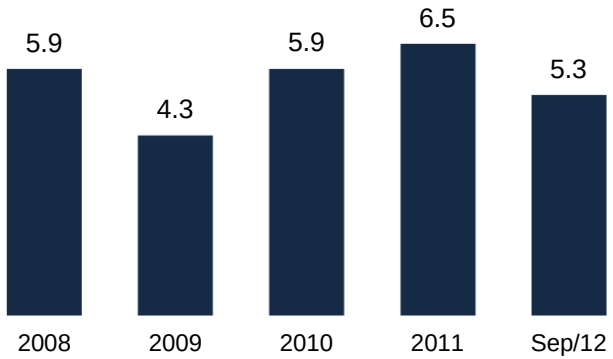
BANCO DO BRASIL

3rd Quarter 2012

Disclaimer

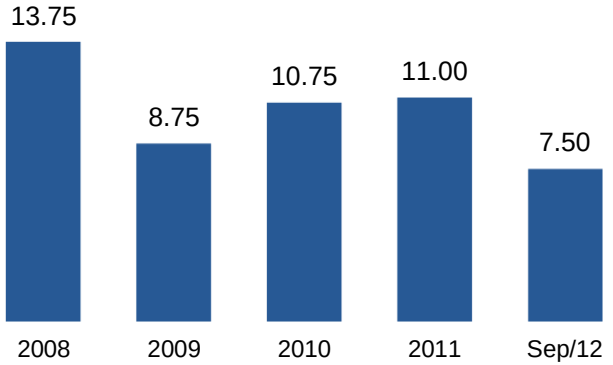
This presentation may include references and statements, planned synergies, increasing estimates, projections of results, and future strategy for Banco do Brasil, it's Associated and Affiliated Companies, and Subsidiaries. Although these references and statements reflect the management's belief, they 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[1] - %



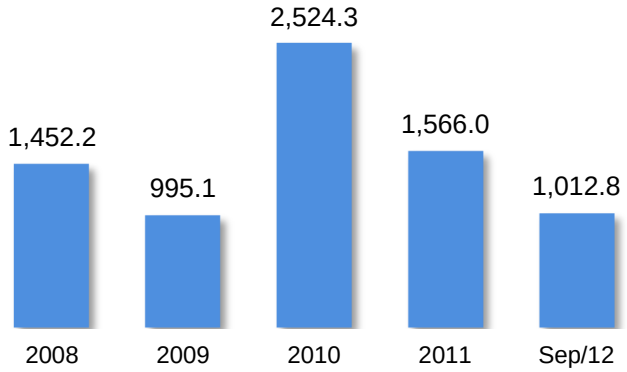
(1) 12 months accumulated . Source: IBGE

Interest Rate Selic[2] - %



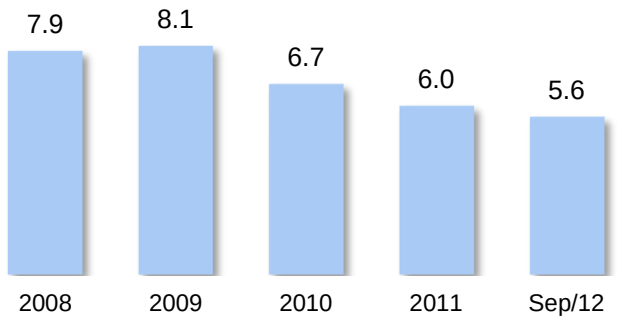
(2) End of period. Source: Central Bank of Brazil

Formal Employment[3] - thousand



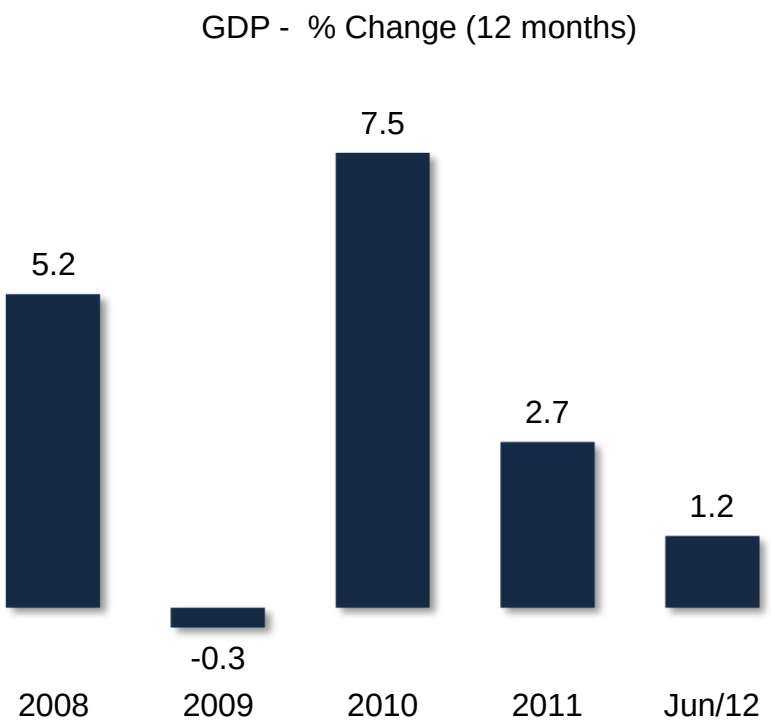
(3) Net jobs created in the last 12 months. Source: CAGED

