

EARNINGS 1Q13

This presentation is based on CAIXA Consolidated Financial Statements as of March 31, 2012. However, the amounts and their forms of presentation are the result of managerial adjustments, and there may be differences with the accounting publications due to possible reallocations or agglomerations of items, which aim to provide a better understanding or view of changes in assets, liabilities and incomes, or preserve data comparability between periods.

As of June 30, 2012, the information presented are consolidated and include the statements from both CAIXA Financial Institution and CAIXAPAR company, wholly CAIXA-owned subsidiary.

The amounts indicated as totals in certain tables may not be the arithmetic sum of the figures preceding them due to rounding adjustments.

All indexes and variations presented were calculated based on whole numbers, and there may be divergence when calculation is made on the rounded amounts. The variations exceeding 1.000% are not shown.

This presentation is current as of present date and CAIXA does not under take any obligation to update them in light of new information or future developments.

Loan Portfolio*

R\$390.6
Balance

+43,0 %
Over 1Q12

R\$88.2**
New loans
(+12.5% 1Q12)

Housing

R\$220.2
Balance

+33.8 %
Over 1Q12

R\$28.9
New loans
(+31.7% 1Q12)

Savings Deposits

R\$181.5
Balance

+17.3 %
Over 1Q12

R\$3.6
Net funding
(+87,0% 1Q12)

Time Deposits (CDB)

R\$66.3
Balance

+49.1%
Over 1Q12

R\$6.3
Net funding
(+48.0% 1Q12)

R\$
1.3
billion

Profit in
1Q13
(+12.5%
Over 1Q12)

*Including other credits with loan characteristics

** Commercial, Housing and Urban Development. Includes portfolios acquired.

Clients

64.9
Individuals
(+ 9.8% 1Q12)

1.6
Corporate
(+20.6% 1Q12)

66.6
Clients
(+1.3 new clients in 1Q13)

Accounts

21.6
Individuals
(+17.1 1Q12)

1.7
Corporate
(+28.3 1Q12)

23.3
Current Accounts
(+17.9 1Q12)

Branches & Service Points

+ 108 units
1Q13

3.6 Thousand
Total 1Q13

R\$ 166.0
Applied in the opening of
new branches and service
points in 1Q13

Employees/ Business support

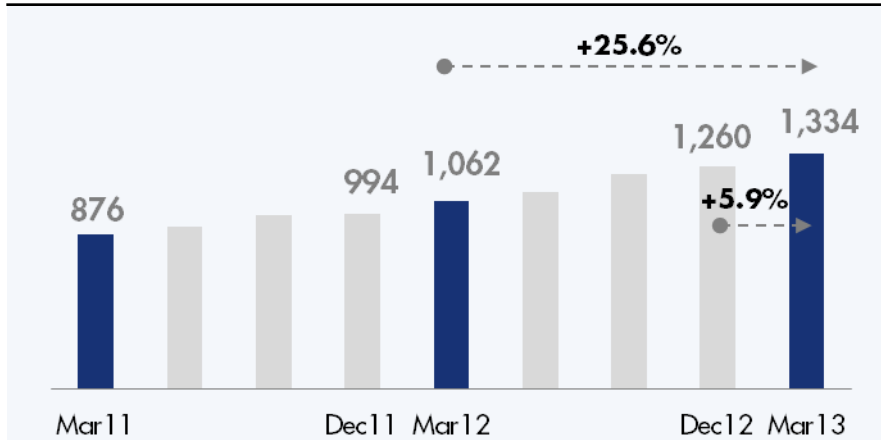
+ 2.6 Thousand
New employees
1Q13

94.4 Thousand
Total employees
1Q13

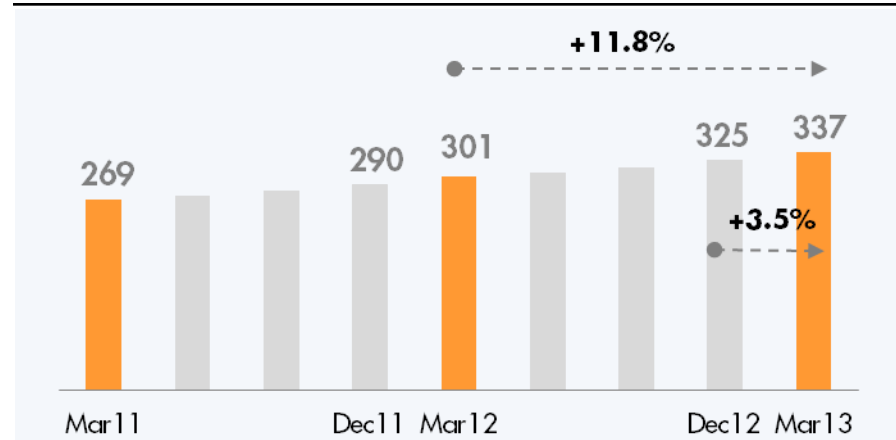
R\$ 522.0
Invested in the infrastructure
and business support in 1Q13

