

4th Quarter 2013

BANCO DO BRASIL

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: 58.5%[1] 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.
- Diversification of business including Insurance, Pension, Asset Management, Credit Cards, International Franchise and others.
- Banco do Brasil maintains rapid credit growth with stable asset quality.

(1) Includes the participation of BNDES

Highlights and Ratios

Balance Sheet	Dec/13
Total Assets	BRL 1.3 trillion
Loan Portfolio[1]	BRL 692.9 billion
Commercial Funding[2]	BRL 607.2 billion
Shareholders' Equity	BRL 70.5 billion

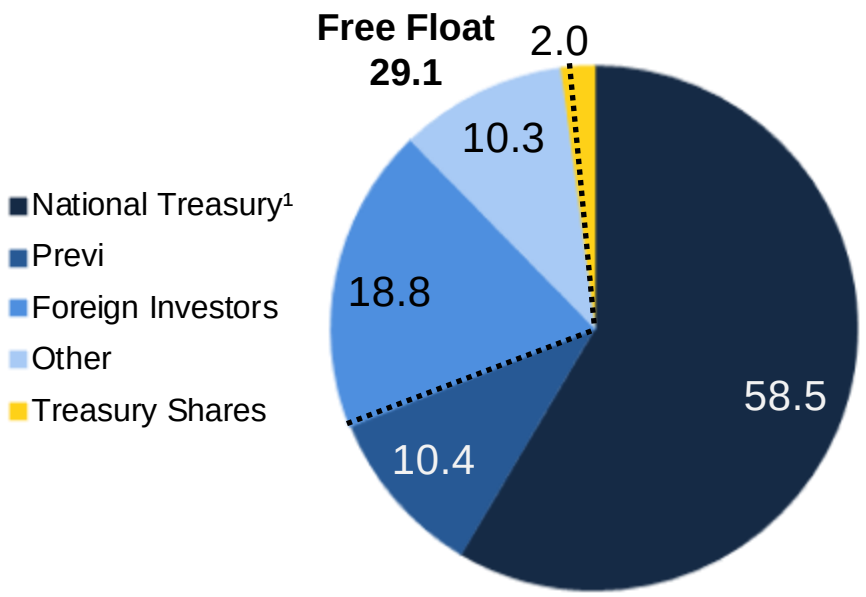
Profitability and Productivity	
2013 Adjusted Net Income*	BRL 10.4 billion
2013 Adjusted ROE*	15.0%
2013 Cost to Income Ratio[3]	44.4%
2013 EPS	BRL 5.58
2013 BIS Ratio[4]	14.53%

Operational Information	Dec/13
Service Points[5]	19,143
Branches	5,450
Customers	61,375 thousand
Employees	112,216

(1) Includes Private Securities and Guarantees provided
(2) Includes deposits, agribusiness and real estate letters of credit and repos with corporate bonds
(3) Administrative Expenses / Operating Revenues. Figures from the Income Statement with Reallocations
(4) Basel III rules
(5) Own service network
* Net income excluding one-off items

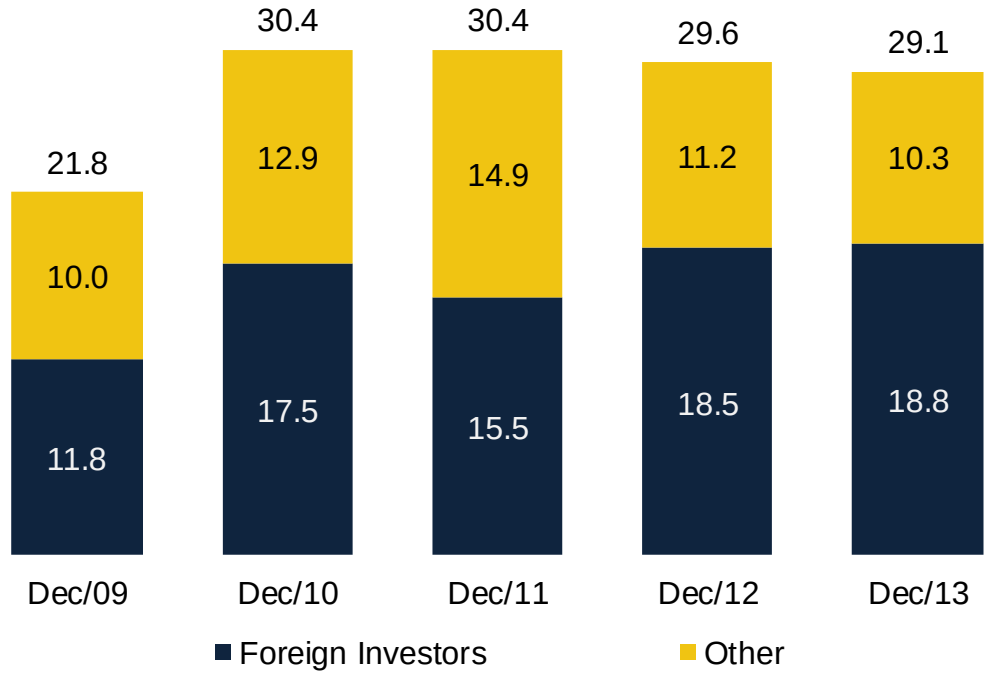
Ownership Structure

Dec/13



(1) Includes the participation of BNDES

Free Float Breakdown (%)



Corporate Governance

BBAS3 NOVO MERCADO BOVESPA BRASIL

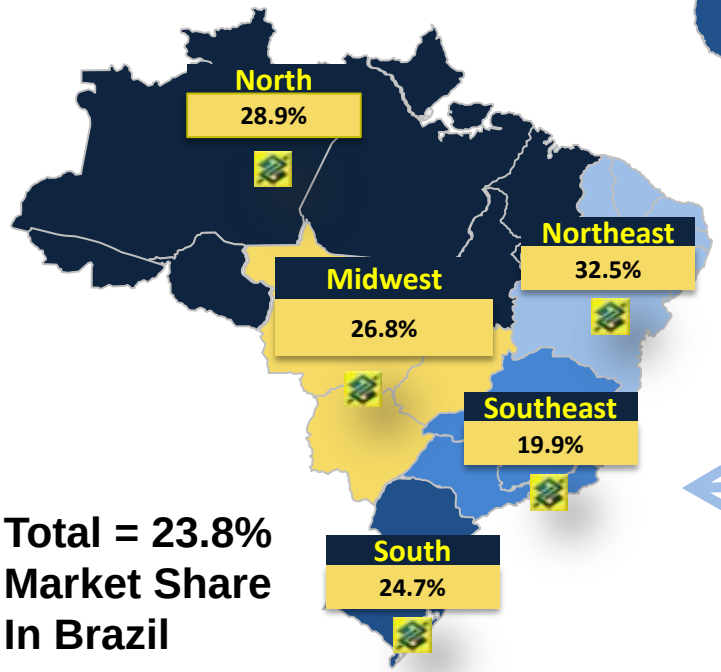
Banco do Brasil is compliant with the best corporate governance practices, being listed in BM&F Bovespa Novo Mercado segment.