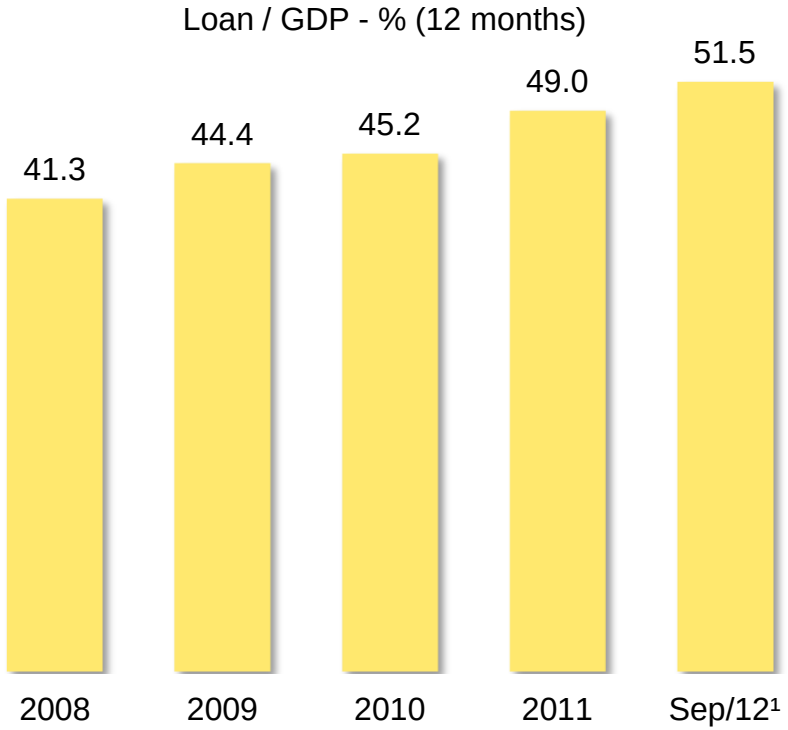
Unemployment Index - %



Source: IBGE

Economic environment x Banking Industry

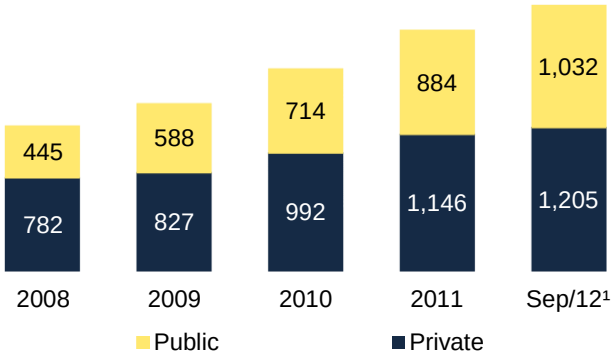




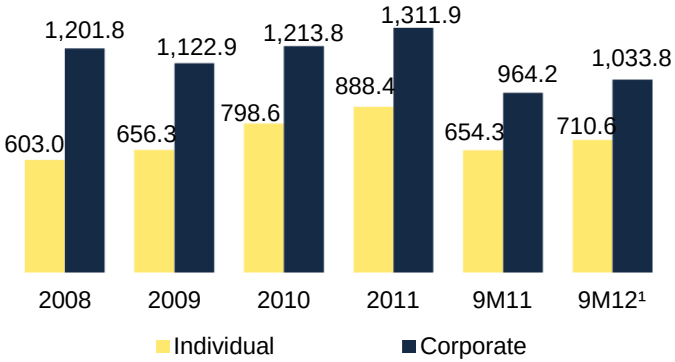
(1) Preliminary Data

R$ billion

Loan Portfolio

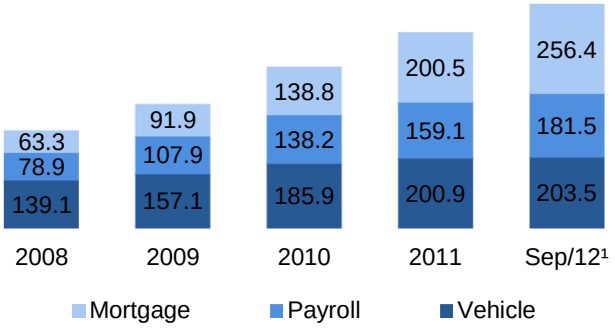


Disbursement²

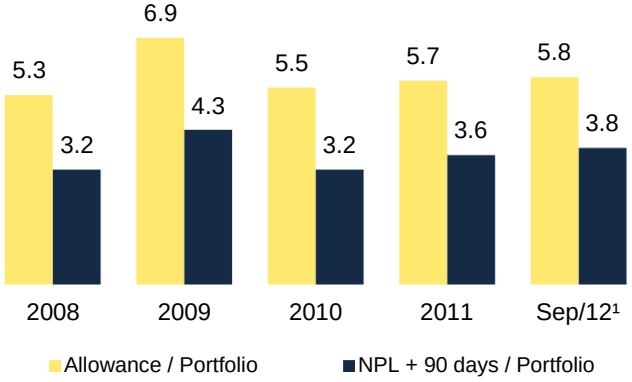


(2) Loan as reference for interest rate

Individuals Loan Portfolio

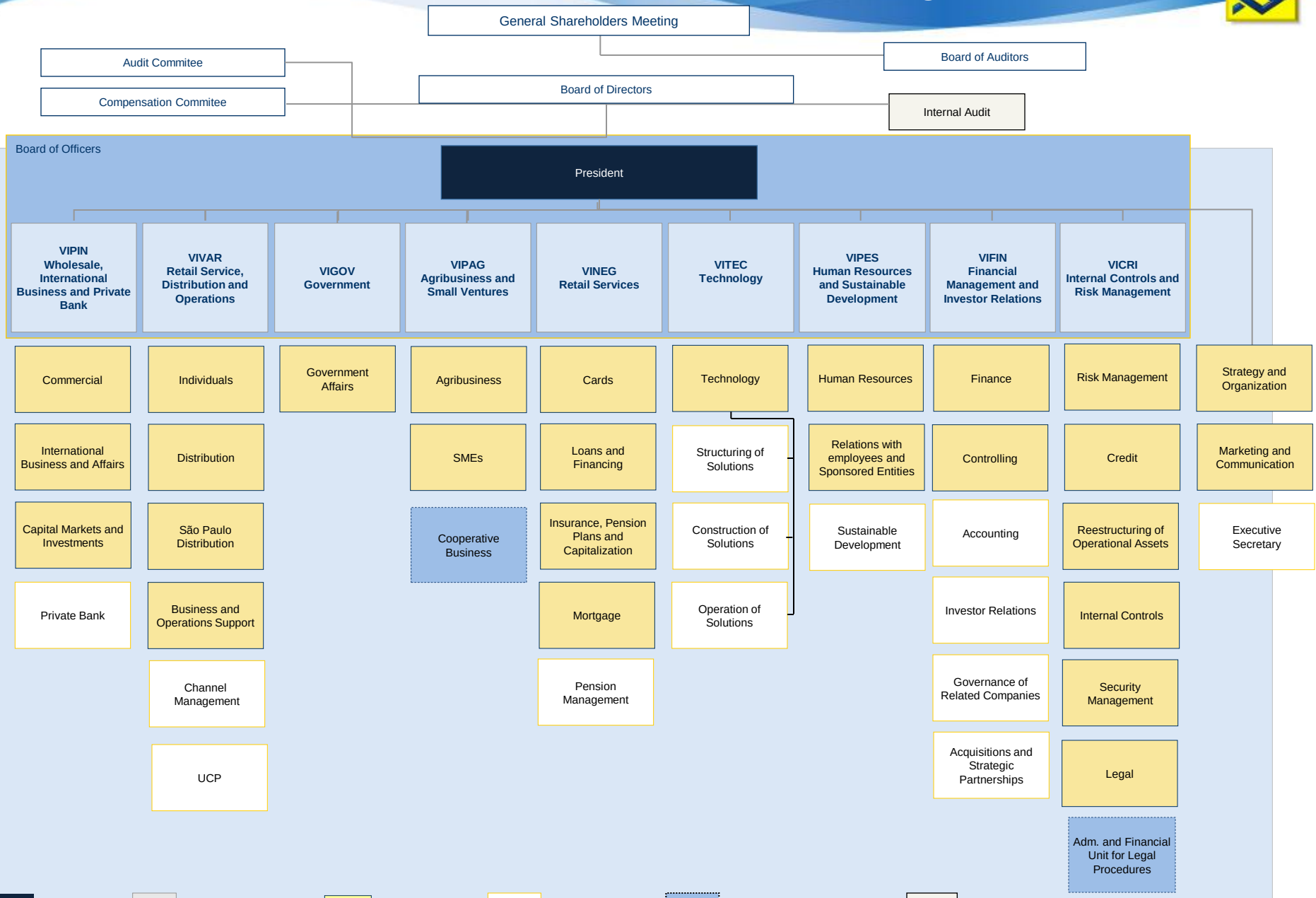


Credit Risk %



(1) Preliminary Data

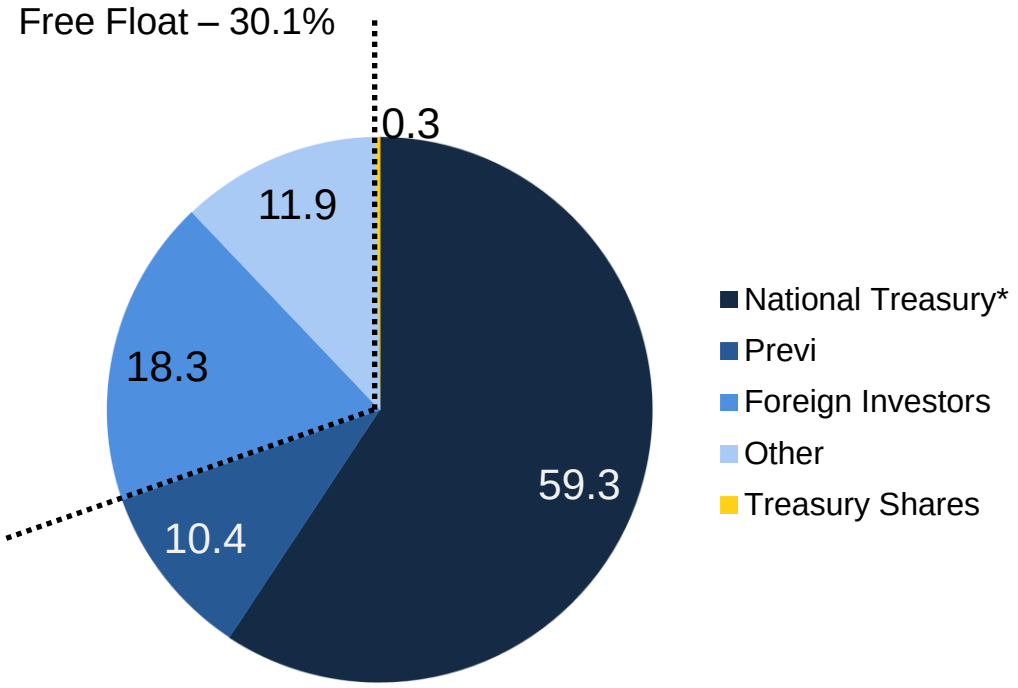
Organizational Chart



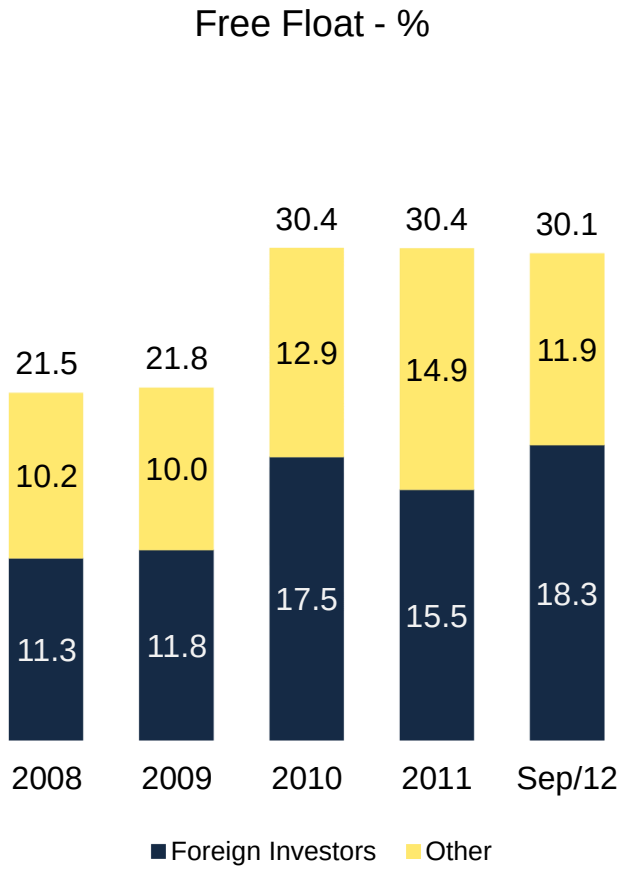
01 President | 09 Vice-Presidents | 27 Directorships | 13 Units | 02 Autonomus Managing Unit | 01 Internal Audit