ASSETS MANAGEMENT

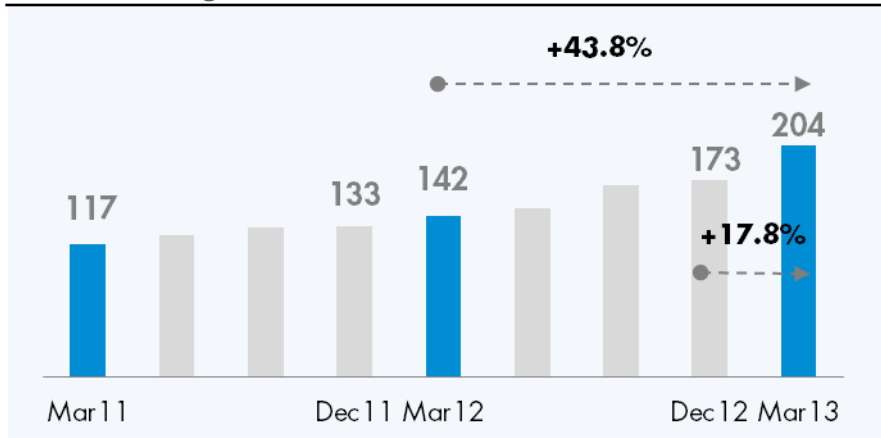
Total Assets Under Management (R\$ billion)



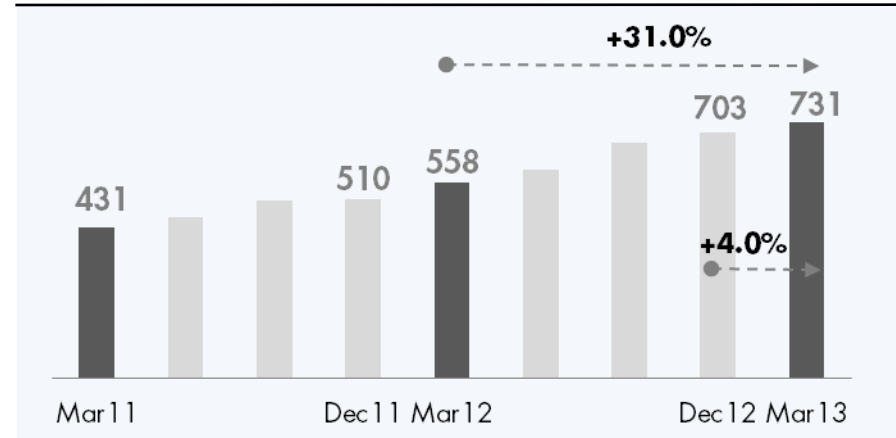
FGTS (R\$ billion)



Asset Management excluded FGTS* (R\$ billion)



CAIXA Total Assets (R\$ billion)



*Excluded FI FGTS and Government Funds.

MAIN ASSETS

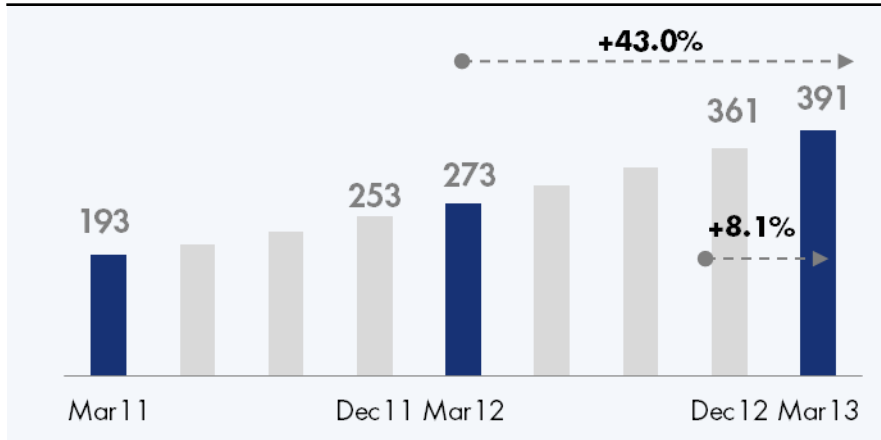
ITEMS	1Q13	1Q12	2012	▲% 1Q12 / 1Q13
Cash and Banks and Short-term Interbank Investments	76,317	66,294	83,219	15.1
Securities and Derivative Financial Instruments	140,431	114,597	138,964	22.5
Interbank and Interdepartmental Accounts	99,550	84,791	92,371	17.4
Loan Portfolio*	390,650	273,143	361,239	43.0
Allowance for Loan Losses	(20,724)	(16,604)	(19,921)	24.8
Other Receivables	36,474	27,942	38,295	30.5
CAIXA Total Assets	731,039	558,091	702,895	31.0

*Included other credits with loan characteristics.

