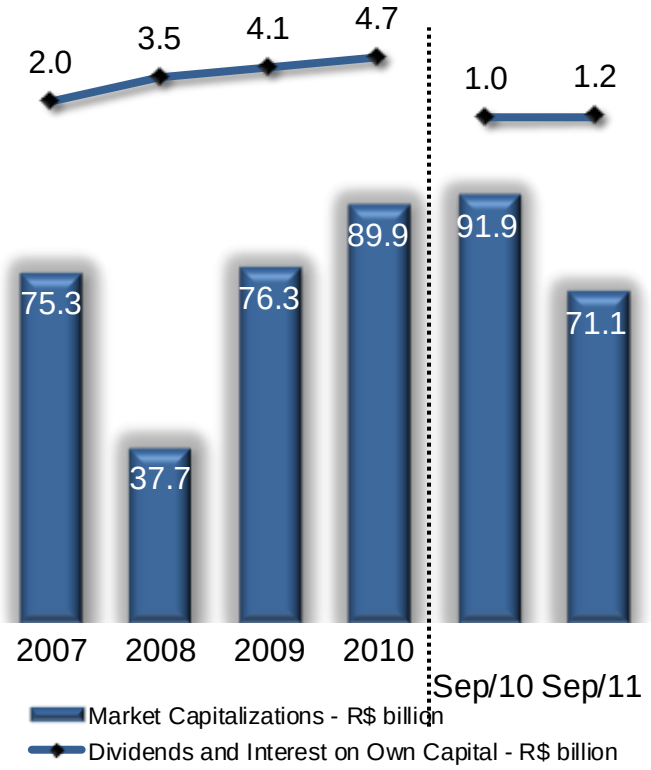


Regional Distribution

	3Q10	Share %	3Q11	Share %	Change
Midwest	421	8.4	445	8.7	24
Northeast	1,047	20.8	1,082	21.1	35
North	263	5.2	283	5.5	20
Southeast	2,269	45.0	2,297	44.7	28
South	1,037	20.6	1,031	20.1	-6
Total	5,037	100.0	5,138	100.0	101