Banco do Brasil – Global Presence

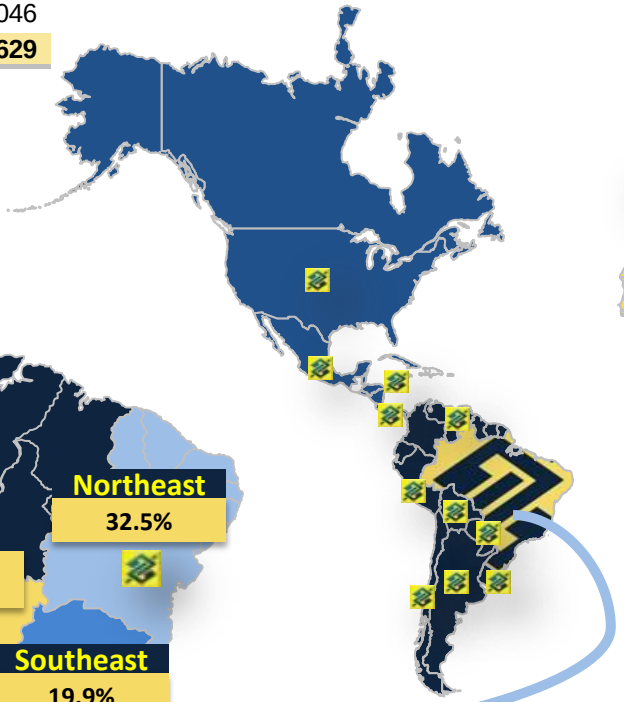
Brazil Total Service Network	2013
Own Service Network	19,143
Branches	5,450
MaisBB Network[1]	16,440
Shared Service Network	32,046
Total	**67,629**

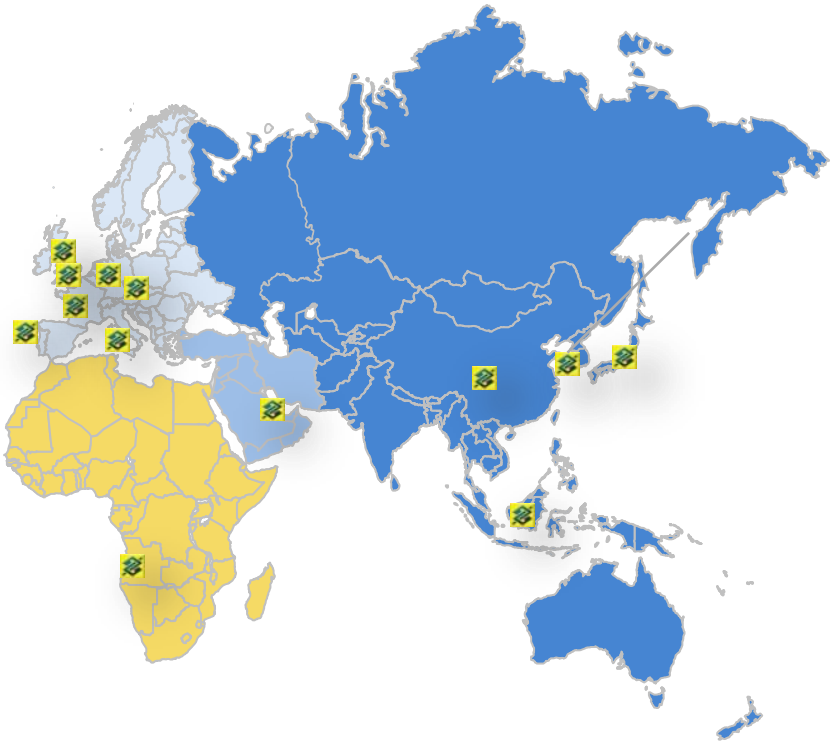
(1) Banking Agents and Postal Bank branches

Regional Market Share (Quantity of Bank Branches)



Total = 23.8% Market Share In Brazil

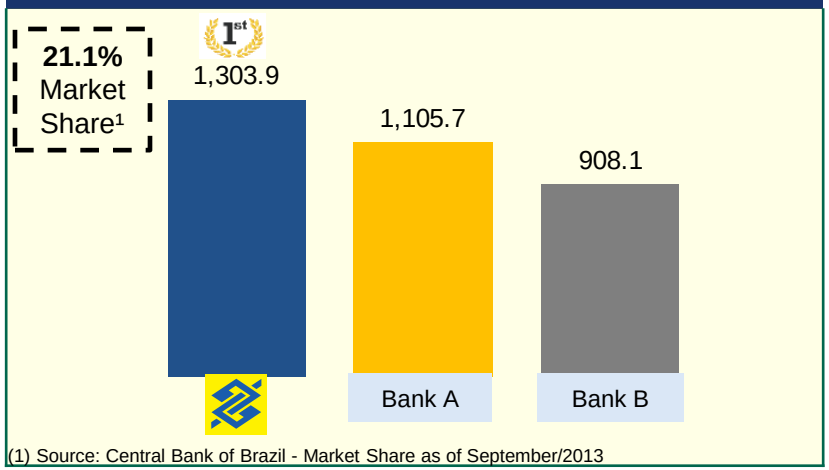




Banco do Brasil in the World	
Branches	13
Sub-branches	8
Representative Offices	11
Subsidiaries and affiliates	14
Shared Services Units	2
Business Units	1
Presence in 24 Countries	

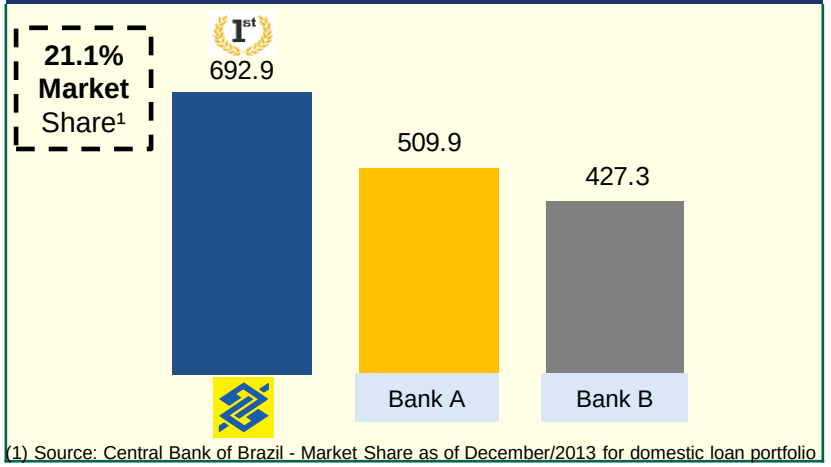
Leadership

Assets (R$ billion – Dec/13)



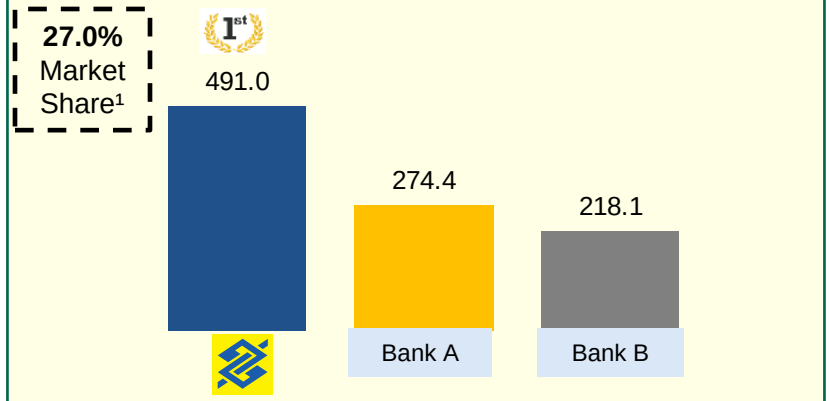
(1) Source: Central Bank of Brazil - Market Share as of September/2013