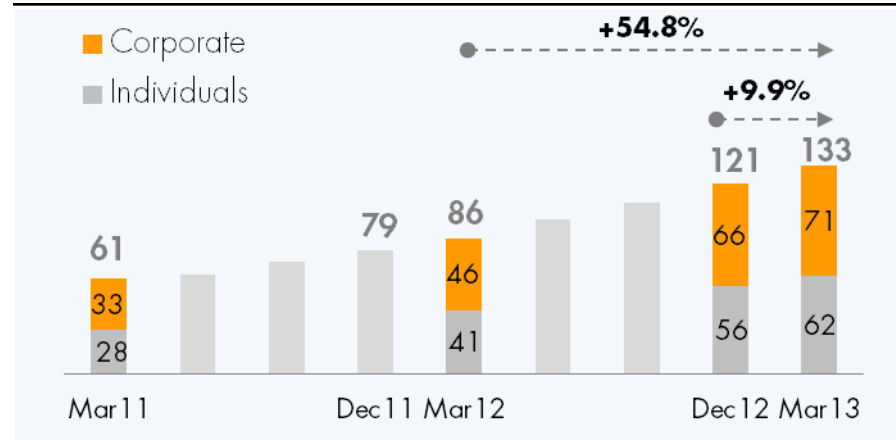


LOAN OPERATIONS

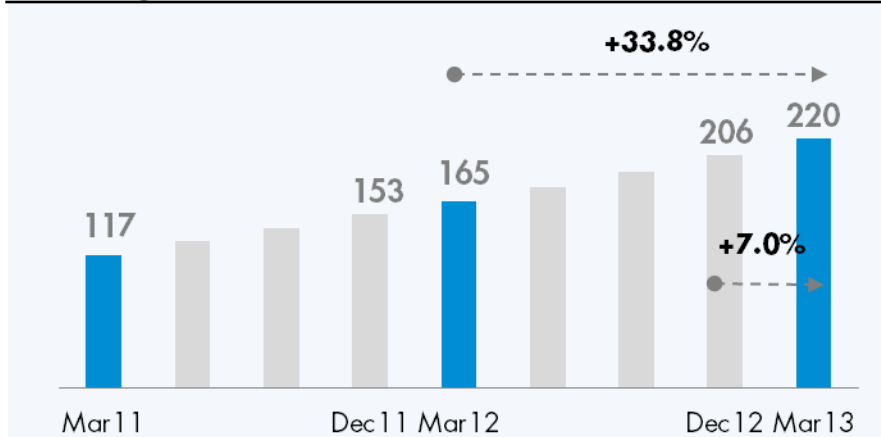
Total Loan Portfolio (R\$ billion)*



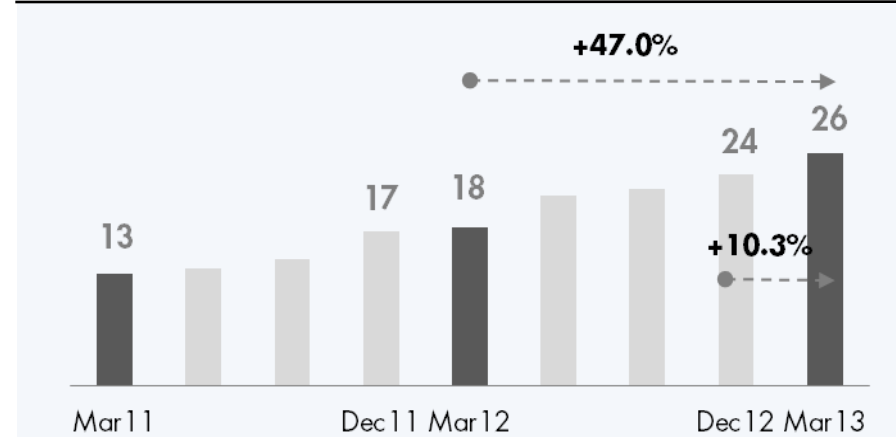
Commercial Credit Portfolio (R\$ billion)



Housing (R\$ billion)



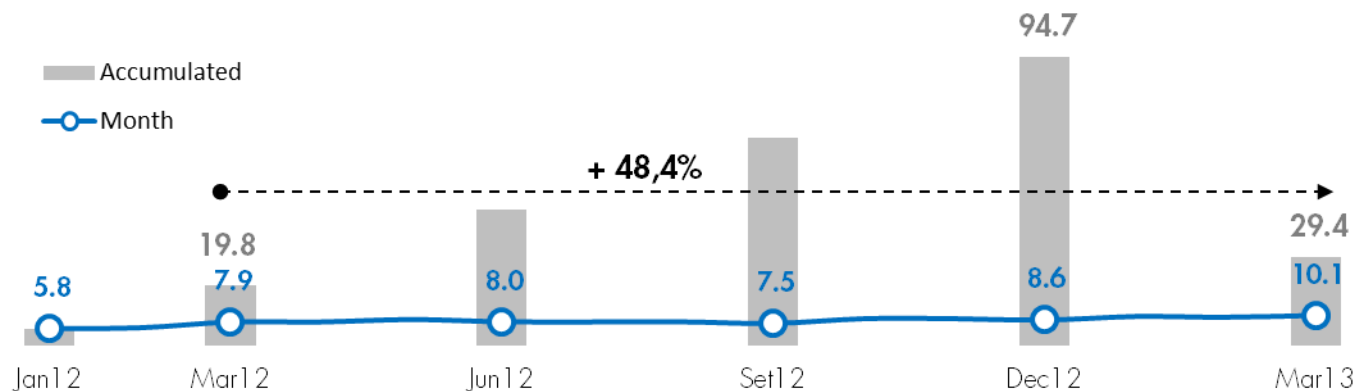
Sanitation & Infrastructure (R\$ billion)