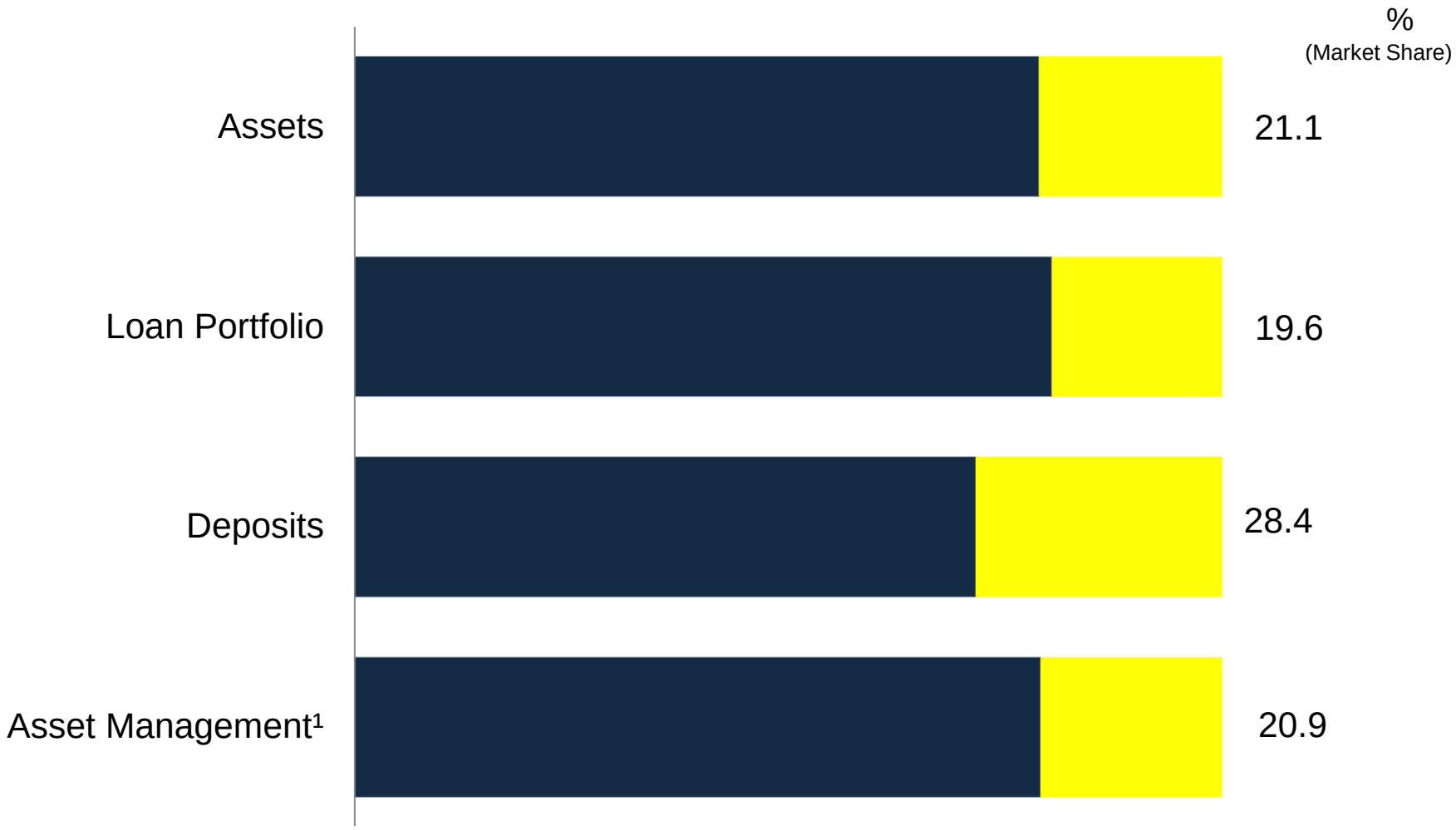
Ownership Structure

Shareholding Breakdown



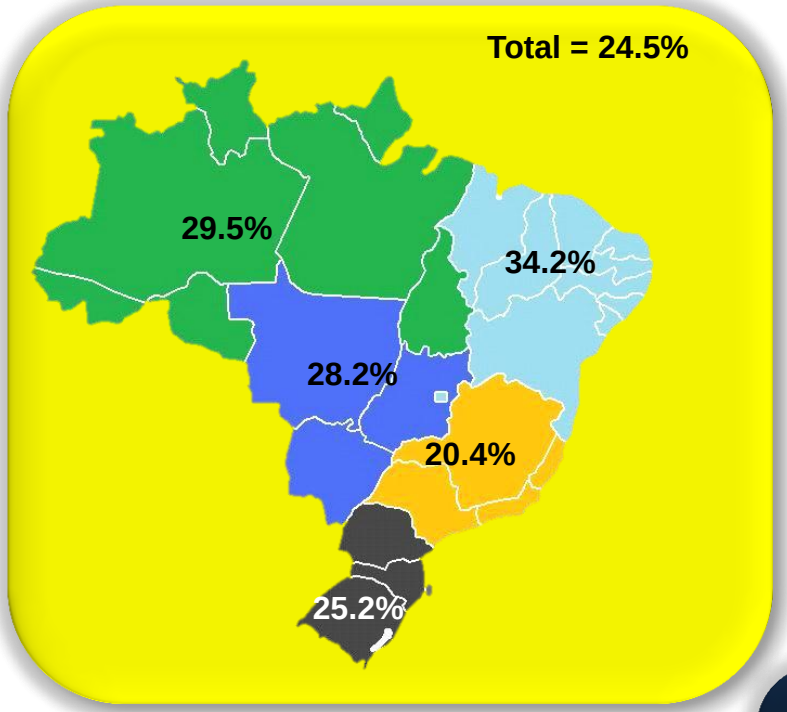
(1) Number consolidated with the participation of BNDES





(1) Does not include Banco Votorantim

Regional Market Share

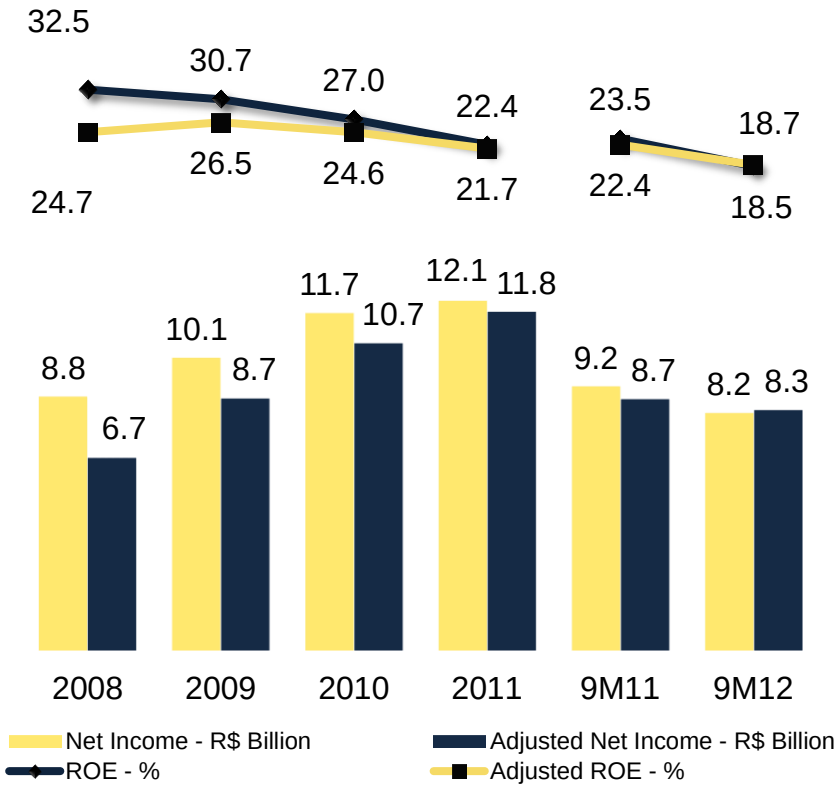


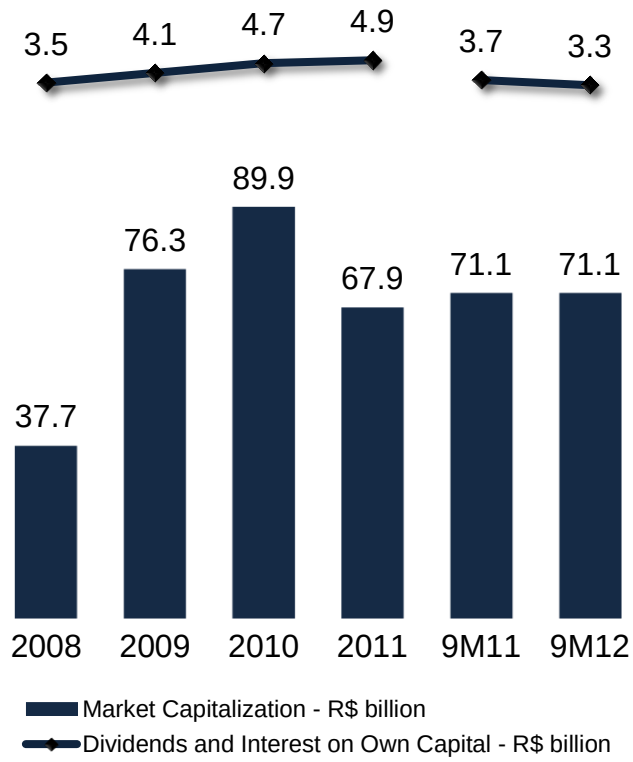
Total Distribution Network

Distribution Channel	19,022
MaisBB Network[1]	20,481
Shared Distribution Channels	25,774
Total	65,277

(1) Banking Agents and Banco Postal.