Loan Portfolio (R$ billion – Dec/13)



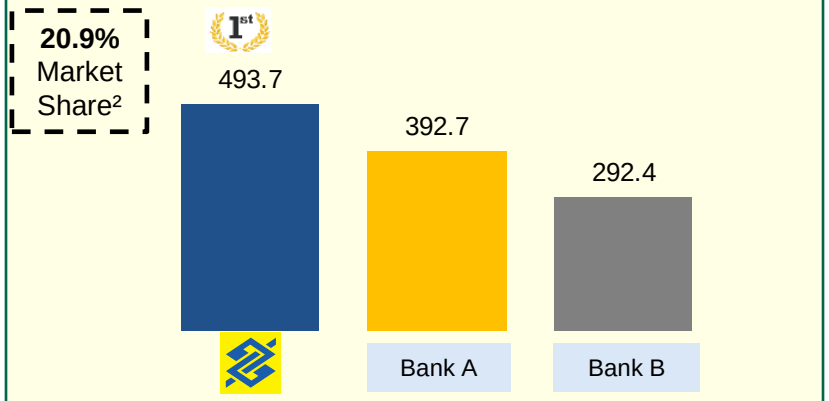
(1) Source: Central Bank of Brazil - Market Share as of December/2013 for domestic loan portfolio

Deposits (R$ billion – Dec/13)



(1) Source: Central Bank of Brazil - Market Share as of September/2013

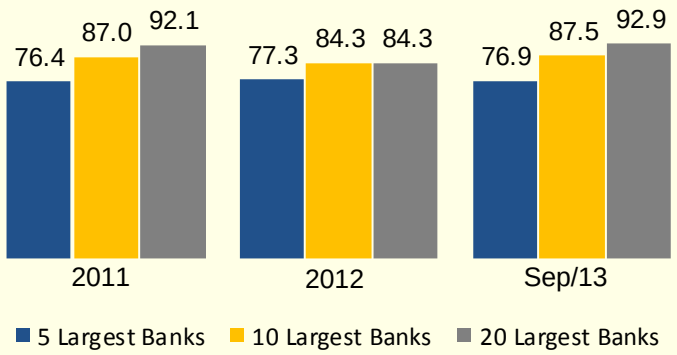
Assets Under Management¹ (R$ billion – Dec/13)



(1) Does not include Banco Votorantim
(2) Source: Anbima - Market Share as of December/2013