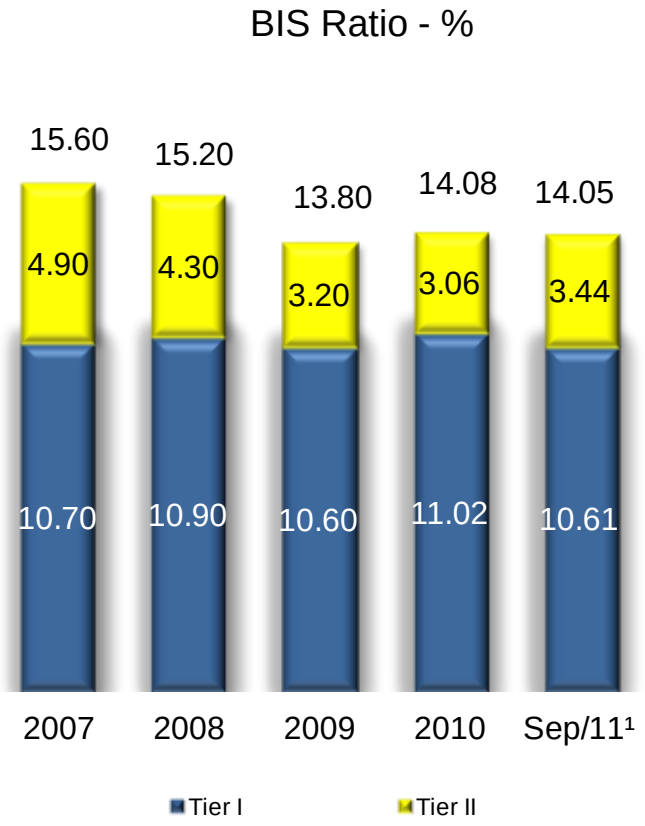
Profitability





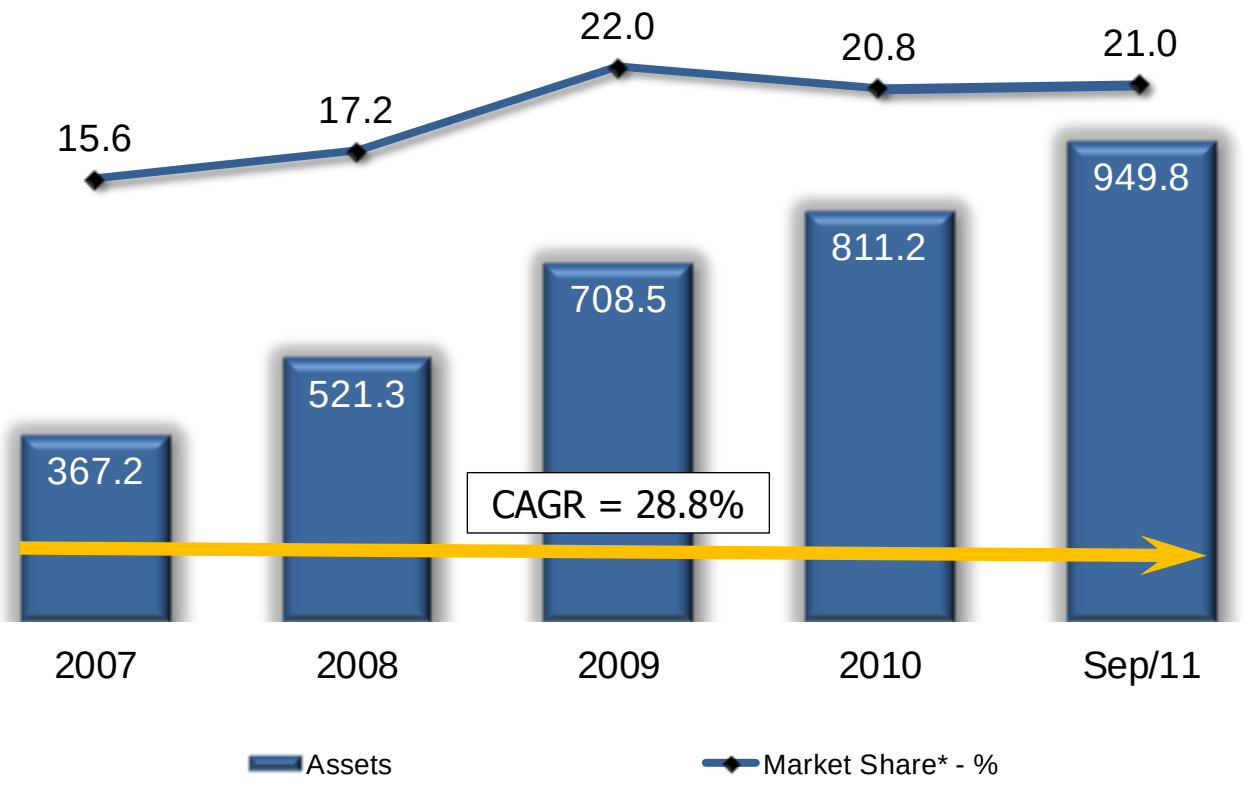
Capital Structure





(1) Pro-forma, considering Subordinated Letter of Credit (LF) under Central Bank analysis