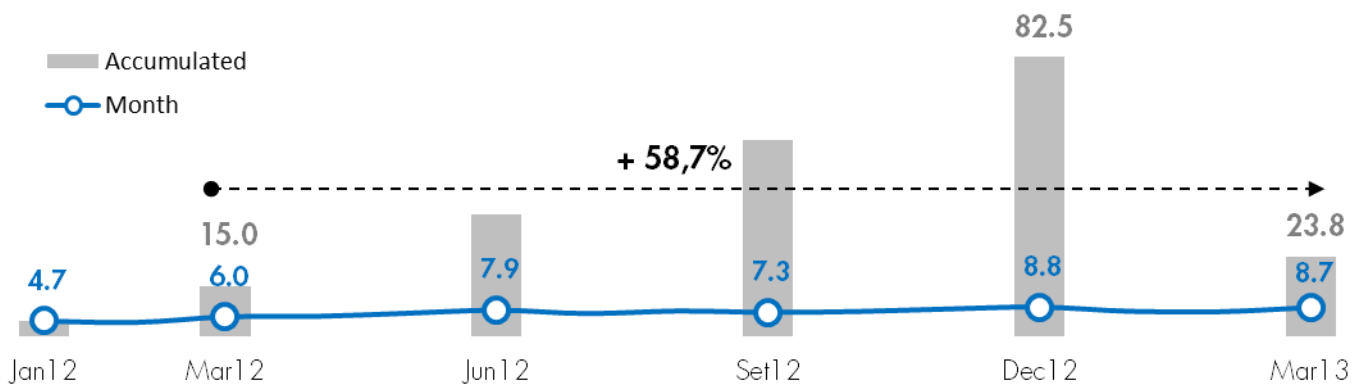
*Including other credits with loan characteristics.

COMMERCIAL LENDING

Individual Lending – (R\$ billion)*



Corporate Lending – (R\$ billion)*

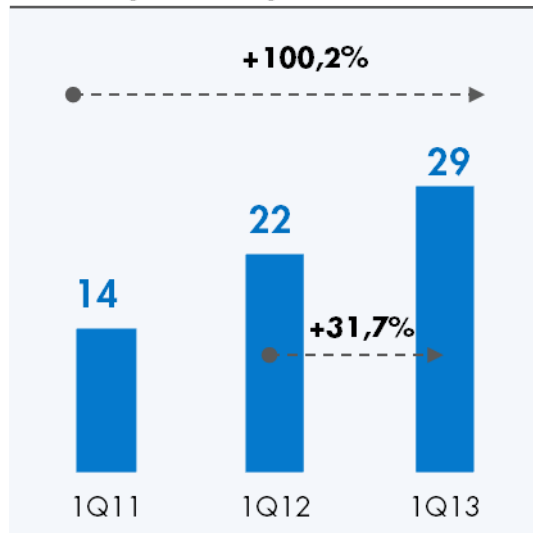


* Including portfolios acquired.

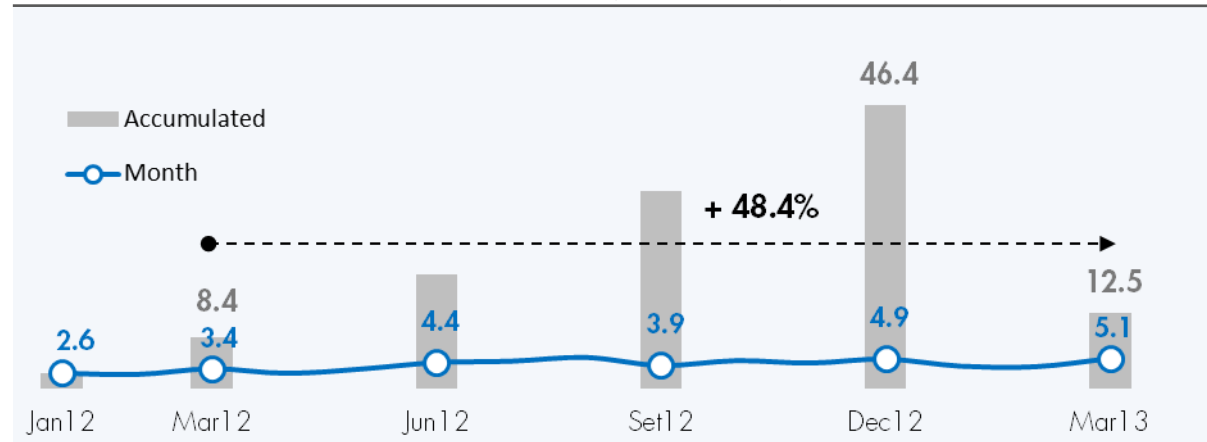


HOUSING LENDING

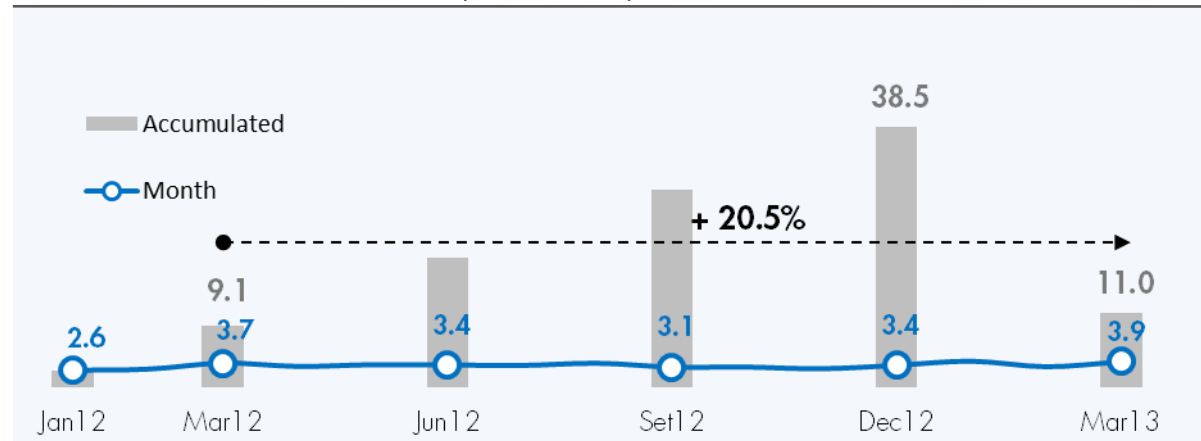
Housing Lending (R\$ billion)