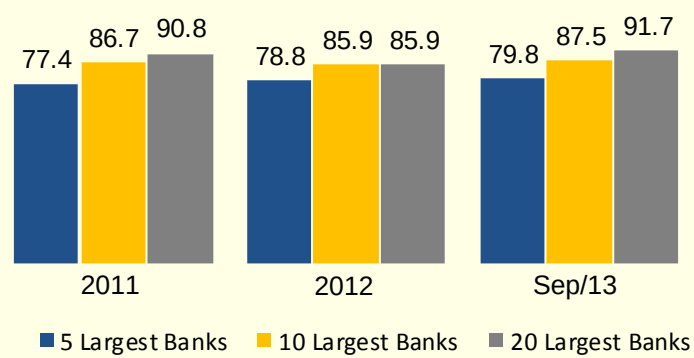
Bank Industry Concentration - %

Assets



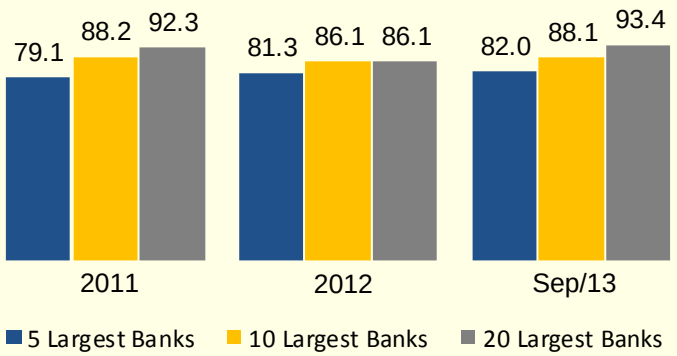
(1) Source: Central Bank of Brazil

Loan Portfolio



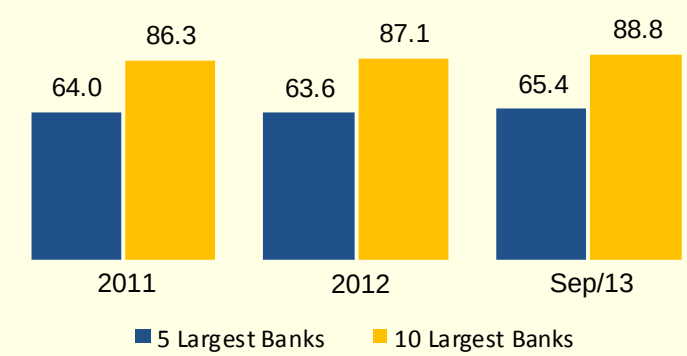
(1) Source: Central Bank of Brazil

Deposits



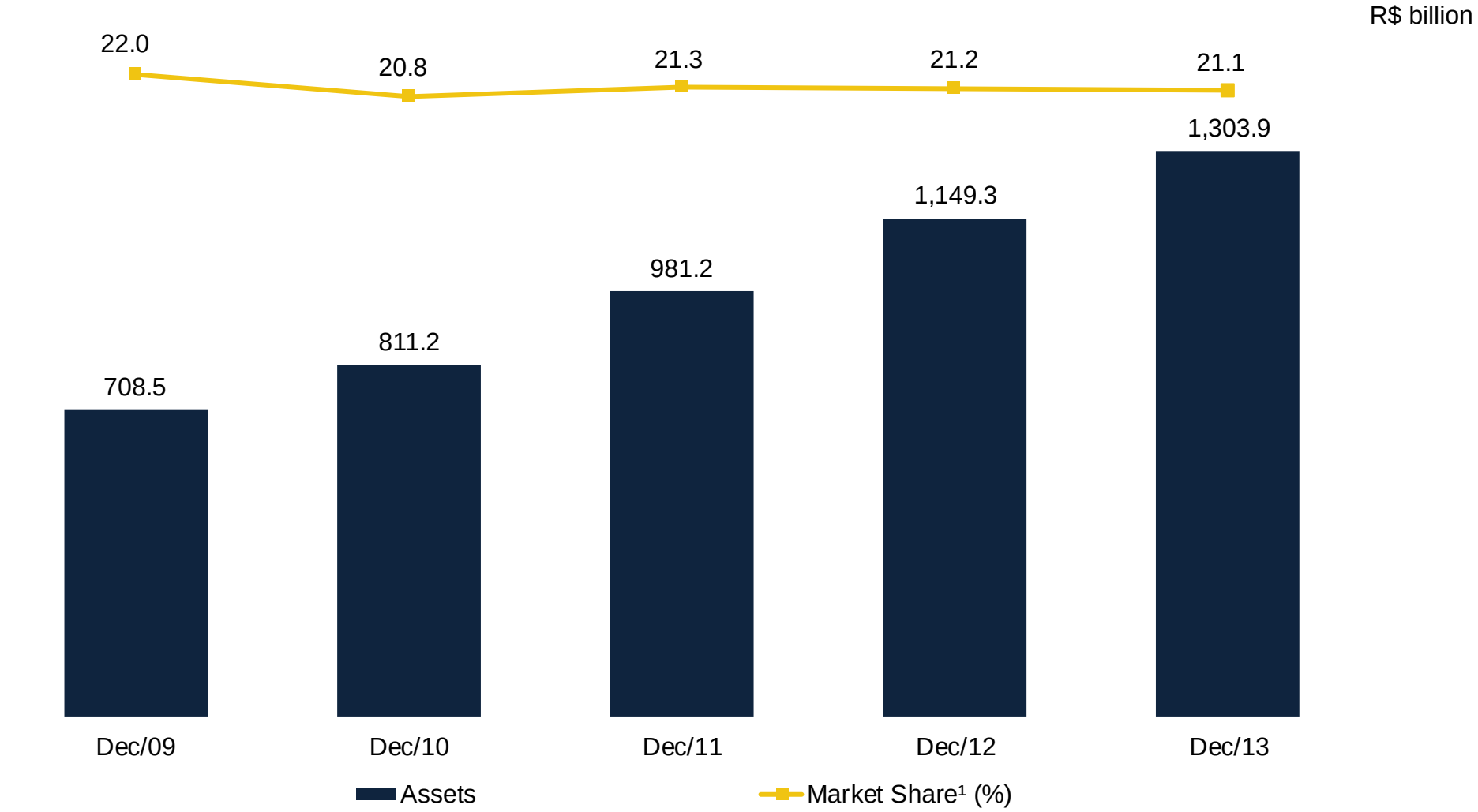
(1) Source: Central Bank of Brazil

Assets Under Management



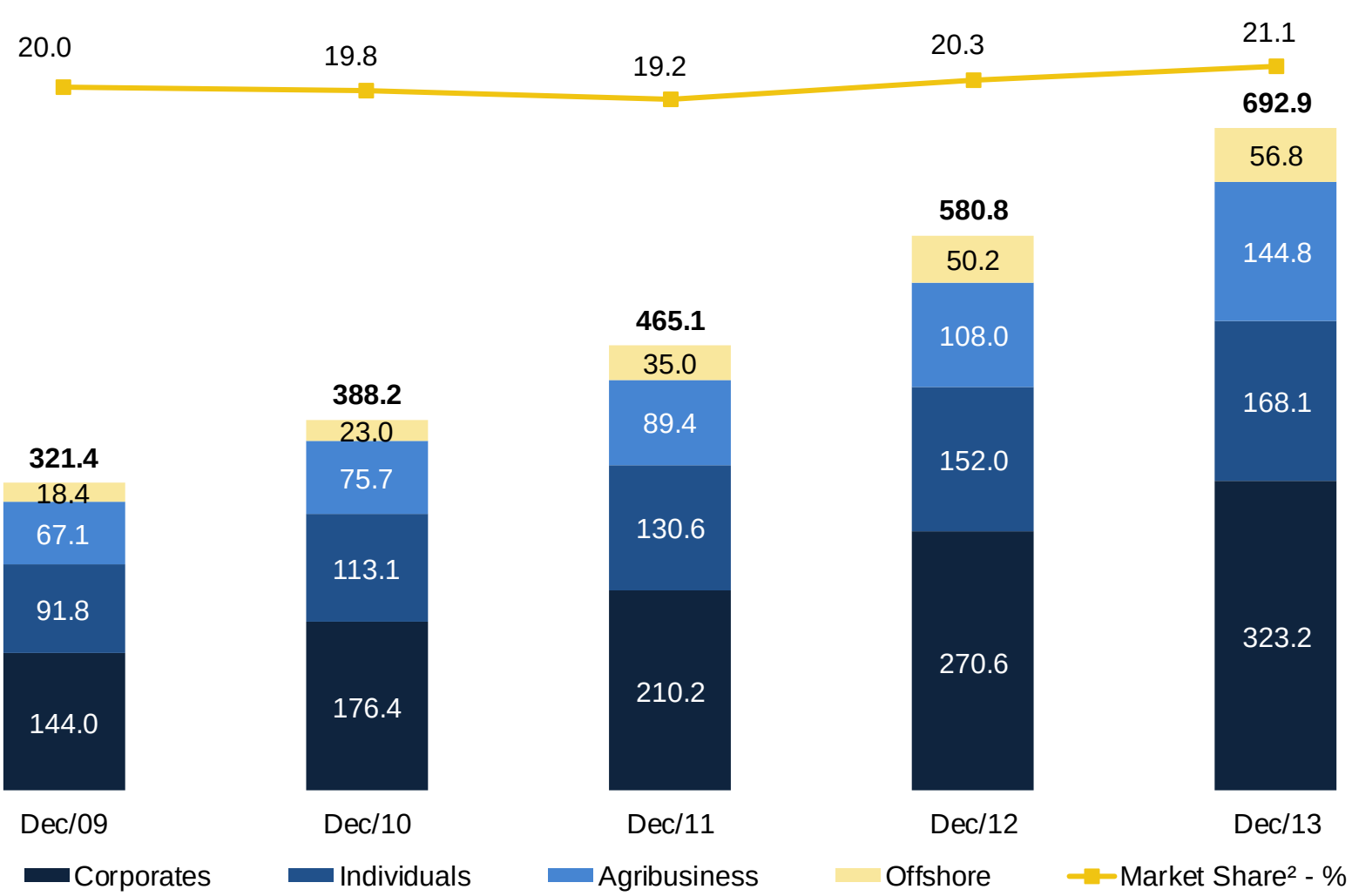
(1) Source: Anbima

Assets and Market Share



(1) Source: Central Bank of Brazil
* as of September/2013

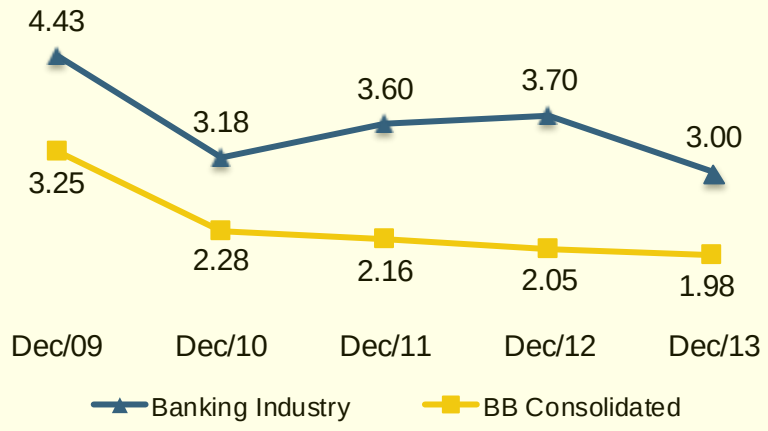
Loan Portfolio – Broad Concept[1]