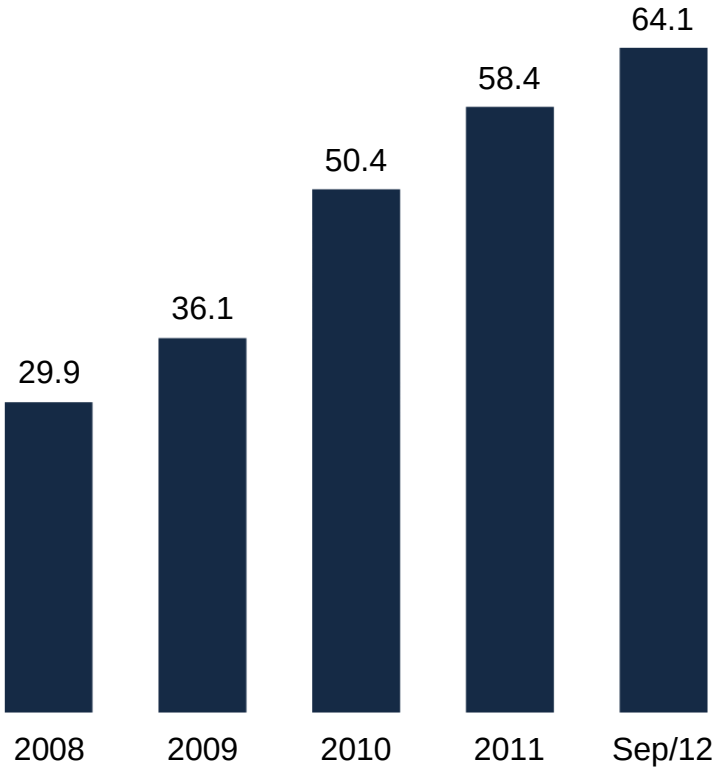
Profitability



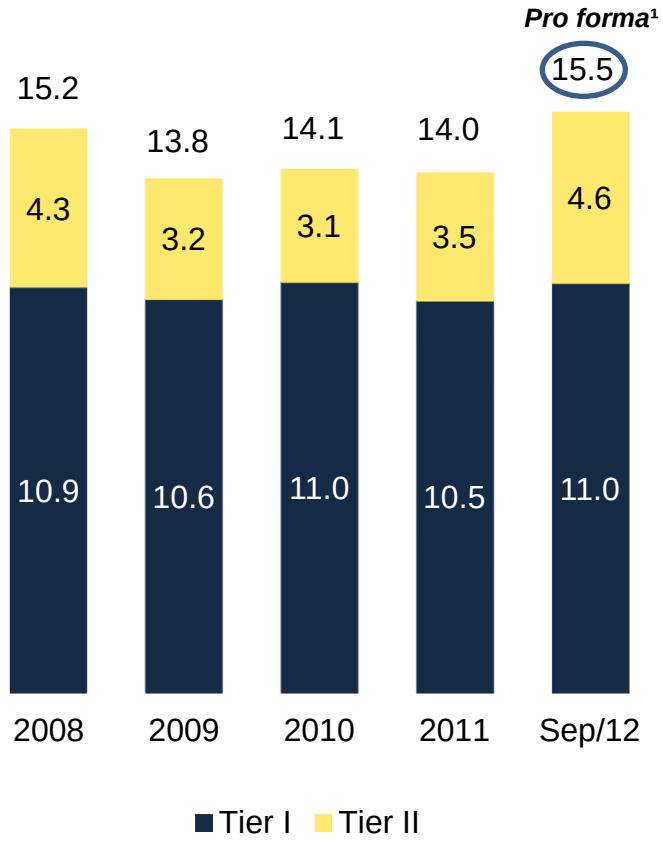


Capital Structure

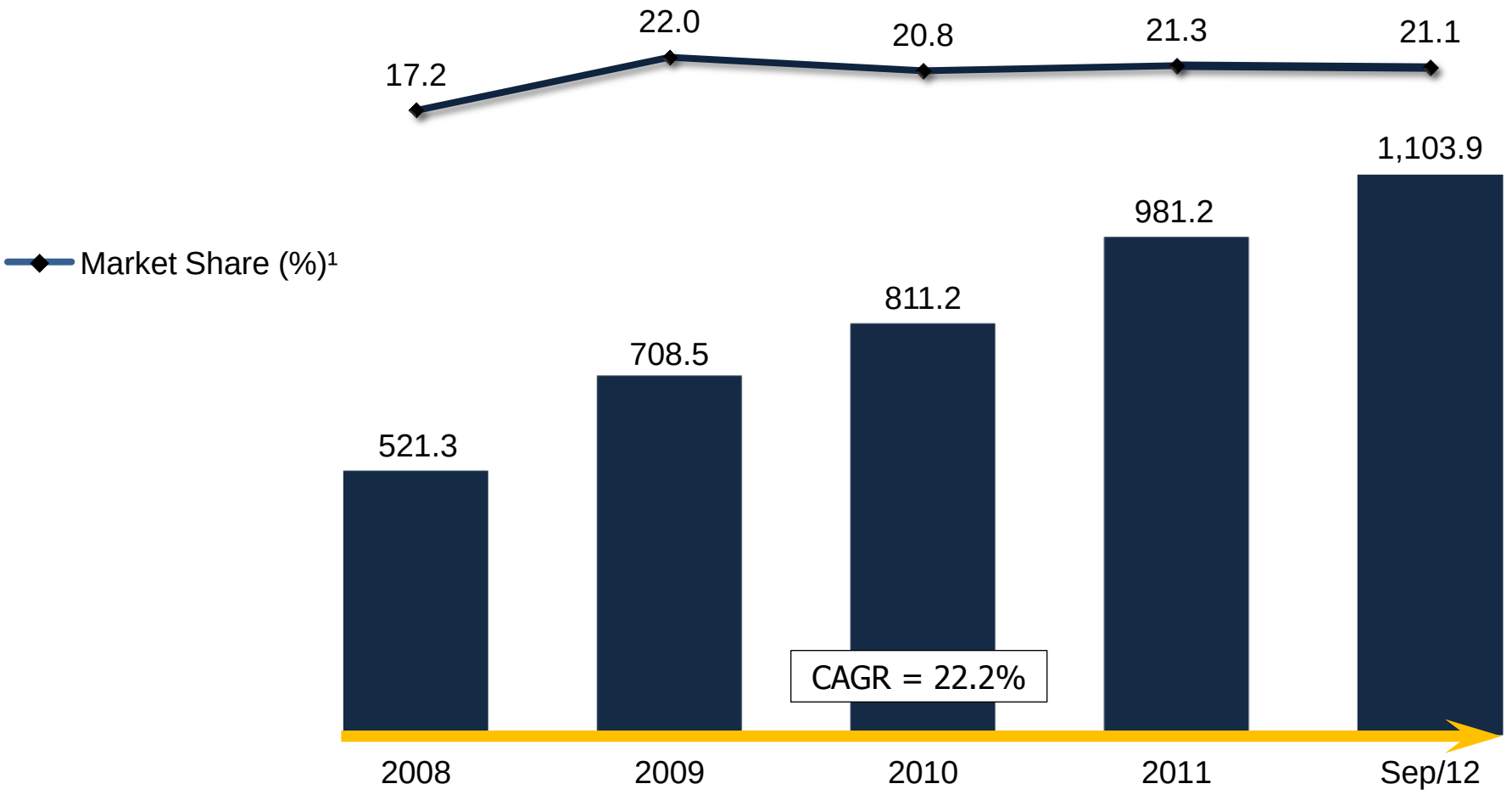
Shareholder´s Equity - R$ billion



BIS Ratio - %



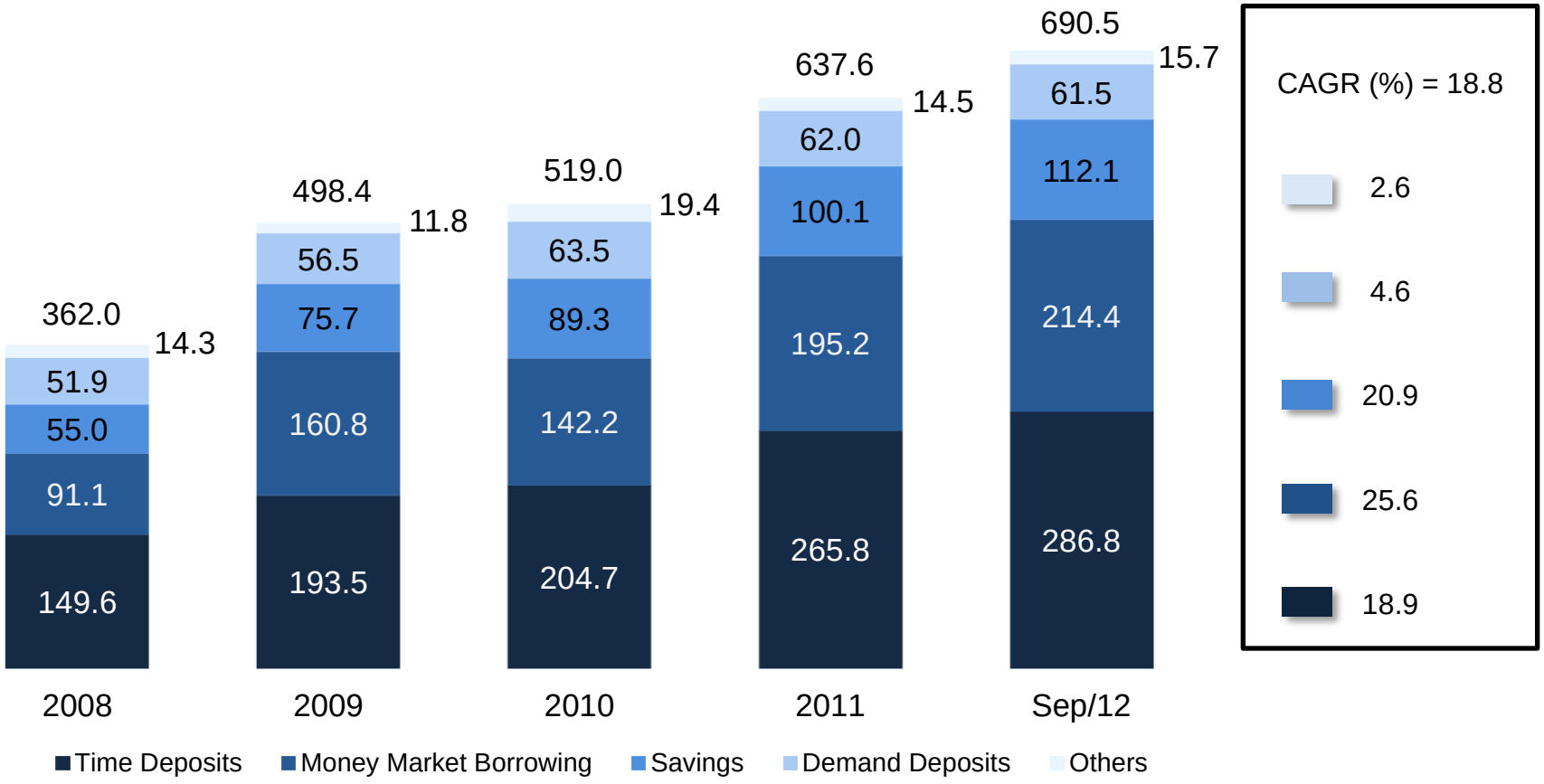
(1) The BIS ratio disclosed in September/2012 Financial Statements is 14.8%. The *pro forma* ratio considers the total monetization of the R$8.1 billion related to the Mutual Agreements with the Federal Government;



(1) Source: Central Bank of Brazil.