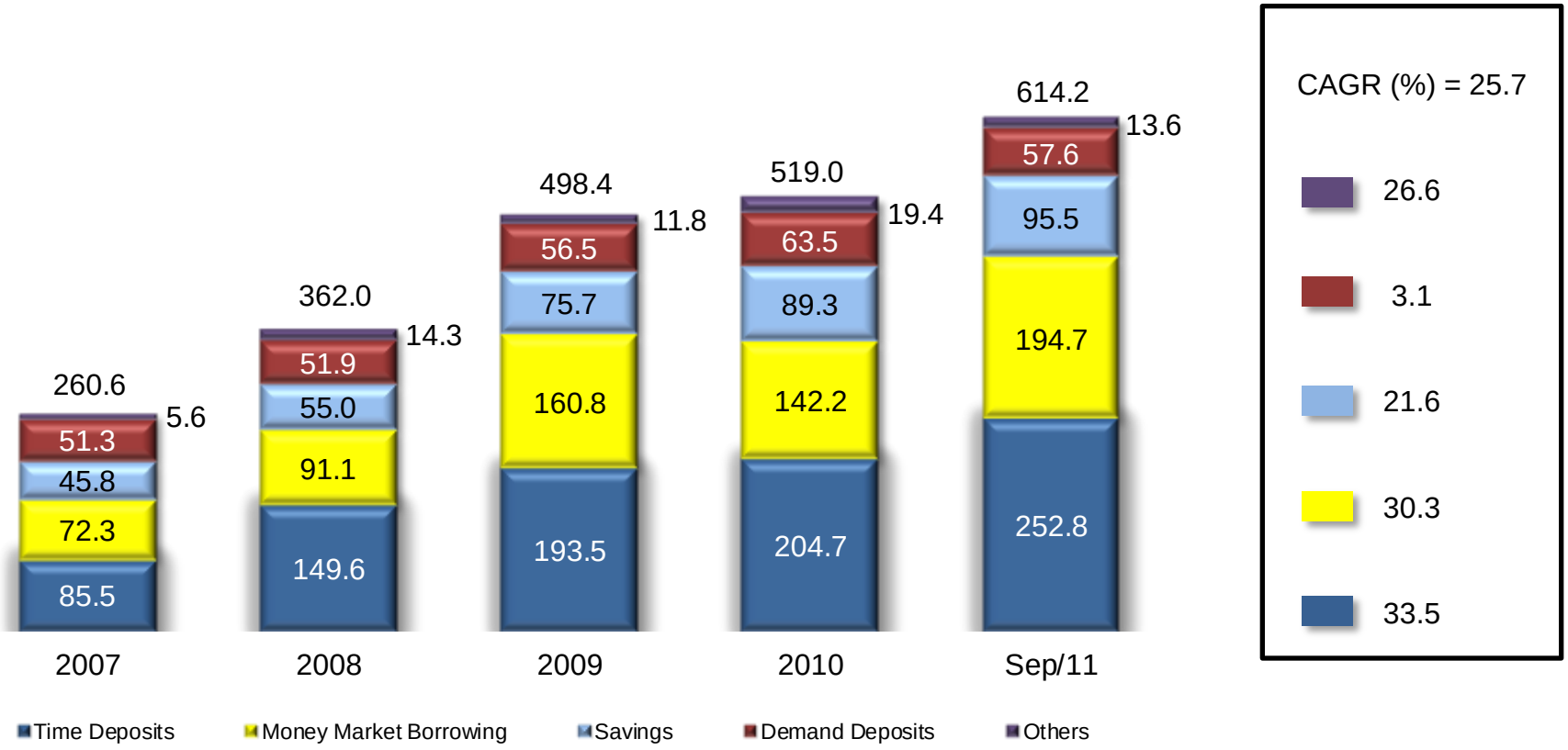
Assets



(*) Source: Central Bank. Market Share, pos. as of june/2011

Funding*

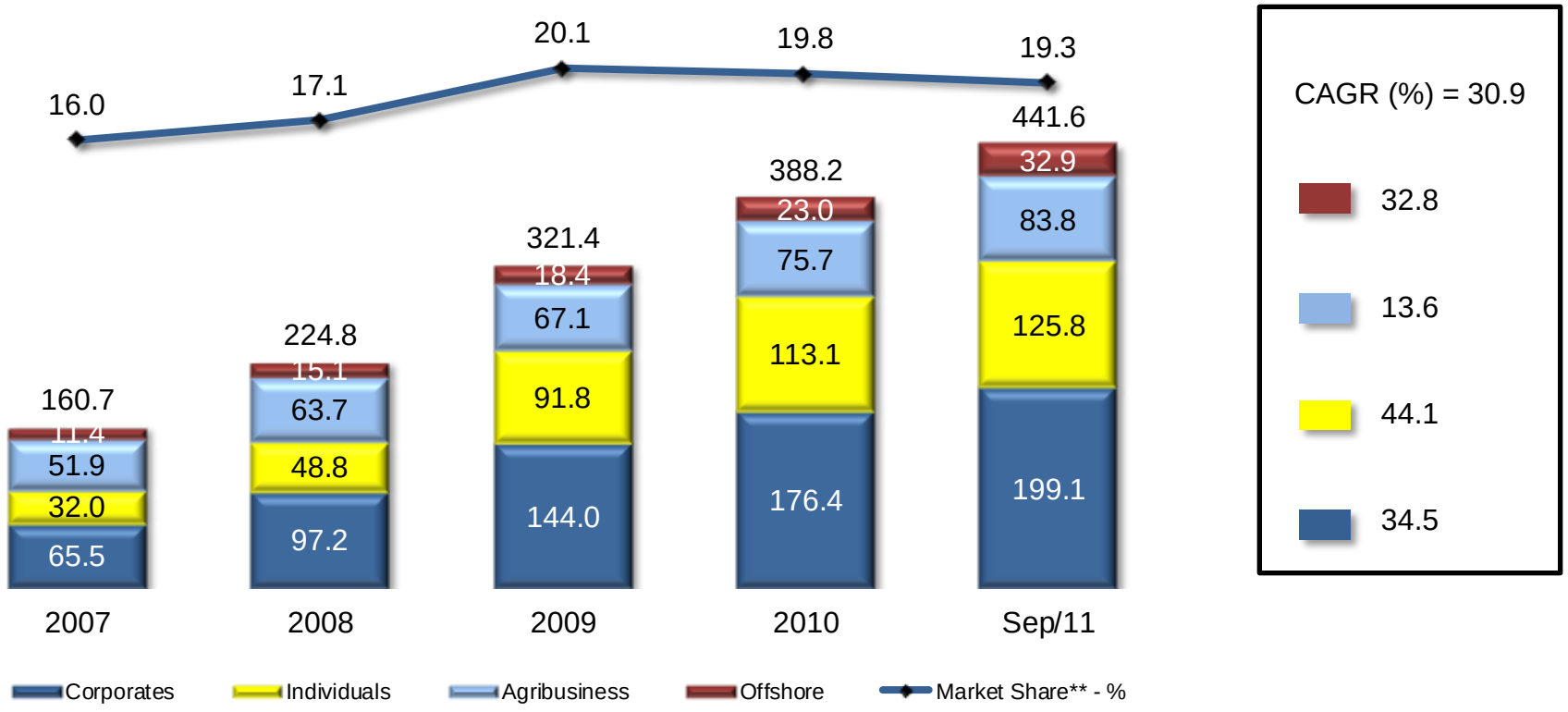
R$ billion



(*) Included BV and BNC since 2009

Loan Portfolio*