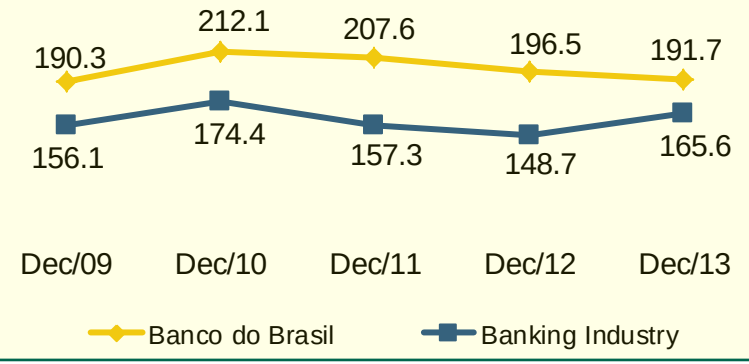
(1) Includes private securities and guarantees provided
(2) Domestic Loan Portfolio / Banking Industry Loan Portfolio. Source: Central Bank of Brazil

Asset Quality

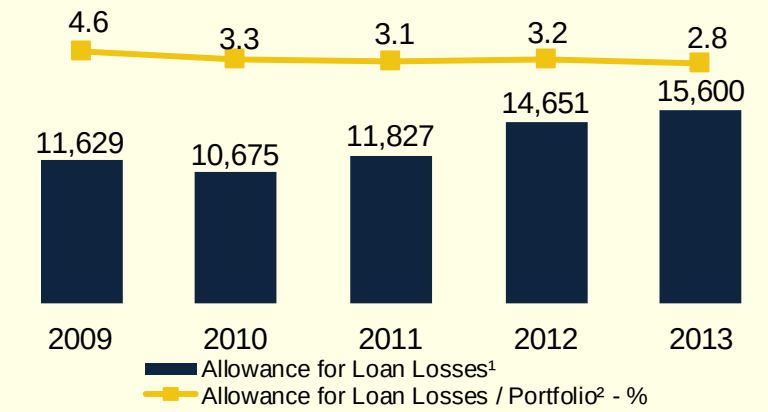
NPL + 90 days (%)



Coverage Ratio (%)

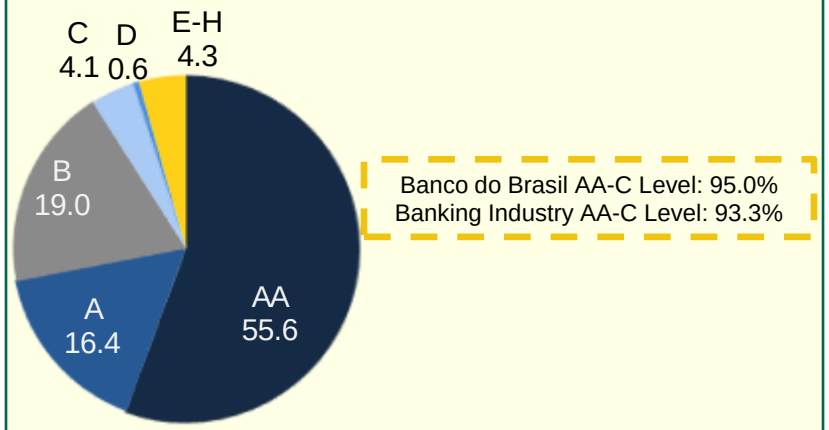


Credit Risk (R$ million)

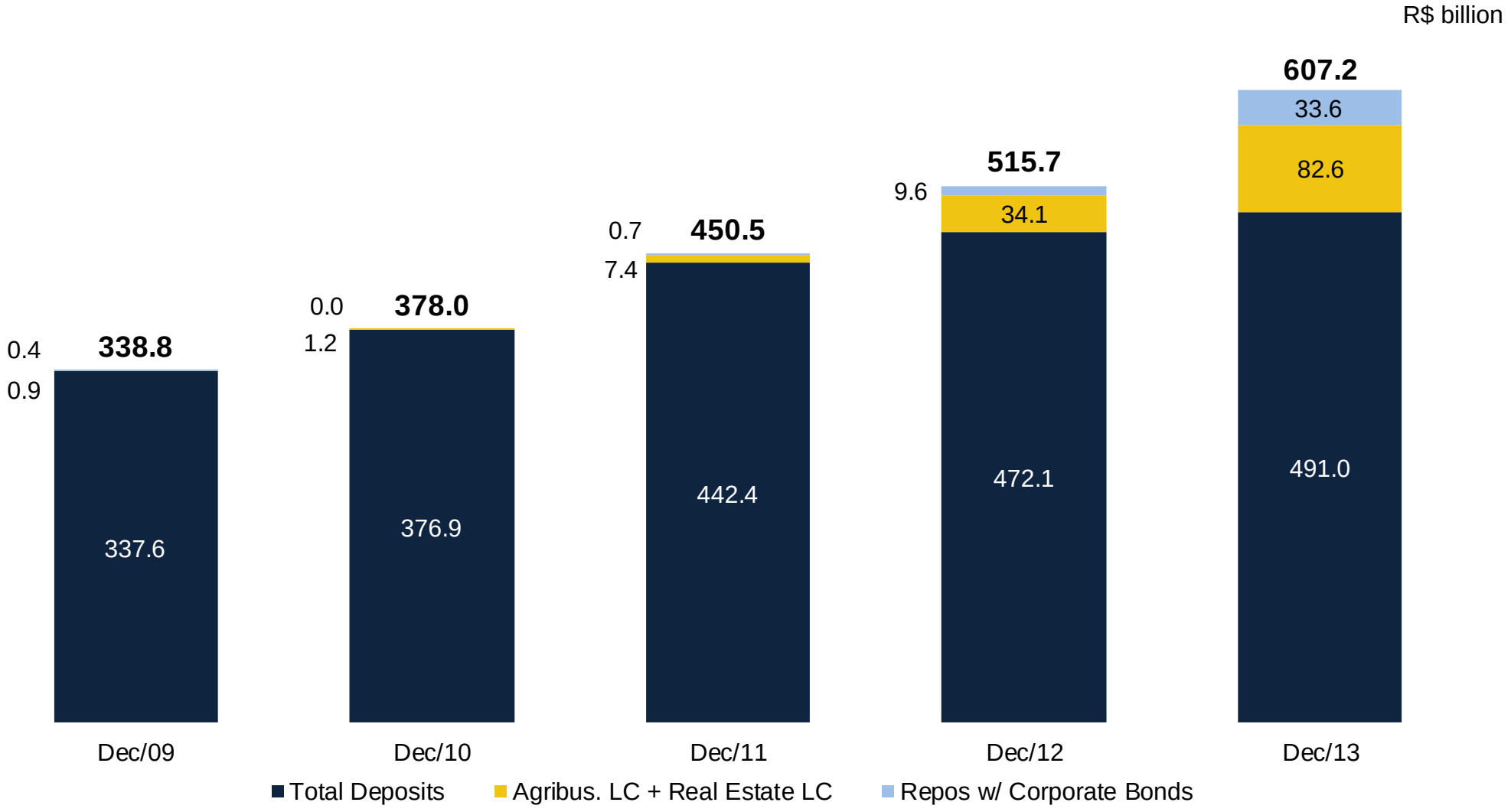


(1) Information related to the income statement with reallocations - 12 months
(2) 12 months average loan portfolio and expenses

Loan Portfolio – Risk Level (%)