CAIXA / SBPE Funds - accumulated (R\$ billion)

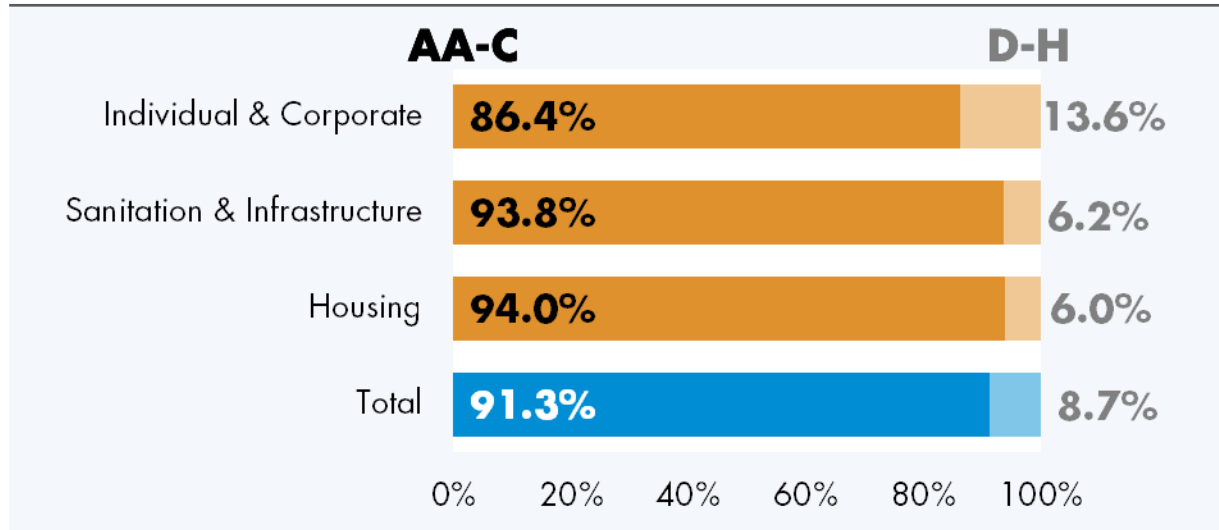


FGTS Funds - accumulated (R\$ billion)

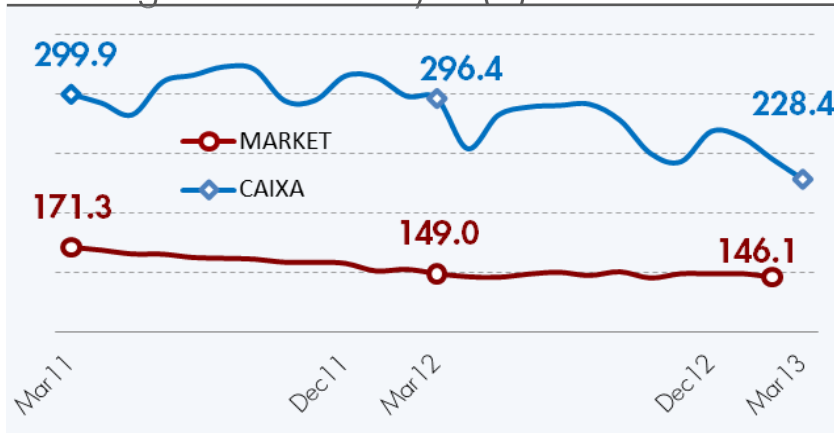


QUALITY OF CREDIT

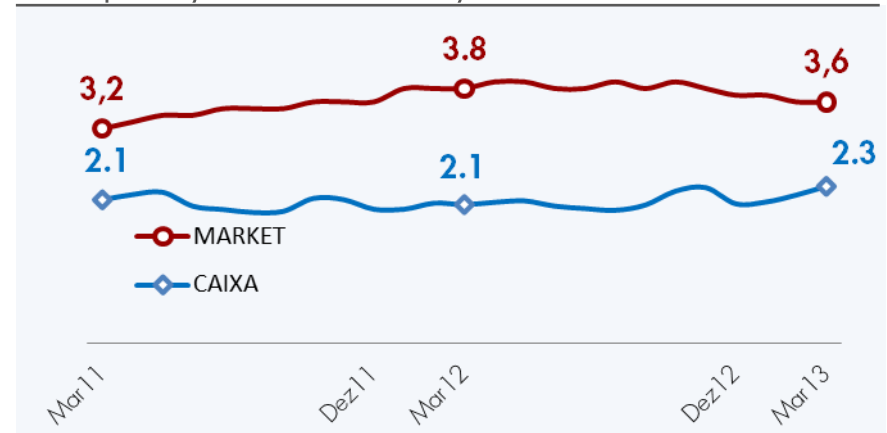
Rating (%)