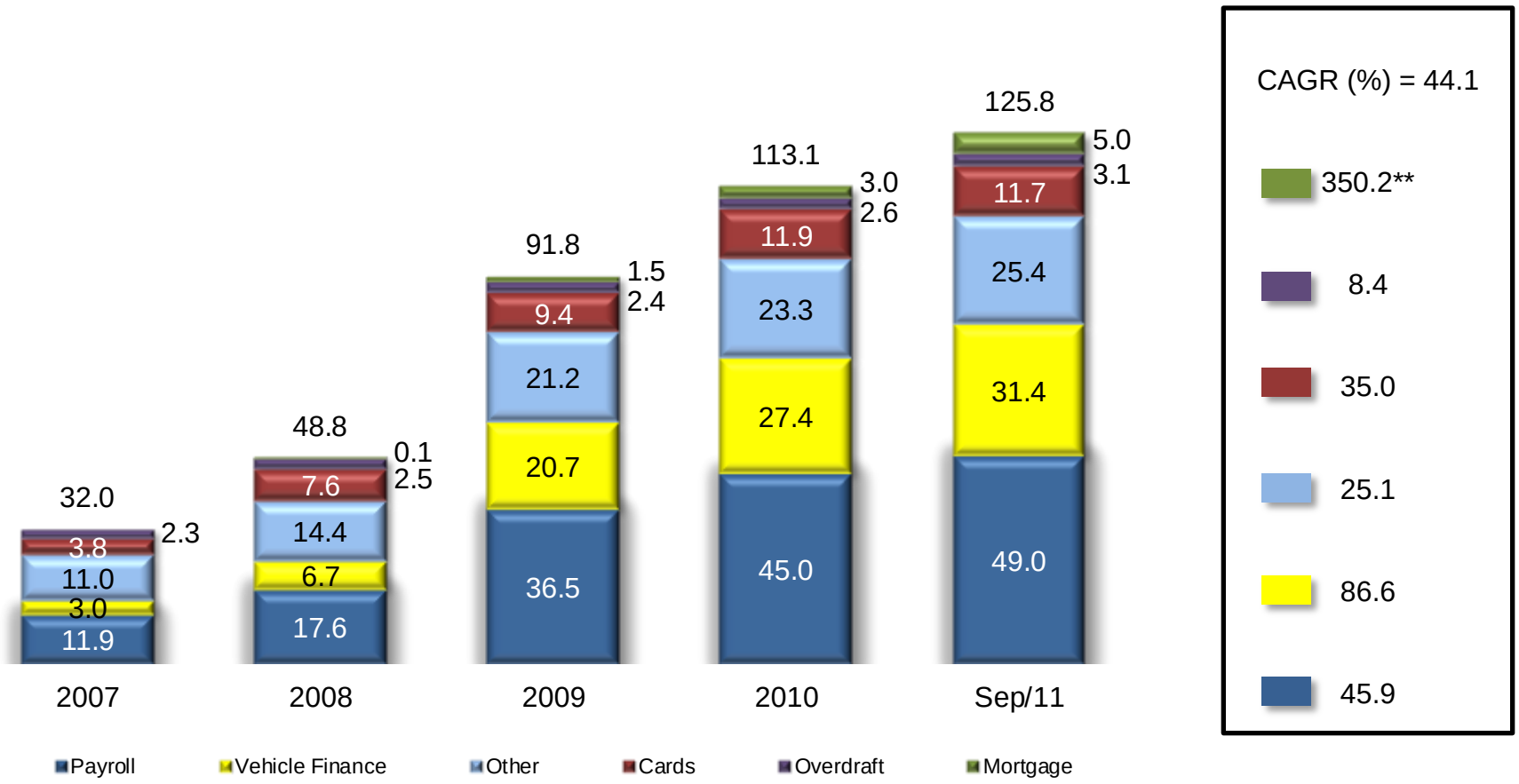
R$ billion



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

Loans to Individuals*

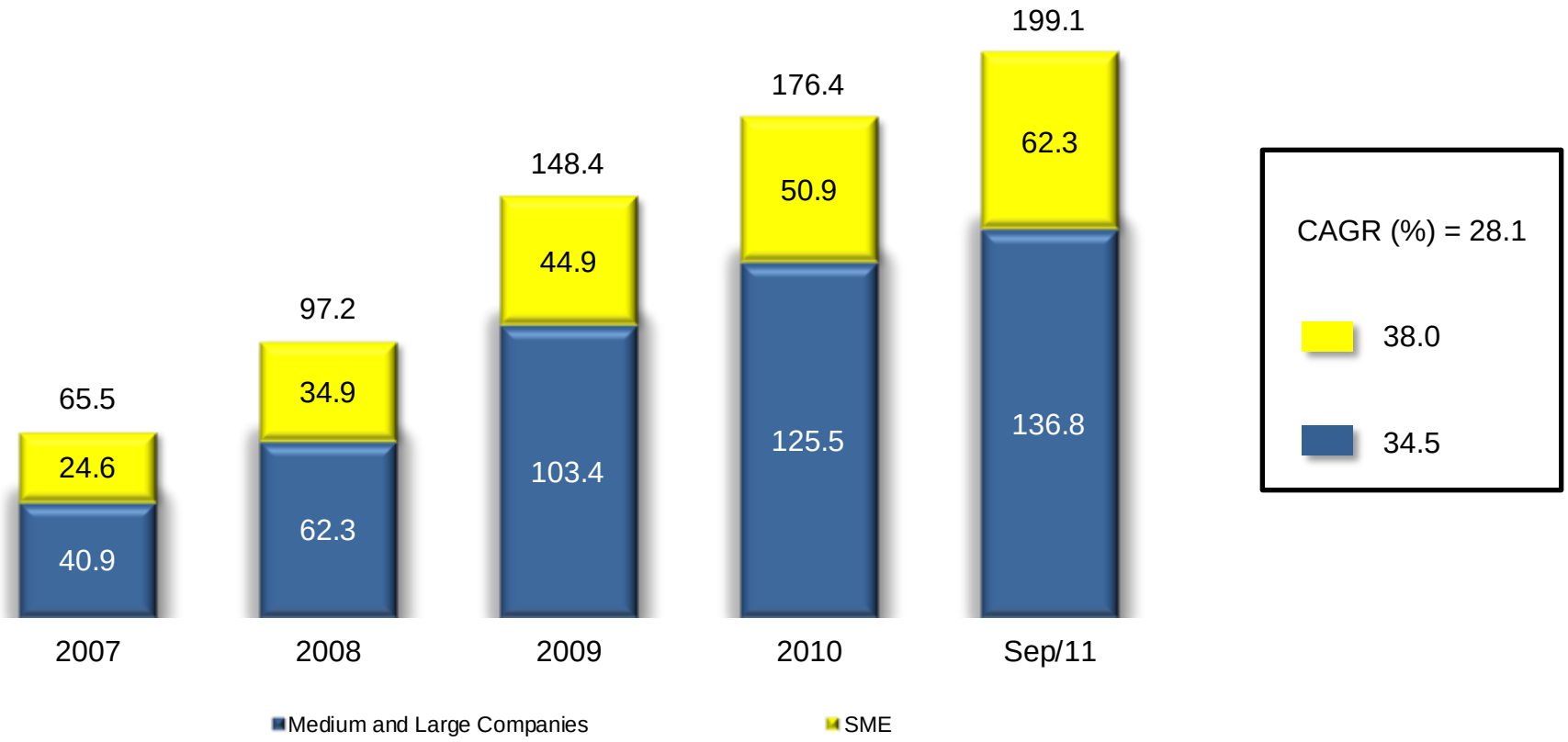
R$ billion