Commercial Funding

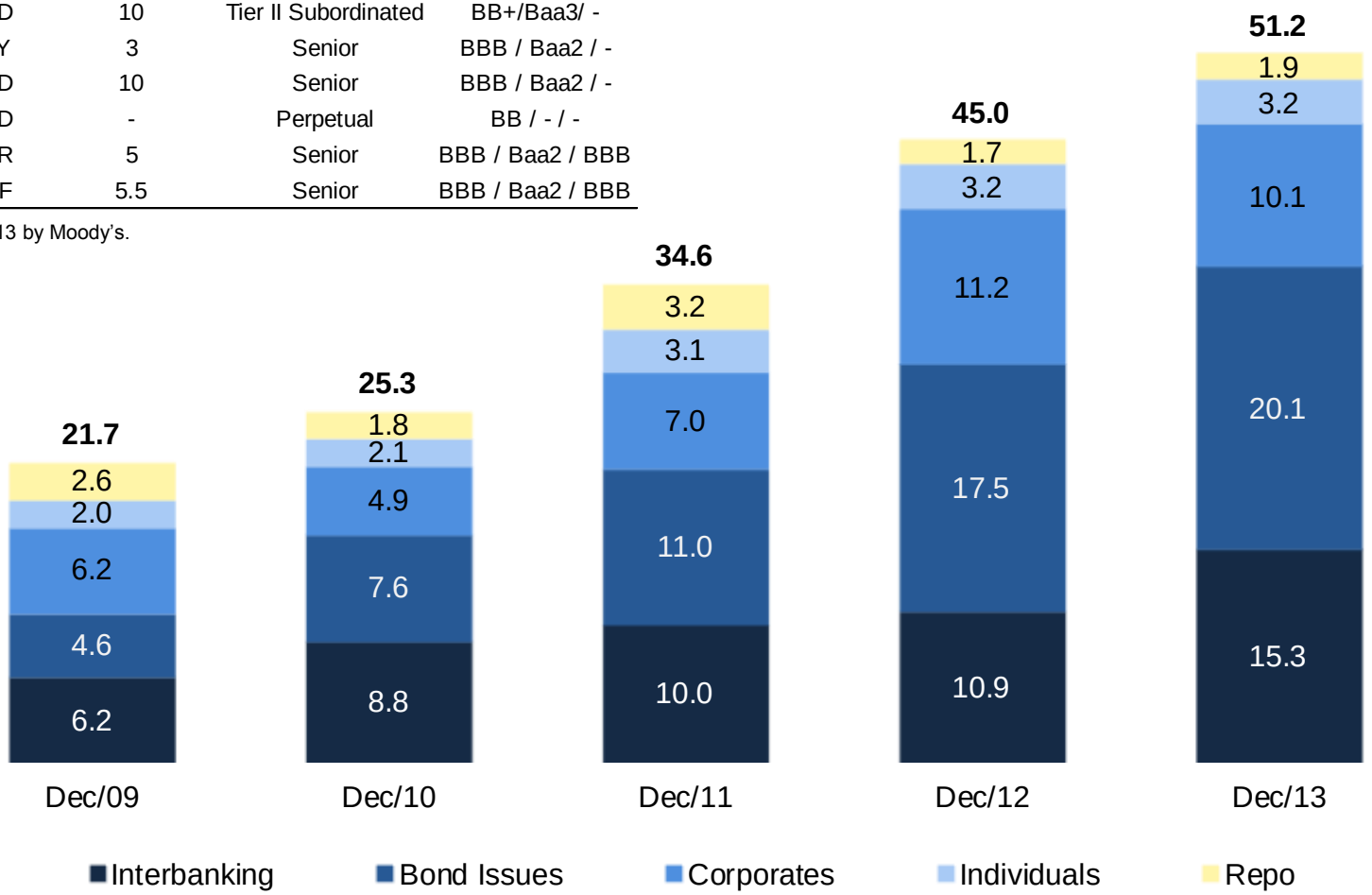


Foreign Funding

International bonds issued in 2012/2013 YTD					
Issue Date	Volume (US$ million)	Currency	Term in Years	Structure	Rating (S&P / Moody´s / Fitch)[1]
01/20/2012	1,000	USD	-	Perpetual	BB / - / -
03/05/2012	750	USD	-	Perpetual	BB / - / -
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 / - / -
07/25/2013	930	EUR	5	Senior	BBB / Baa2 / BBB
12/20/2013	307	CHF	5.5	Senior	BBB / Baa2 / BBB

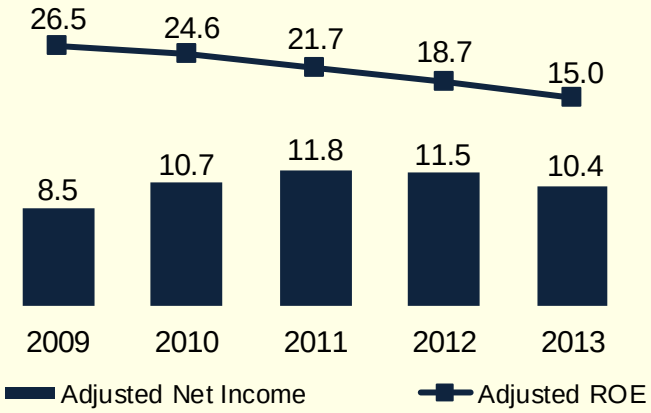
1- Ratings were revised in October, 2013 by Moody's.

US$ billion

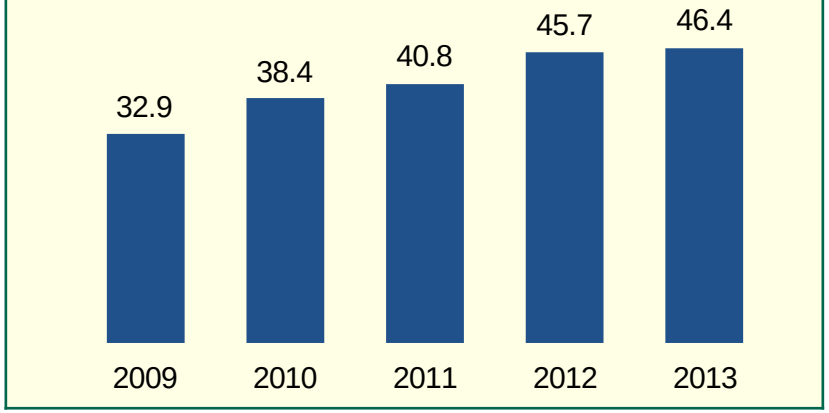


Earnings Highlights

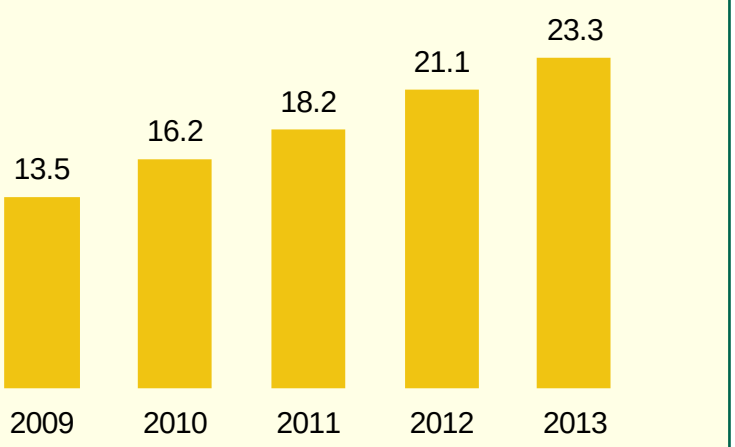
Net Income (R$ billion) and ROE (%)