Coverage Ratio - 90 days* (%)



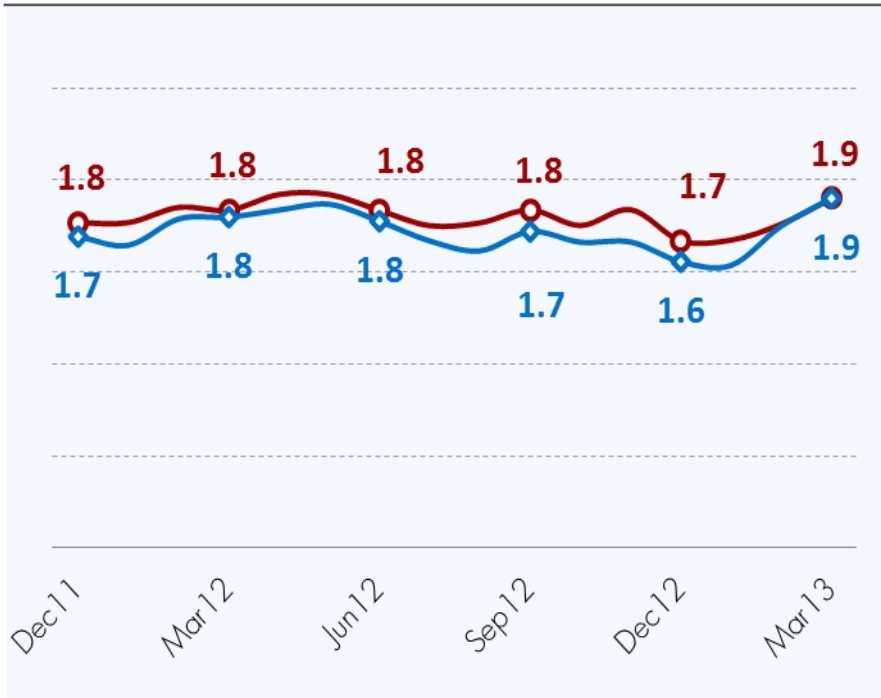
Delinquency Ratio > 90 days (%)



* Allowance for loan losses balance / Commercial credit portfolio balance expired term over 90 days.

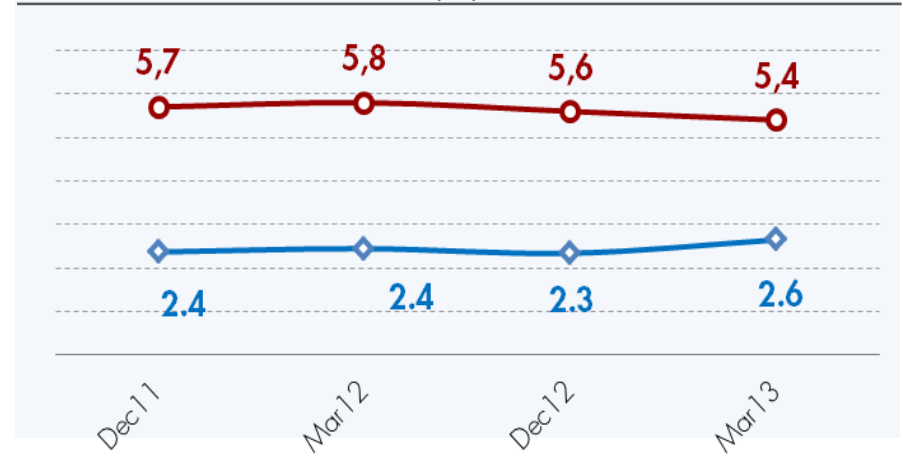
DELIQUENCY RATIO BREAKDOWN

Mortgage Loans (in %)

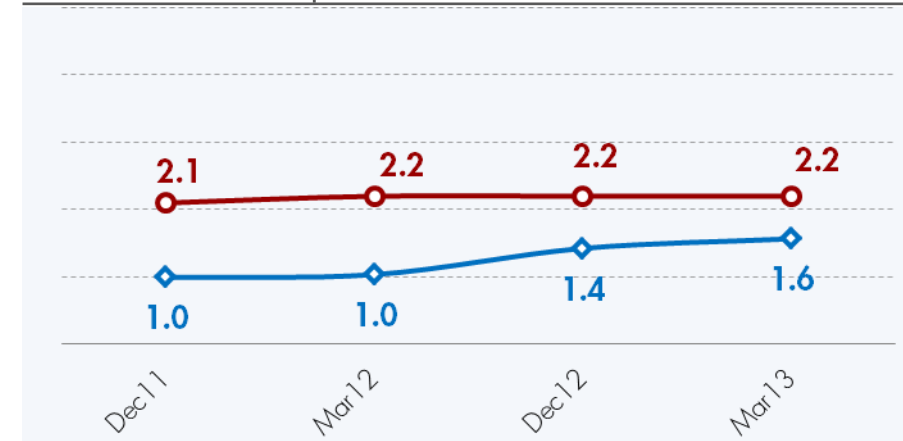


—○ MARKET
—◇ CAIXA

Total Loans – Individuals (%)



Total Loans – Corporate (%)