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

Loans to Companies*

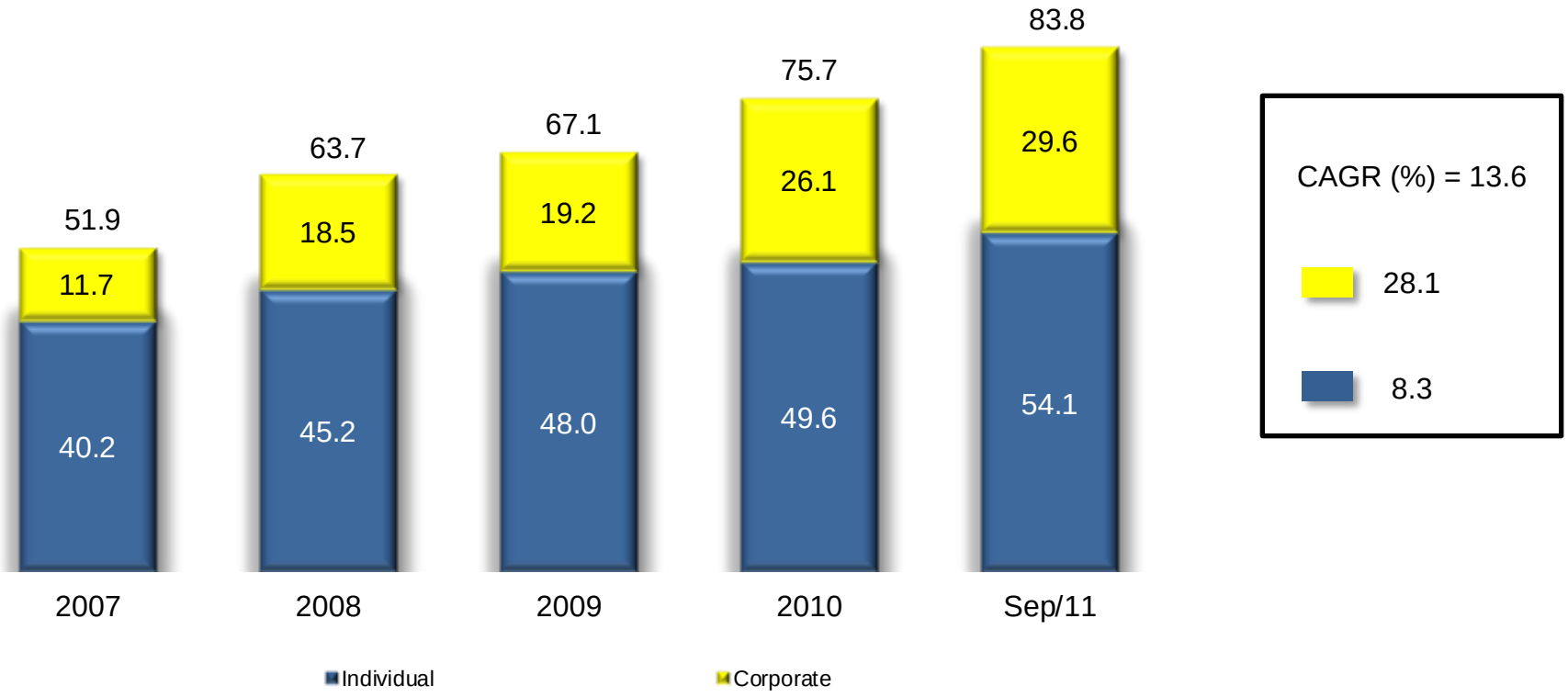
R$ billion



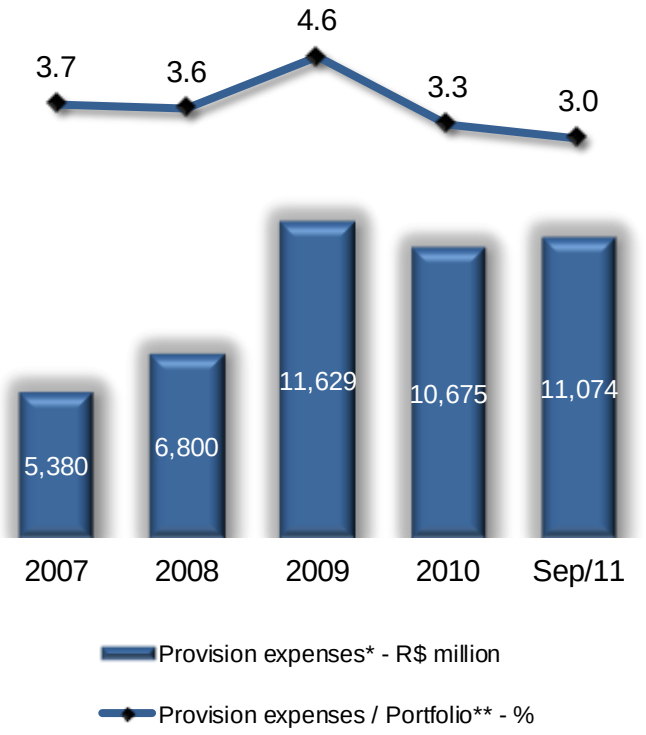
(*) Included BV, BNC, provided guarantees and private securities since 2009