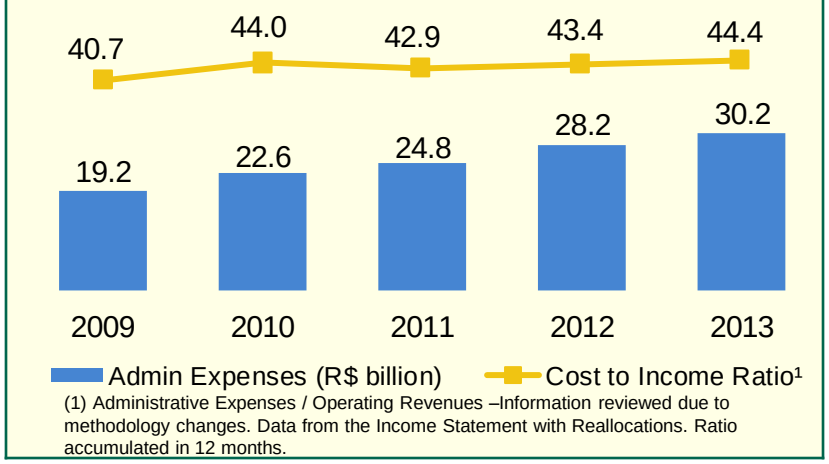
Net Interest Income (R$ billion)



Fee Income (R$ billion)



Cost to Income Ratio[1] (%)



(1) Administrative Expenses / Operating Revenues –Information reviewed due to methodology changes. Data from the Income Statement with Reallocations. Ratio accumulated in 12 months.

Additional Lines of Business

Capital Markets – Ranking Anbima

Number of Transactions	4Q13
Fixed Income - Domestic[1]	1st
Fixed Income - International[1]	1st
Equity - Wholesale segment[1]	1st
Securitization[1]	3rd
Asset Custody[2]	3rd

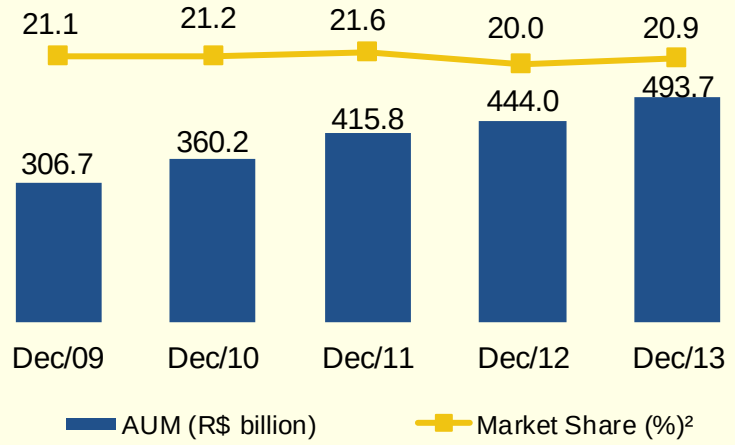
Source: Anbima
1 – Considers the total origination volume (R$)
2 - Considers the total custody volume (R$)

Insurance - Collection

Business	4Q13
BB Mapfre SH1 [1]	1st
BB Mapfre SH2 [2]	2nd
Pension Plans	1st
Premium Bonds	1st

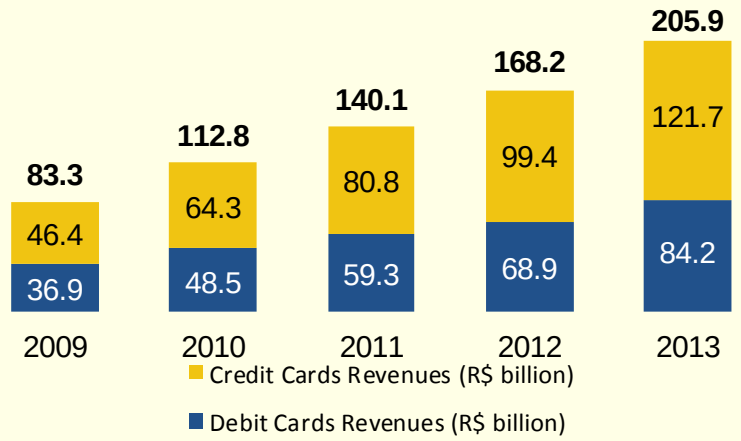
Source: SUSEP (as of Nov/13) and BB Seguridade
[1] SH1 includes Life, Mortgage Life, Rural and Credit Life
[2] SH2 includes Property and Casualty
[3] Considers ranking in collection

Assets under Management[1]