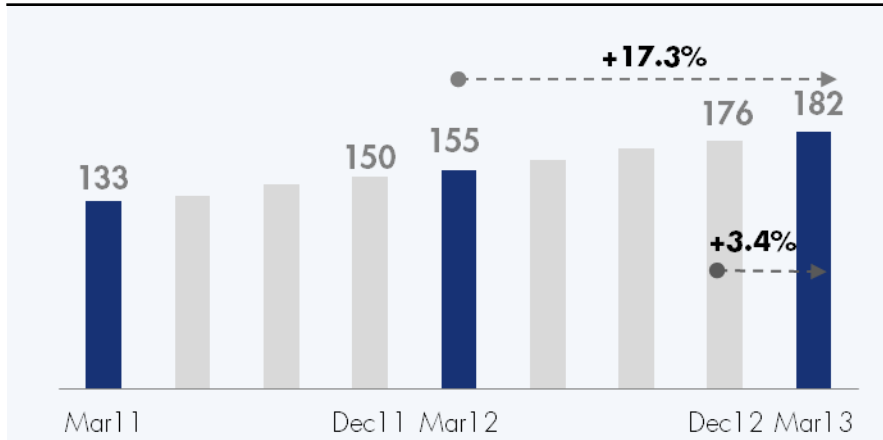
MAIN LIABILITIES

ITEMS	1Q13	1Q12	2012	▲% 1Q12 / 1Q13
Deposits	323.294	268.782	319.041	20,28
Deposits Obtained in the Open Market	102.185	83.642	93.909	22,17
Funds from Acceptances and Issue of Securities (capital market)	56.782	24.868	49.003	128,34
Interbank and Interdepartmental Accounts	2.032	1.813	1.758	12,12
Borrowings and Local Onlendings	132.282	97.871	123.781	35,16
Others	89.032	60.593	90.346	46,93
Hybrid capital and debt instruments	28.770	14.308	28.453	101,07
Subordinated debt instruments	12.367	8.698	12.191	42,18
Equity	25.432	20.523	25.057	23,92
Total	731.039	558.091	702.895	30,99

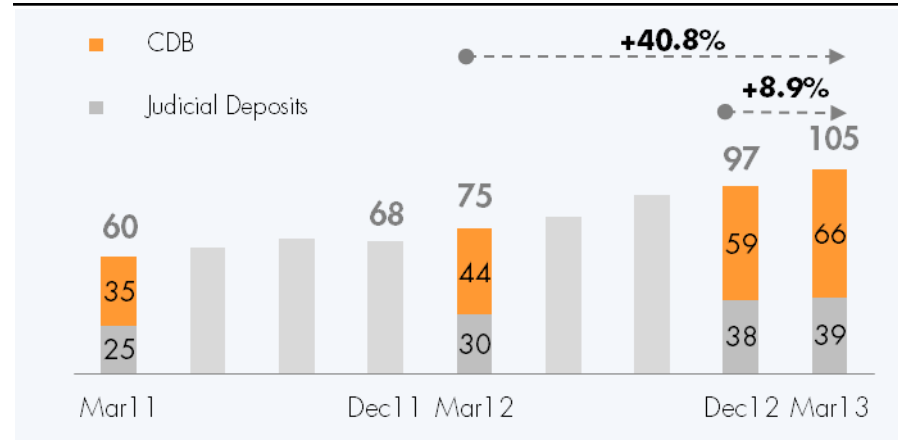


FUNDING HIGHLIGHTS

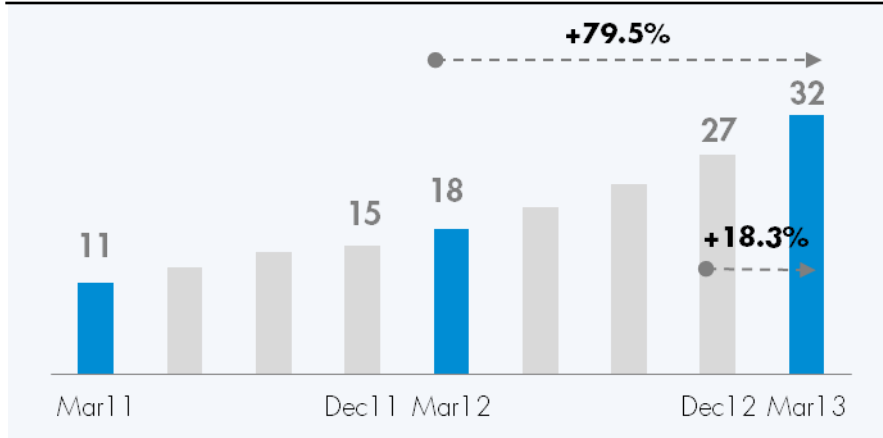
Saving Deposits (R\$ billion)



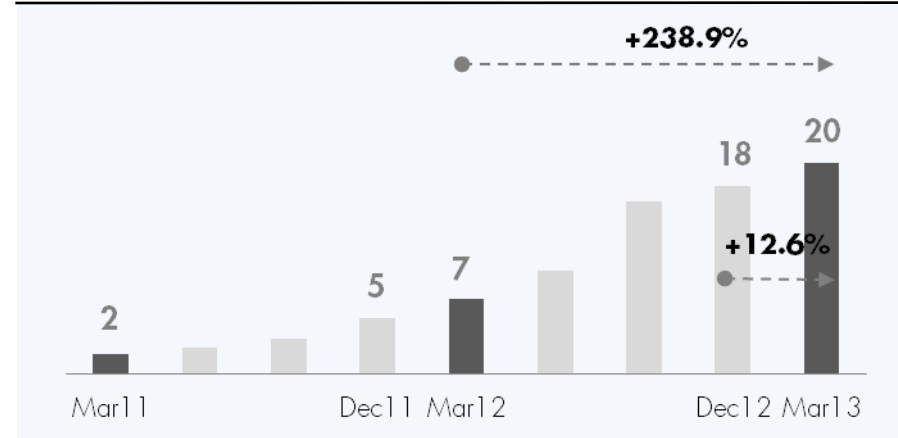
Time Deposits (R\$ billion)