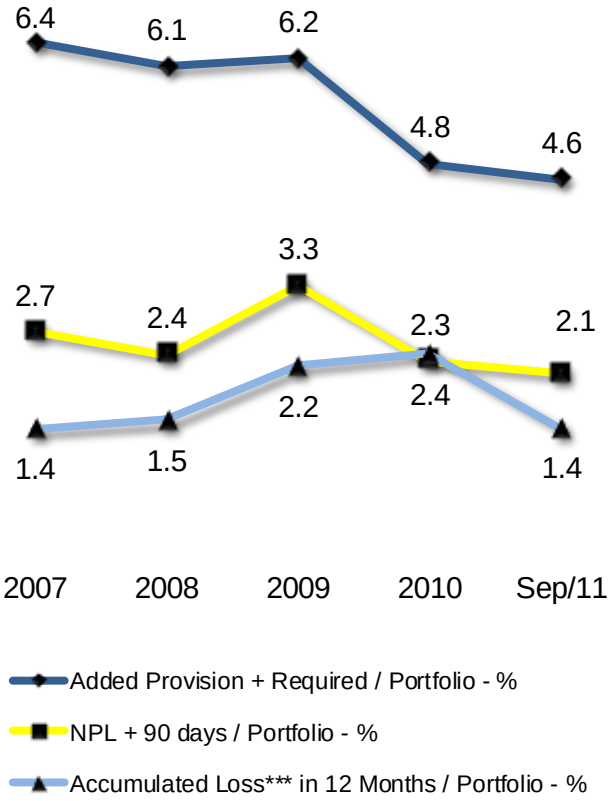
Loans to Agribusiness*

R$ billion



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

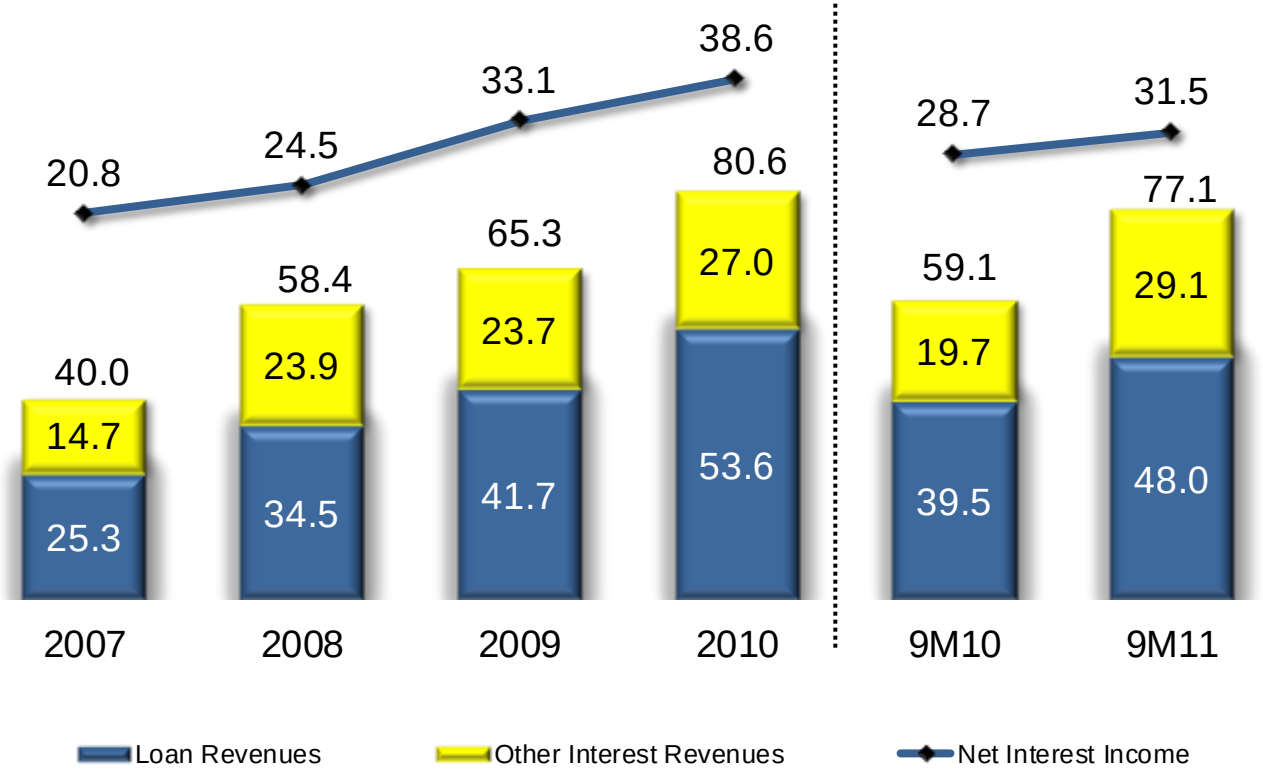




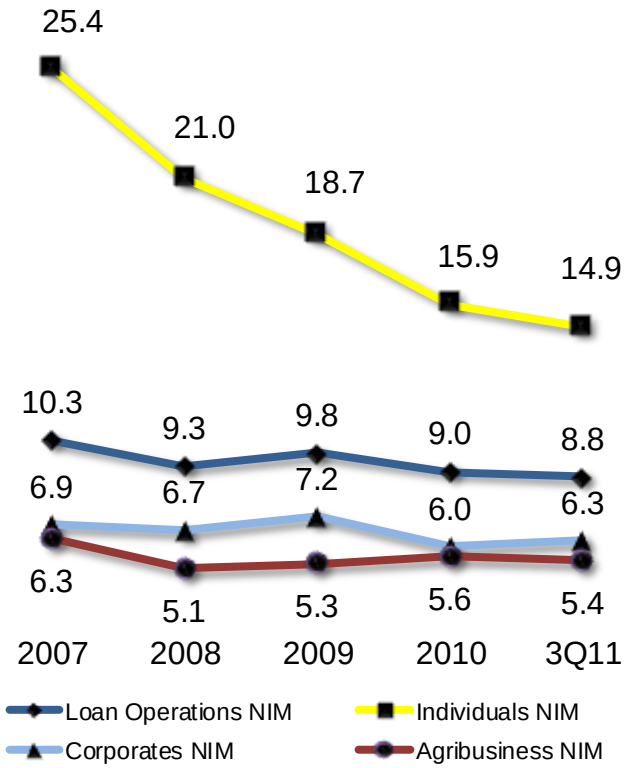
(*) Without one-off items
(**) Average loan portfolio and 12 months expenses
(***) Net of credit recovery