Funding[1]

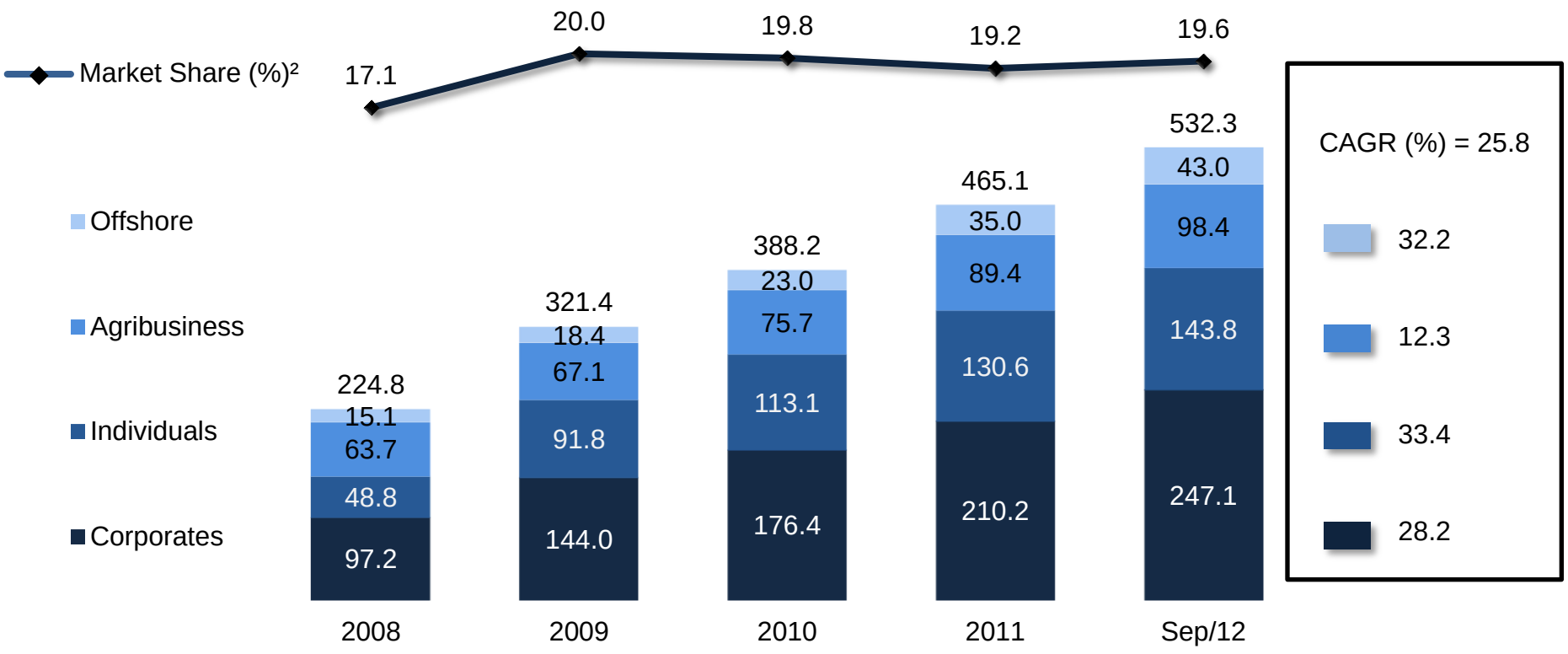
R$ billion



(1) Includes BV and BNC since 2009

Loan Portfolio[1]

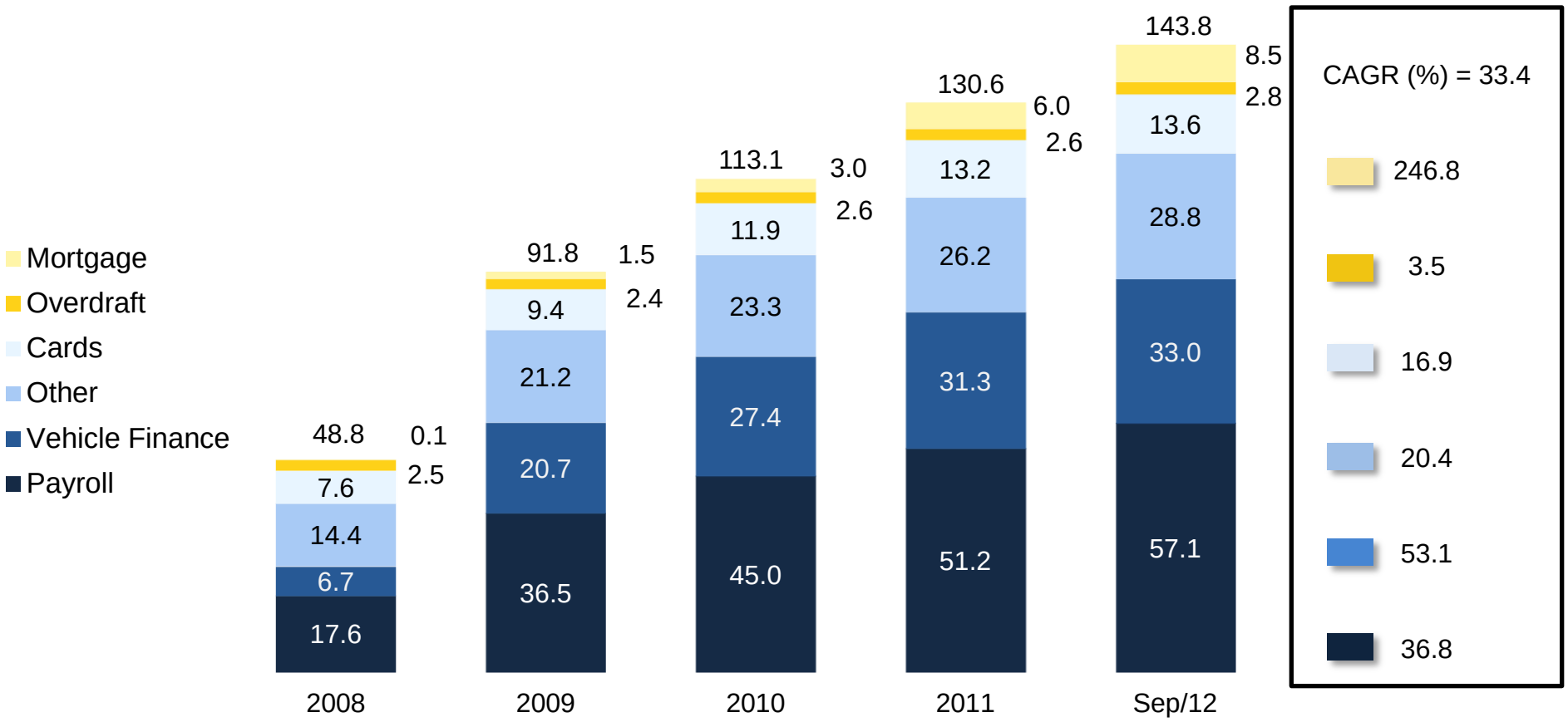
R$ billion



(1) Includes BV, BNC, provided guarantees and private securities since 2009
(2) Domestic Loan Portfolio / BI Loan Portfolio

Loans to Individuals[1]

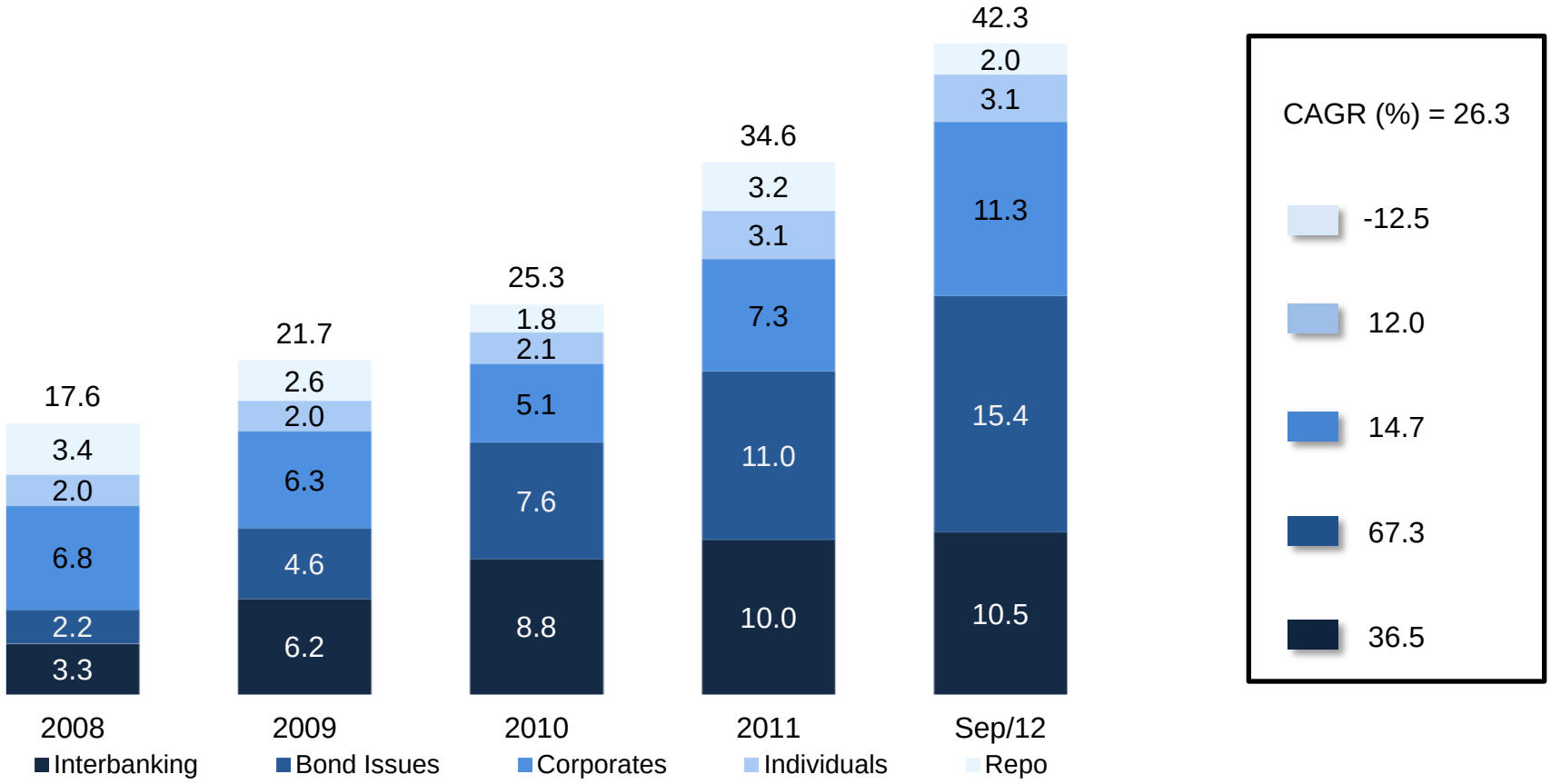
R$ billion



(1) Include BV, BNC, provided guarantees and private securities since 2009

Foreign Borrowing[1]