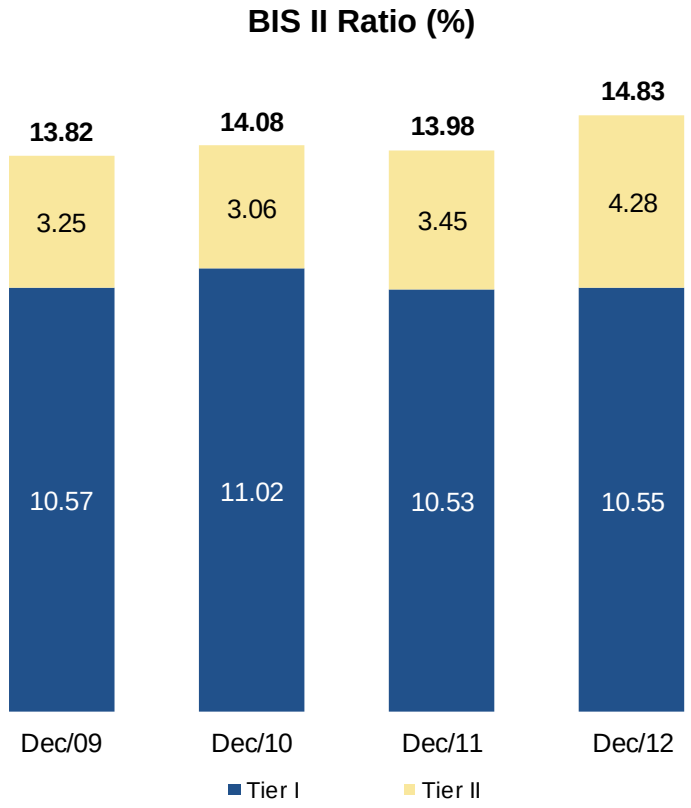


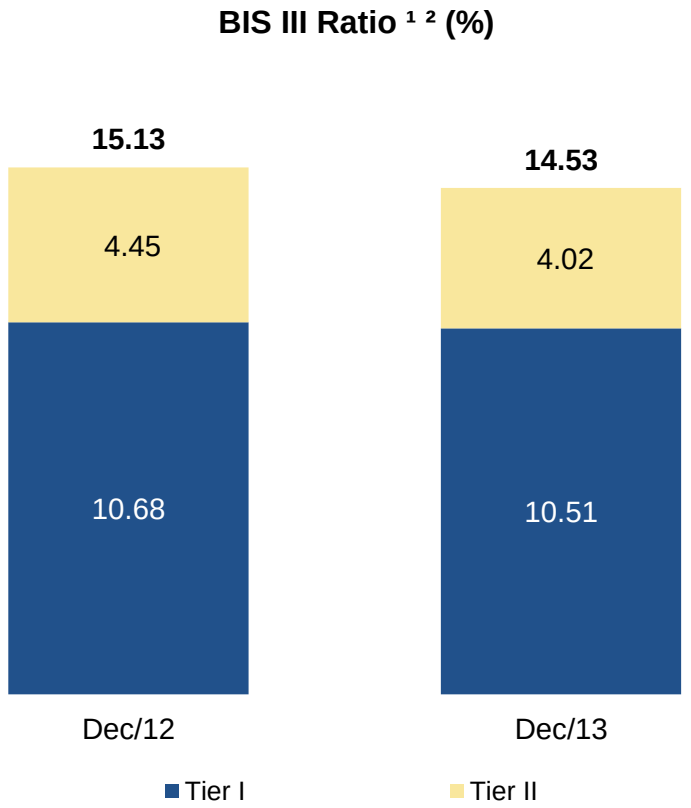
(1) Does not include Banco Votorantim
(2) Source: Anbima - Market Share as of December/2013

Cards - Total Turnover



Capital Base





Considering the full implementation of the adjustments for Basel III, calculated over December/2013[1], the estimated BIS Ratio would reach 12.6% and the Tier I, 8.5%.

(1) Financial Conglomerate.
(2) Methodology used since Oct. 01st., 2013, according to CMN Resolution 4,192/2013.
(3) These numbers are based on information available at the time of the simulations, which involve limitations and risks hard to foreseen 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.

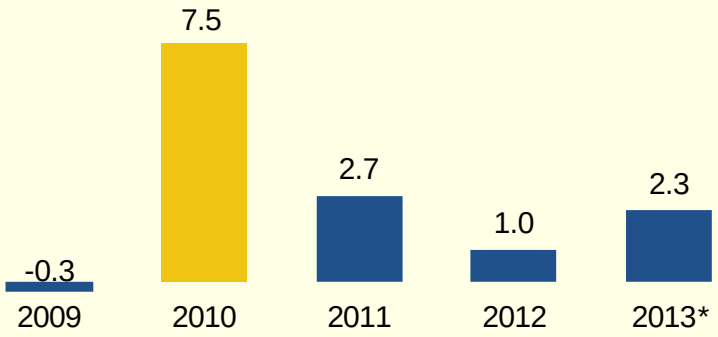
Appendix

Banco do Brasil - Ratings

	2009	2010	2011	2012	2013
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-	C-
Foreign Currency Long Term Debt	Baa2	Baa2	Baa1	Baa1	Baa2
Long Term Bank Deposits - Foreign Currency	Baa3	Baa3	Baa2	Baa2	Baa2
Long Term Bank Deposits - Domestic Currency	A2	A2	A2	A3	Baa2
Fitch Ratings					
Long Term in Local Currency	BBB-	BBB-	BBB	BBB	BBB
Long Term in Foreign Currency	BBB-	BBB-	BBB	BBB	BBB

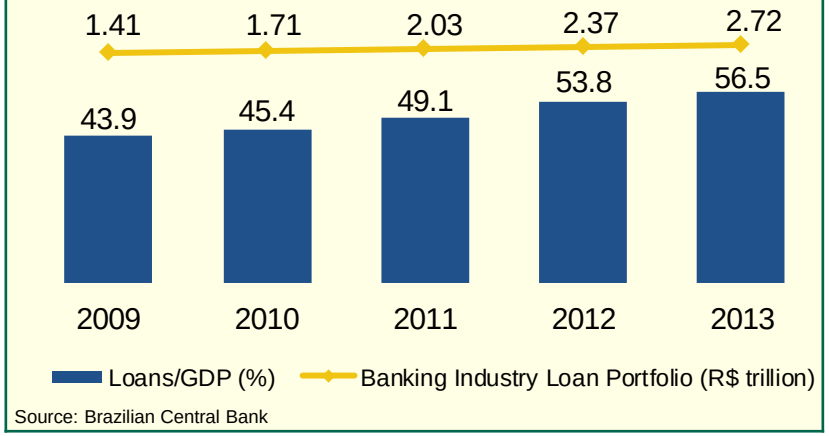
Brazilian Macroeconomic Highlights

GDP Growth (%)



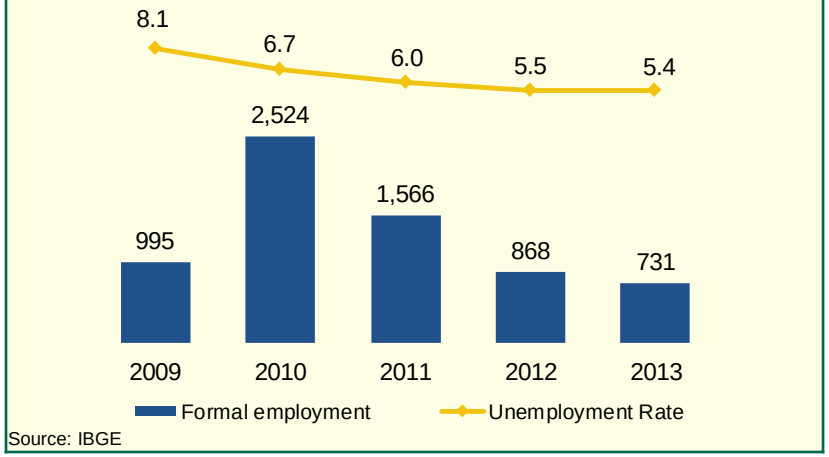
*Refers to September/13.
Source: IBGE

Loans / GDP (%) and Brazil´s Loan Portfolio Evolution



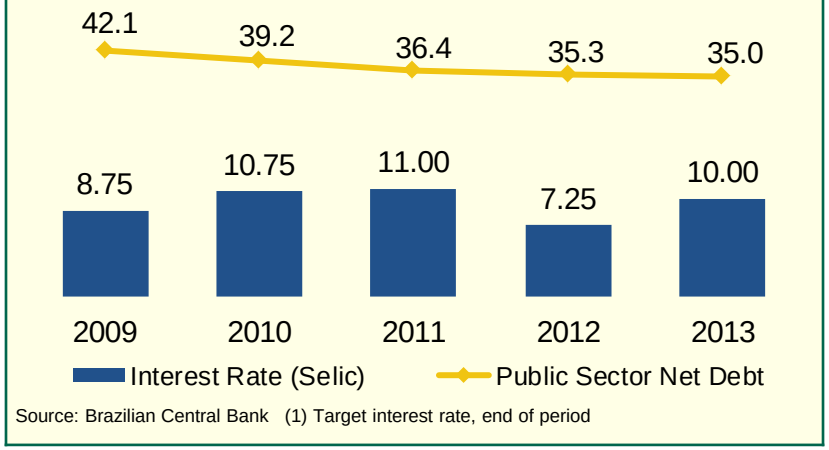
Source: Brazilian Central Bank

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

Contacts

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IBrX 50

Índice de Ações com Governança Corporativa Diferenciada IGC

IBrX ÍNDICE BRASIL

itag Índice de Ações com *Tag Along* Diferenciado

Índice de Sustentabilidade Empresarial ISE 2014

Dow Jones Sustainability Indexes Member 2012/13