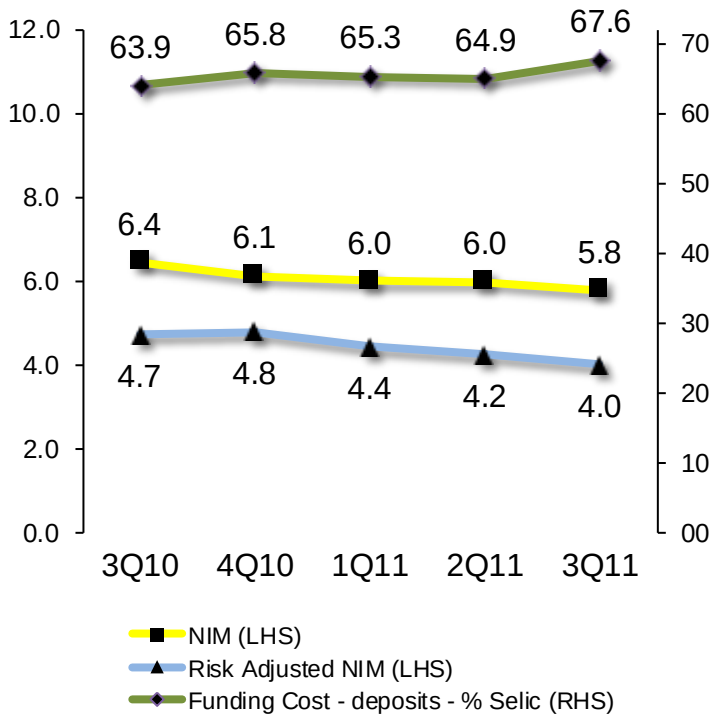
Net Interest Income

R$ billion

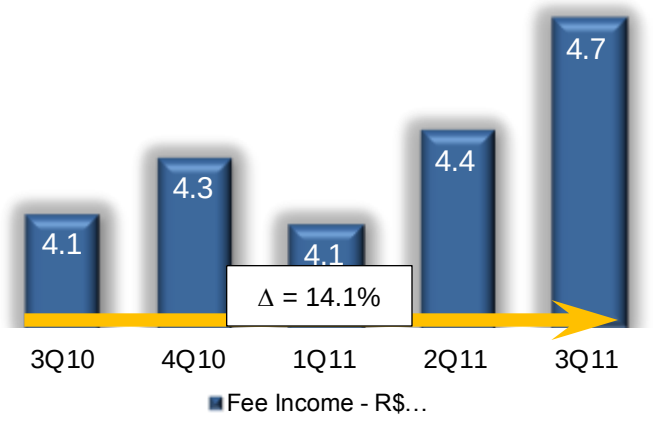


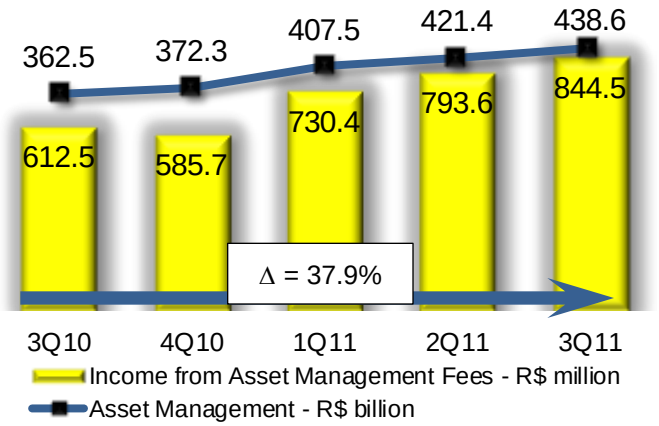
%

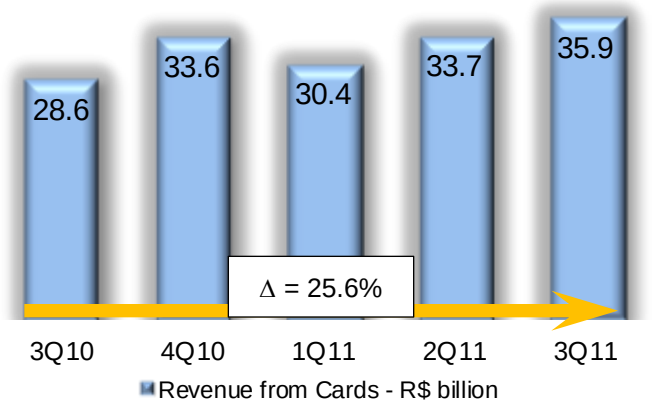

25.4
21.0
18.7
15.9
14.9
10.3
9.3
9.8
9.0
8.8
6.9
6.7
7.2
6.0
6.3
6.3
5.1
5.3
5.6
5.4
2007
2008
2009
2010
3Q11
Loan Operations NIM
Individuals NIM
Corporates NIM
Agribusiness NIM

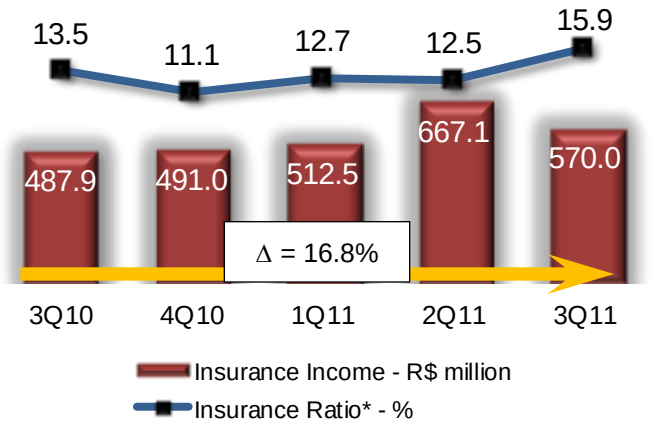

12.0
10.0
8.0
6.0
4.0
2.0
0.0
70
60
50
40
30
20
10
00
63.9
65.8
65.3
64.9
67.6
6.4
6.1
6.0
6.0
5.8
4.7
4.8
4.4
4.2
4.0
3Q10
4Q10
1Q11
2Q11
3Q11
NIM (LHS)
Risk Adjusted NIM (LHS)
Funding Cost - deposits - % Selic (RHS)

Business diversification increases revenues





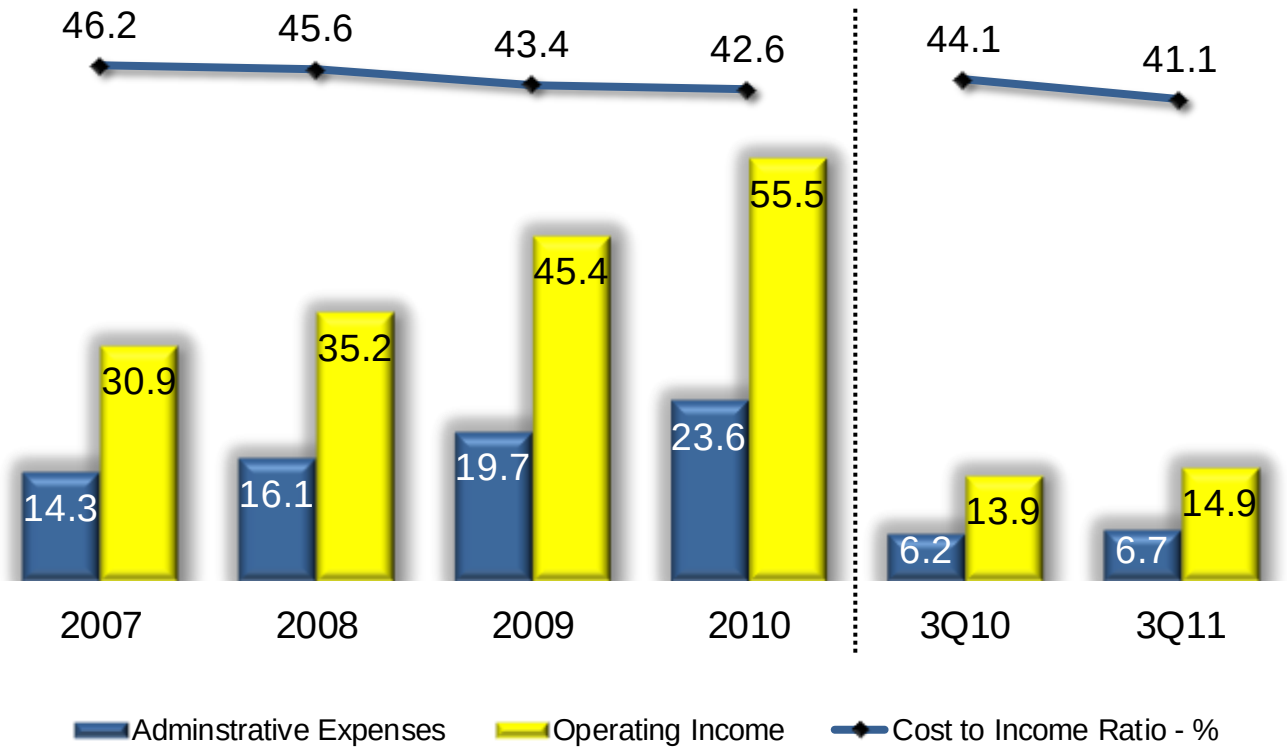




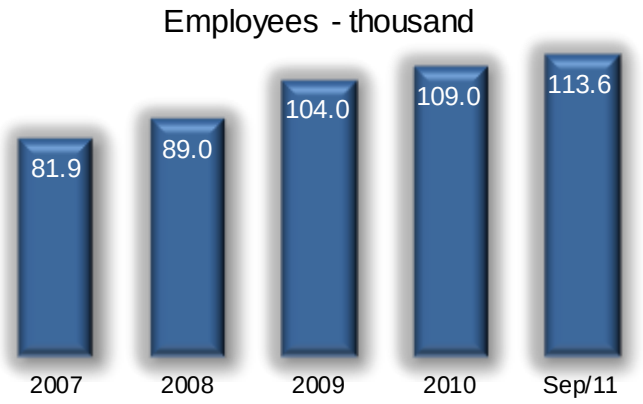
(*) Insurance Net Income / BB´s Recurring Net Income