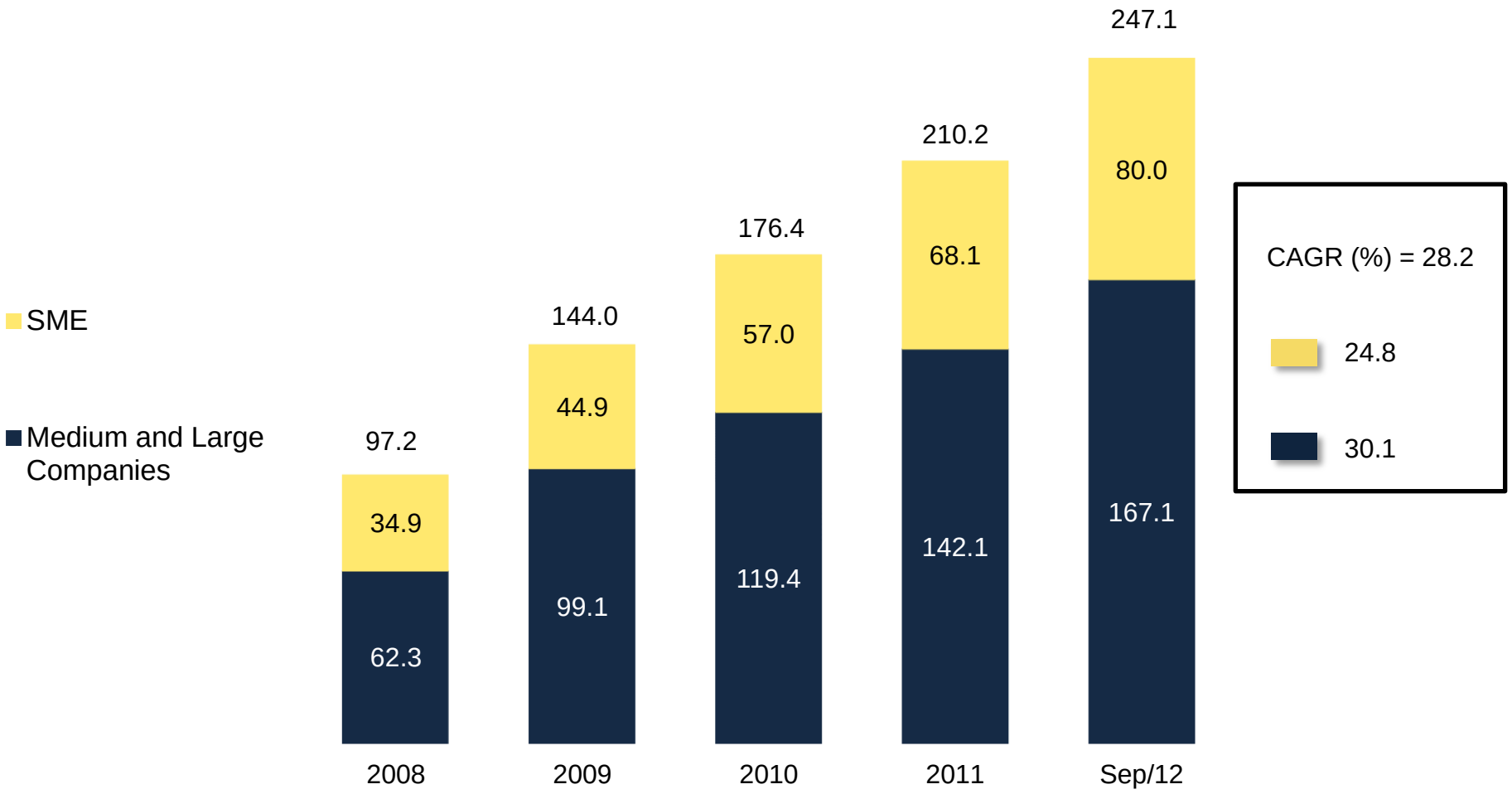
US$ billion



(1) Included Banco Patagonia and Eurobank

Loans to Companies[1]

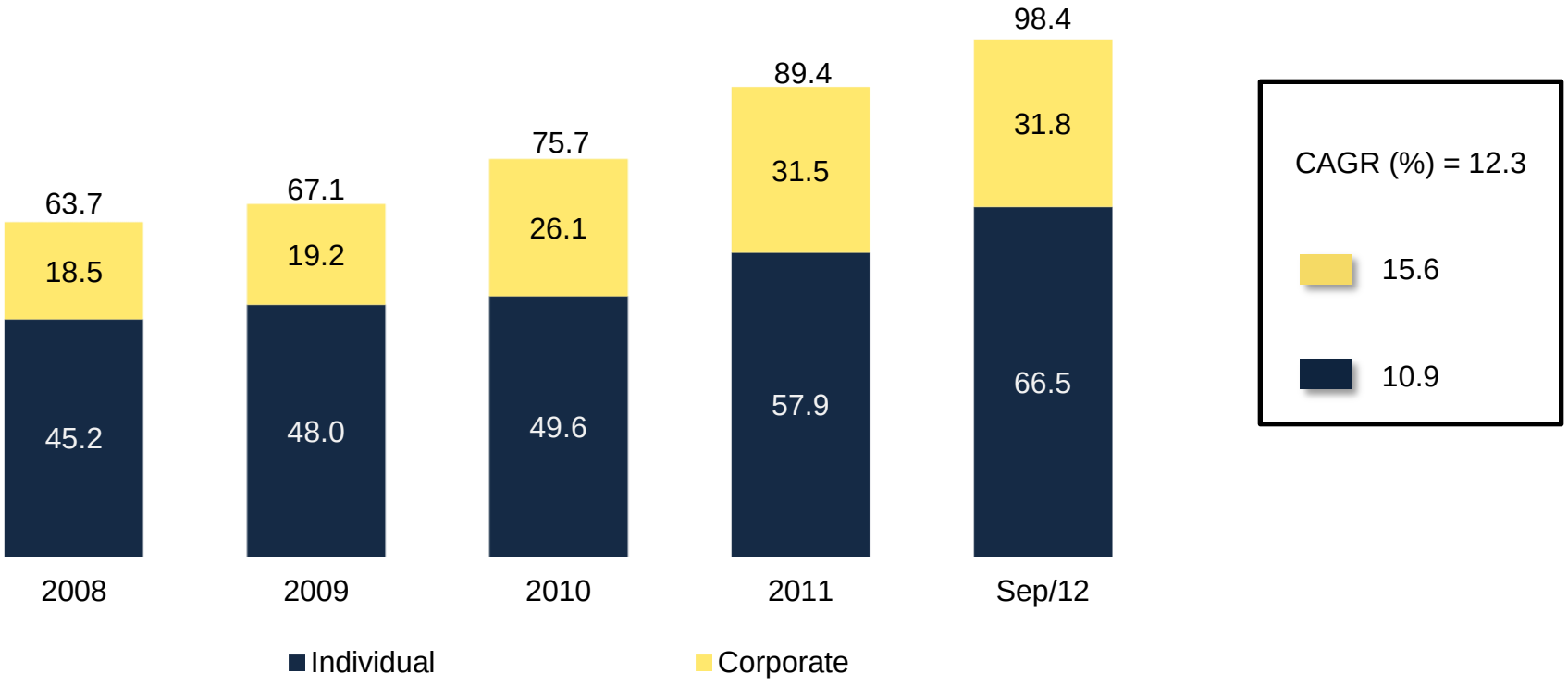
R$ billion



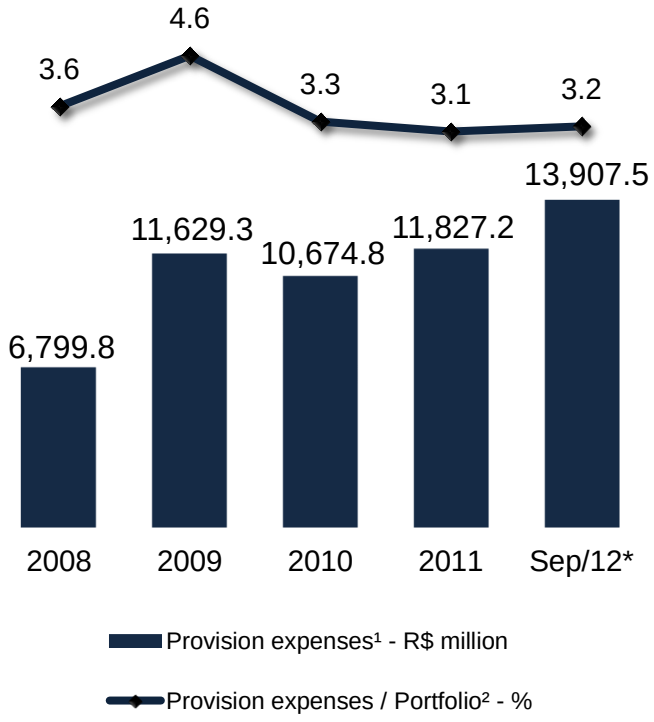
(1) Include BV, BNC, provided guarantees and private securities since 2009

Loans to Agribussiness[1]

R$ billion



(1) Include BV, BNC, provided guarantees and private securities since 2009

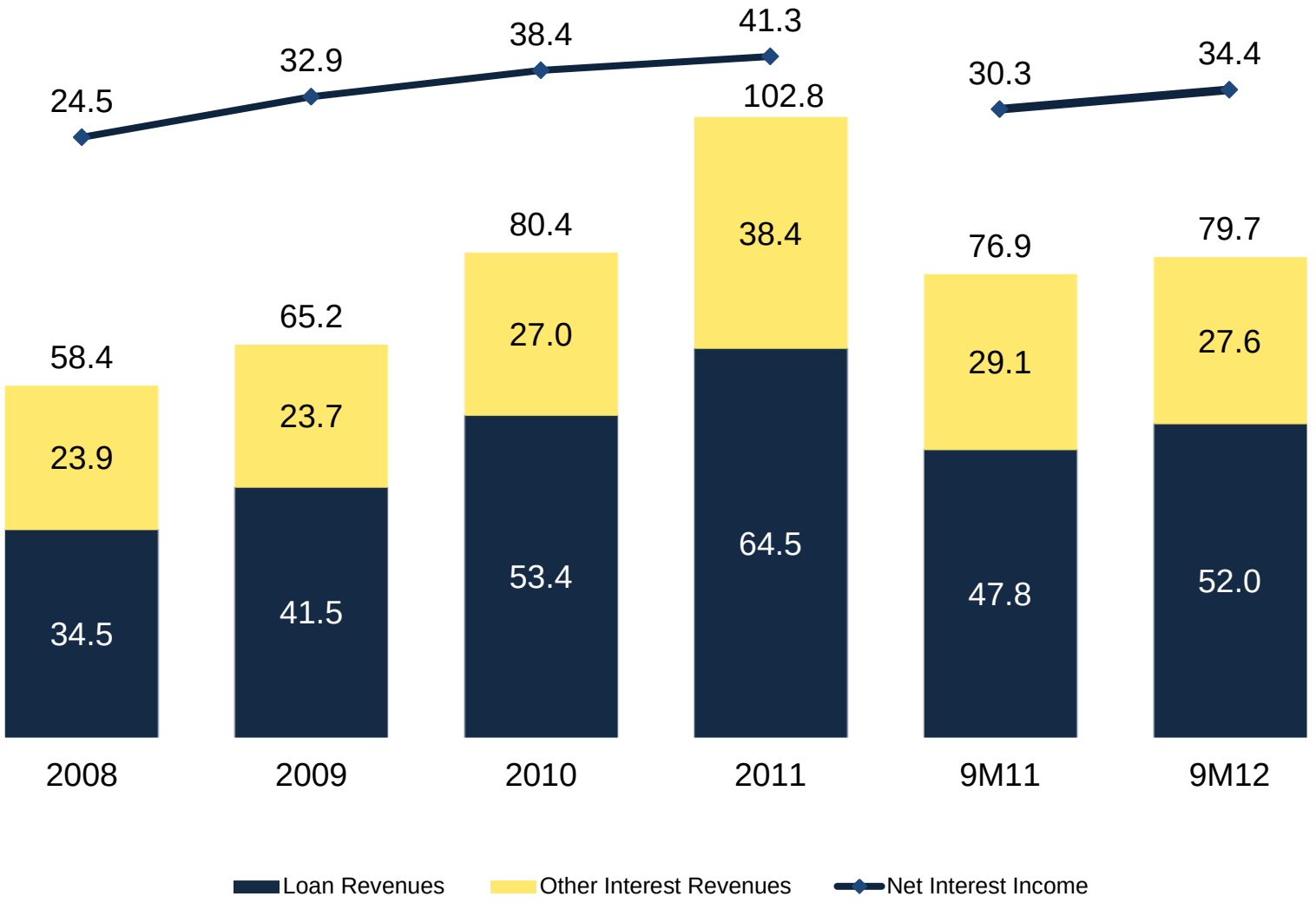




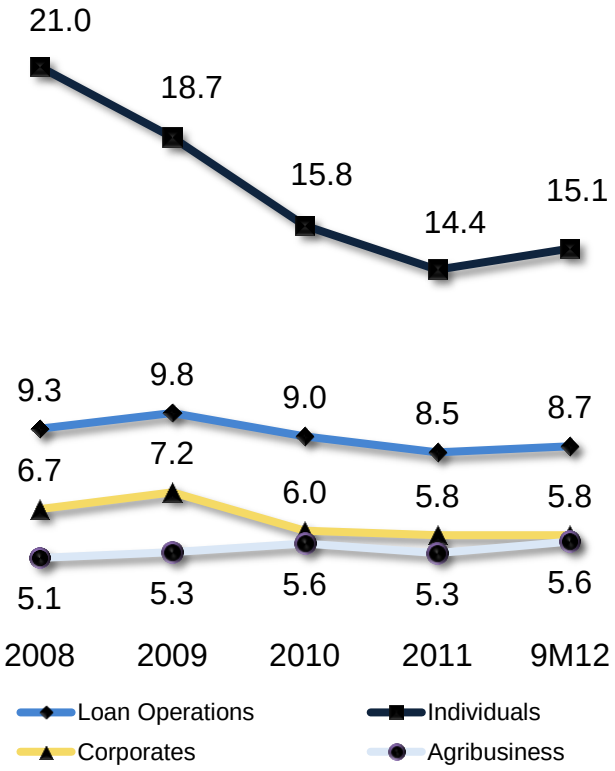
(1) Without one-off items
(2) 12 months average loan portfolio and expenses
(*) Accumulated Provisions in 12 Months

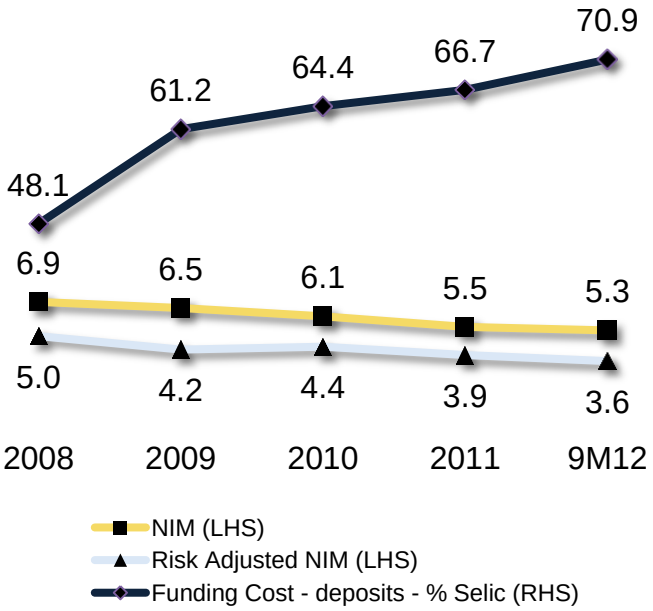
Net Interest Income

R$ billion

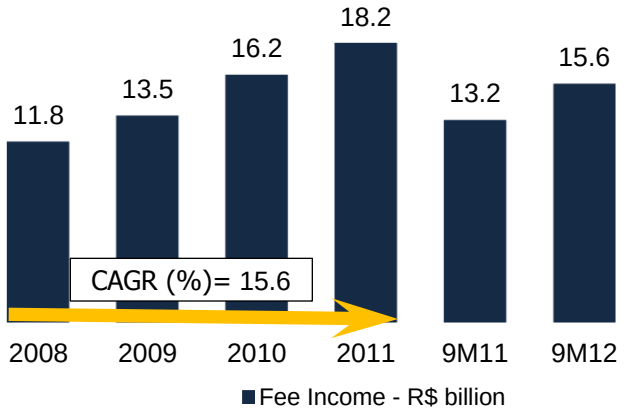


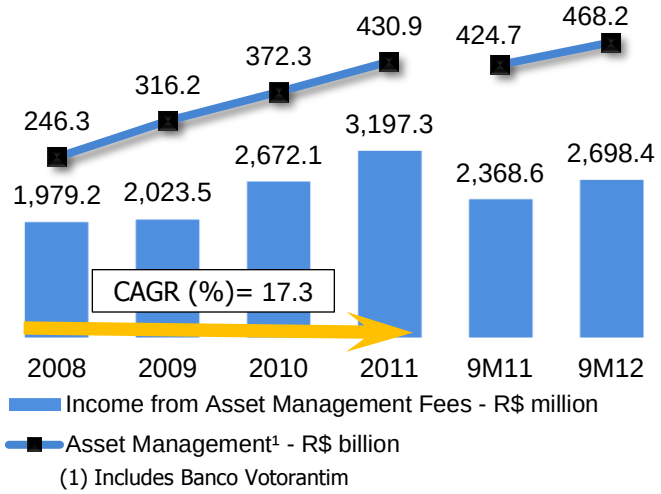
%


21.0
18.7
15.8
14.4
15.1
9.3
9.8
9.0
8.5
8.7
6.7
7.2
6.0
5.8
5.8
5.1
5.3
5.6
5.3
5.6
2008
2009
2010
2011
9M12
Loan Operations
Individuals
Corporates
Agribusiness

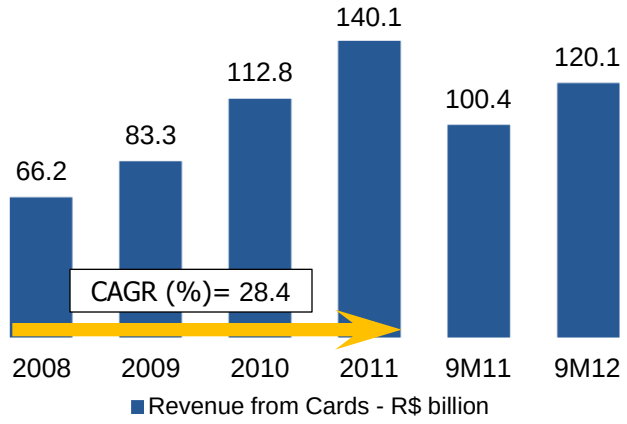

70.9
66.7
64.4
61.2
48.1
6.9
6.5
6.1
5.5
5.3
5.0
4.2
4.4
3.9
3.6
2008
2009
2010
2011
9M12
NIM (LHS)
Risk Adjusted NIM (LHS)
Funding Cost - deposits - % Selic (RHS)

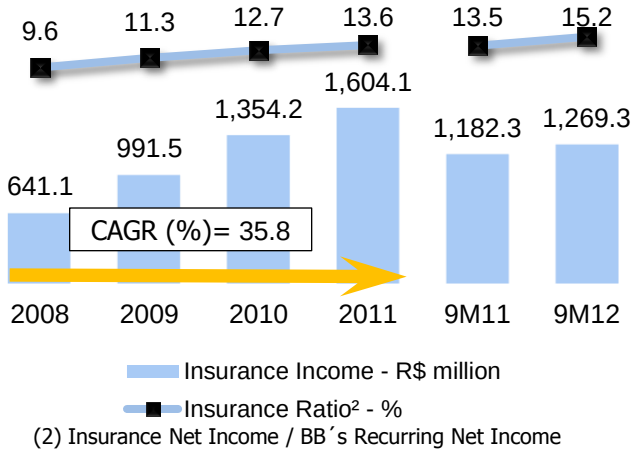
Business diversification increases revenues