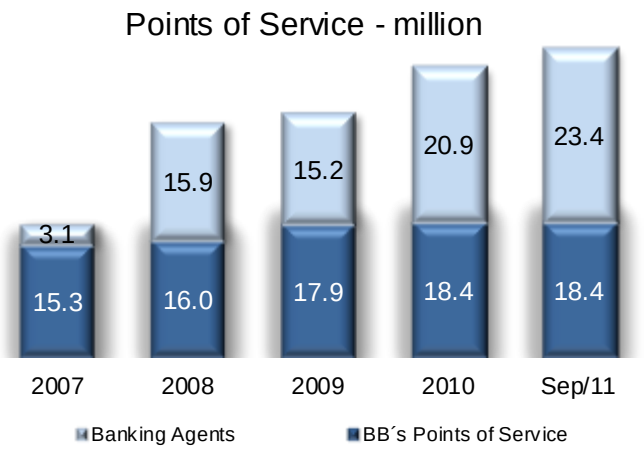
Cost to Income Ratio*

R$ billion

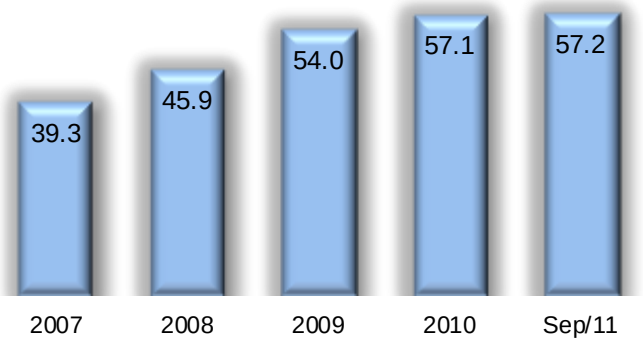


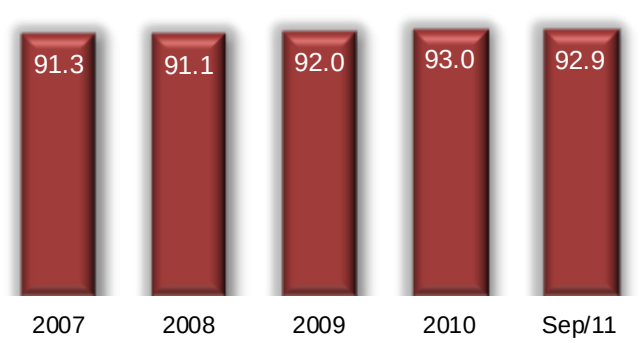
(*) Administrative Expenses / Operational Revenues, excempt from one-off items; accumulated 12 months



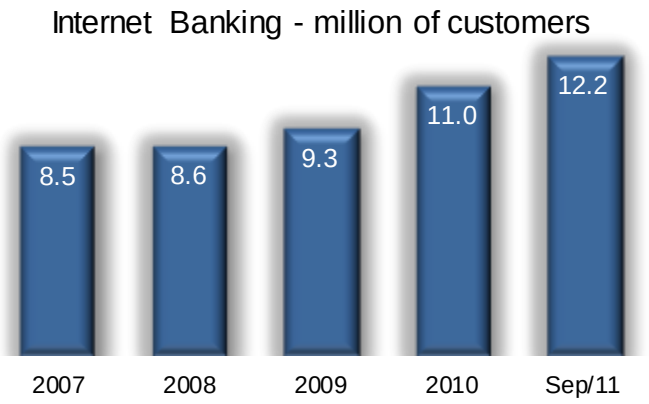


(*) Since 2008 including Lotericas CEF

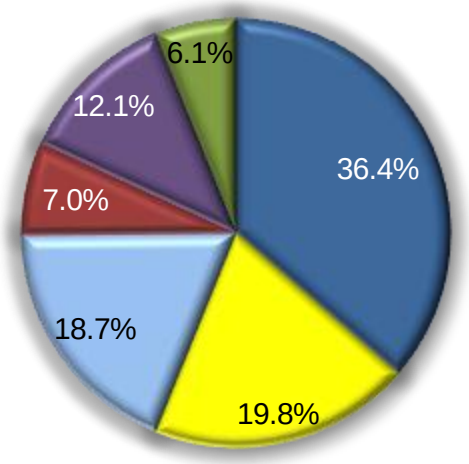




(**) Including ATM from partnerships

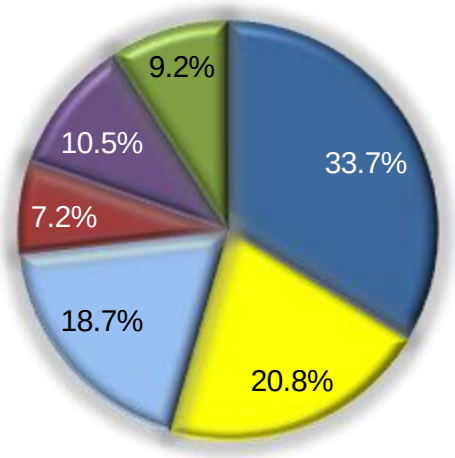

Internet Banking - million of customers
8.5
8.6
9.3
11.0
12.2
2007
2008
2009
2010
Sep/11

2010


6.1%
12.1%
36.4%
7.0%
18.7%
19.8%


ATM
Internet Individuals
Internet Businesses
Cash
POS
Other

Sep/11


9.2%
10.5%
33.7%
7.2%
18.7%
20.8%

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