(1) Includes Banco Votorantim

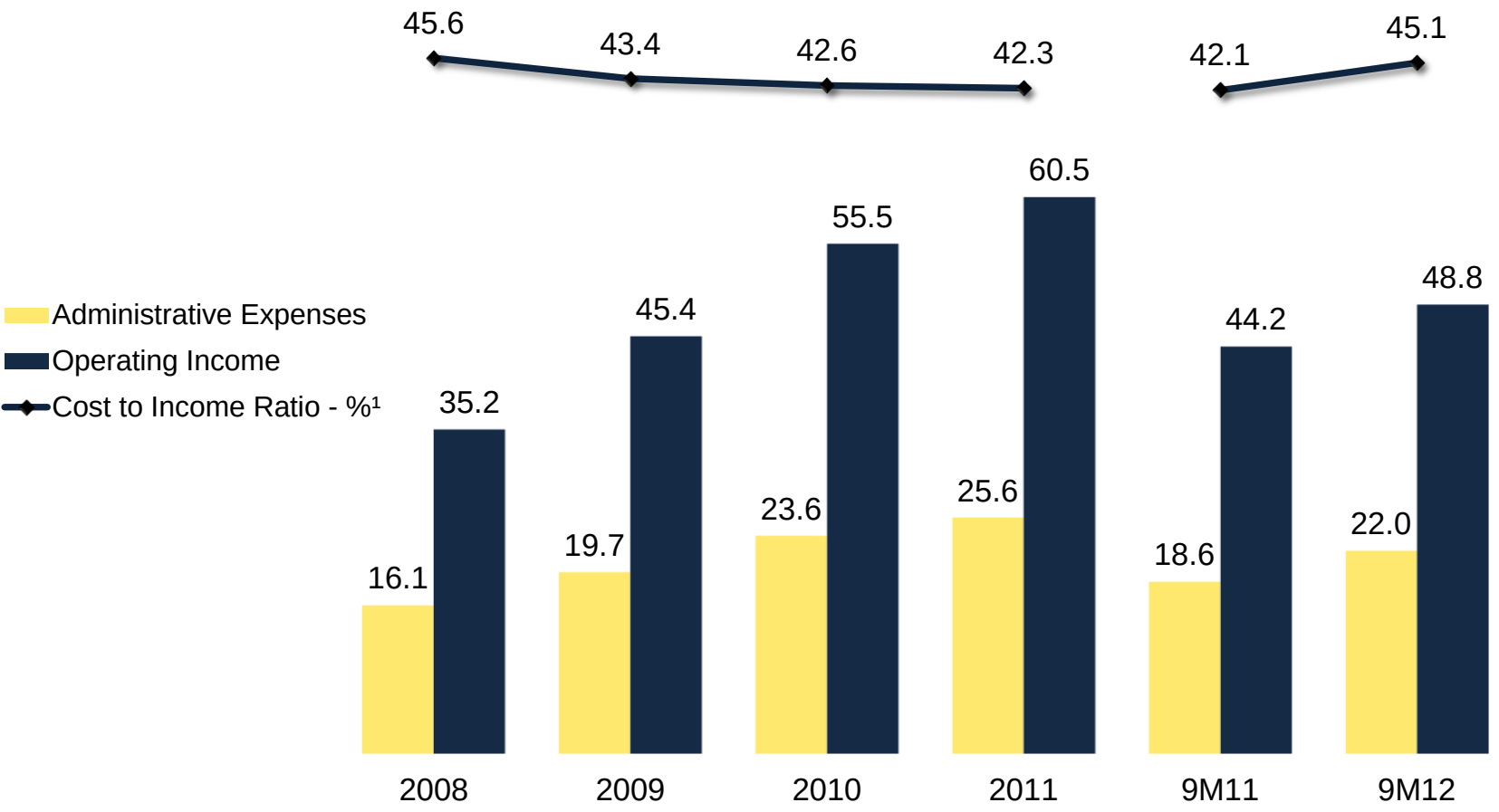




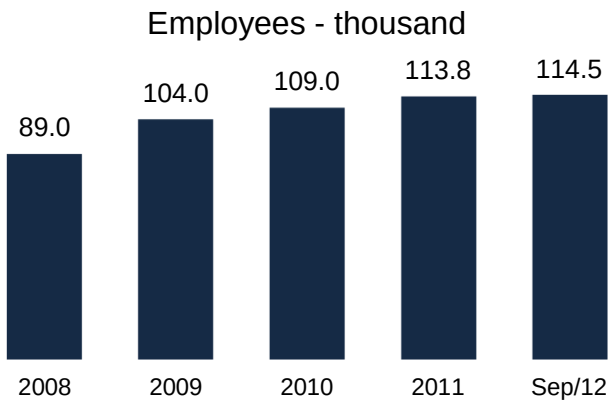
(2) Insurance Net Income / BB´s Recurring Net Income

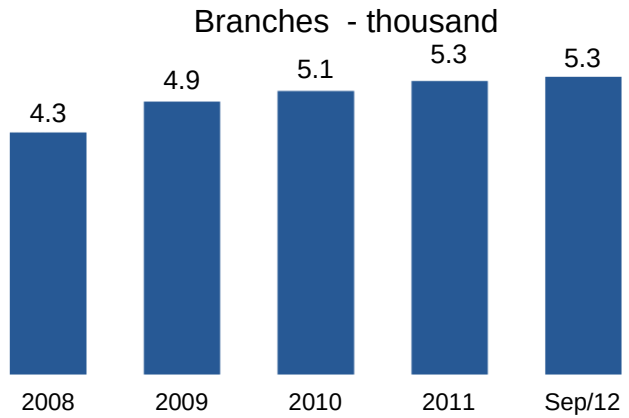
Cost to Income Ratio[1]

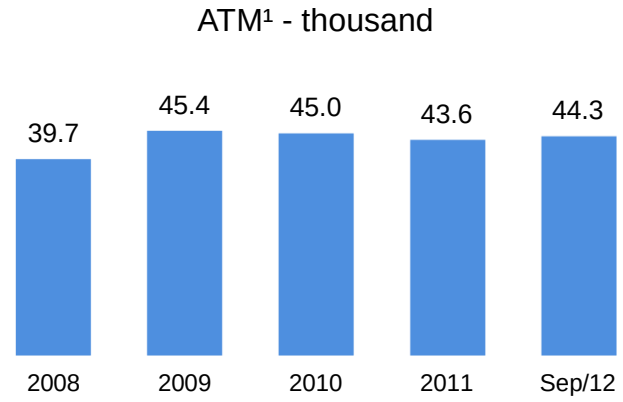
R$ billion



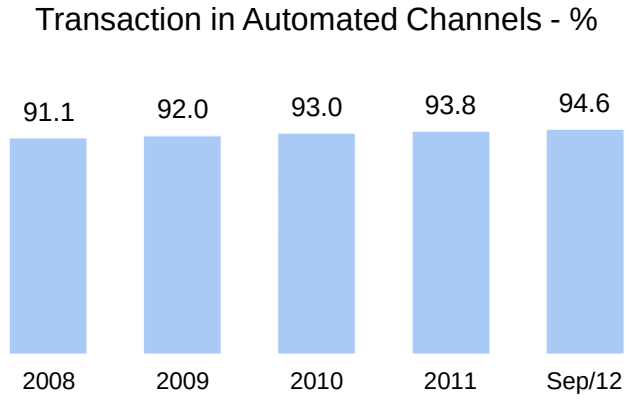
(1) exempt from one-off items

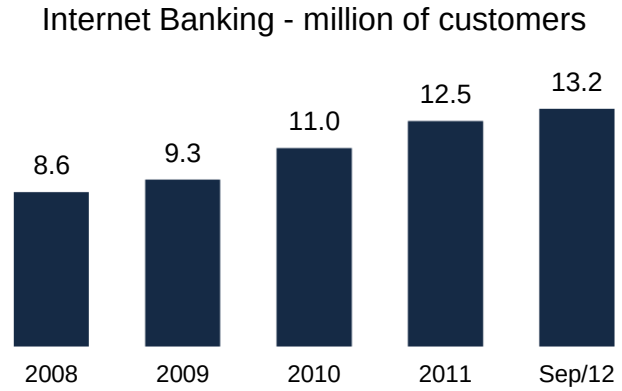


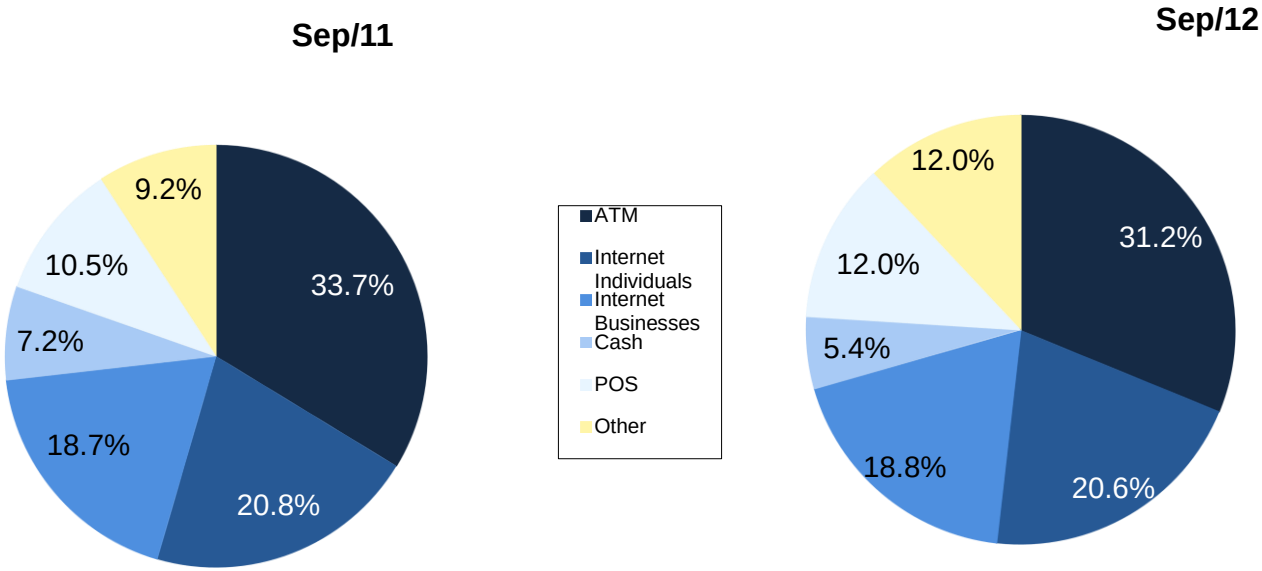




(1) Does not include ATM from partnerships




Internet Banking - million of customers
8.6
9.3
11.0
12.5
13.2
2008
2009
2010
2011
Sep/12


Sep/11
9.2%
10.5%
33.7%
7.2%
18.7%
20.8%
ATM
Internet Individuals
Internet Businesses
Cash
POS
Other
Sep/12
12.0%
31.2%
12.0%
5.4%
18.8%
20.6%

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