Mortgage Linked Notes - LH / LCI (R\$ billion)



Capital Markets Instruments (R\$ billion)



INCOME STATEMENT HIGHLIGHTS

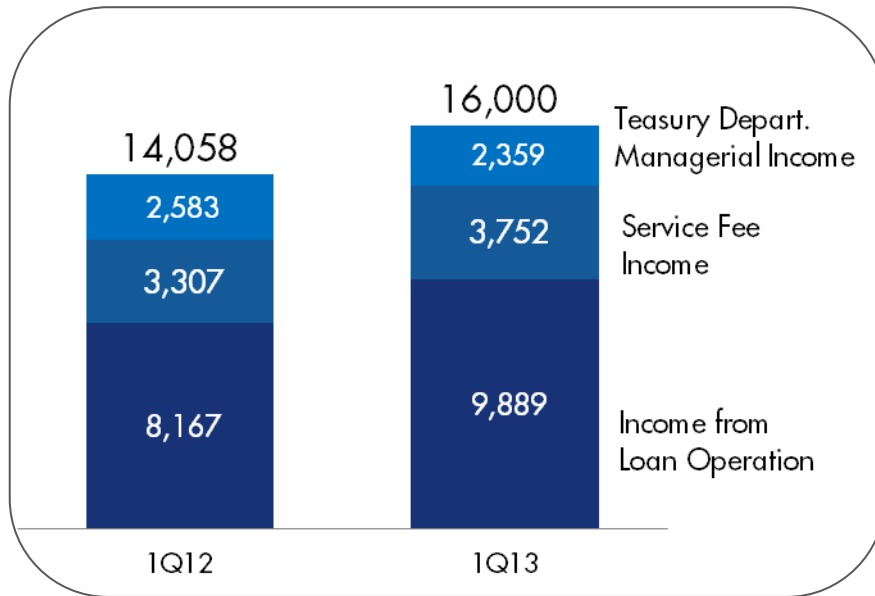
ITEMS	1Q13	1Q12	2012	▲% 1Q12 / 1Q13
Results from Financial Intermediation	4.521	4.197	16.905	7,7
Loan operations	9.889	8.167	34.391	21,08
Securities and Derivative financial instruments	3.999	4.525	17.850	(11,62)
Money market funds	(6.644)	(6.781)	(26.942)	(2,02)
Allowance for loan losses	(2.080)	(1.681)	(7.680)	23,75
Service revenues and income banking fee	3.752	3.307	14.281	13,43
Administrative expenses	(5.898)	(4.983)	(22.095)	18,38
Personnel expenses	(3.728)	(3.048)	(13.520)	22,30
Other administrative expenses	(2.172)	(1.937)	(8.576)	12,11
Other operating revenues/expenses	(486)	(722)	(2.156)	(32,74)
Operating Profit	1.407	1.330	5.030	5,79
Income Tax and Social Contribution	144	58	2.097	149,63
Profit for the 3 month period	1.310	1.164	6.066	12,53



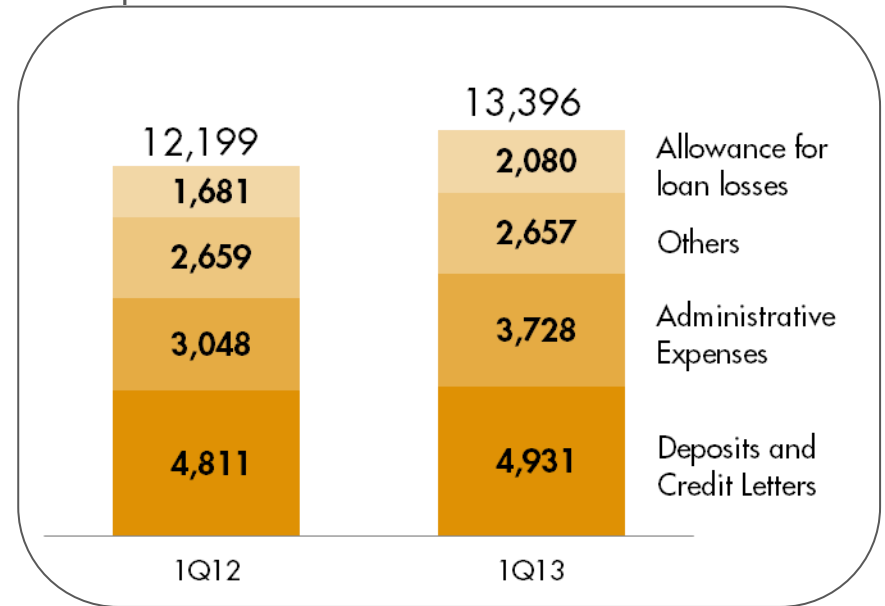
OPERATING PROFIT

Breakdown – 1Q13 (R\$ million)

Revenues



Expenses

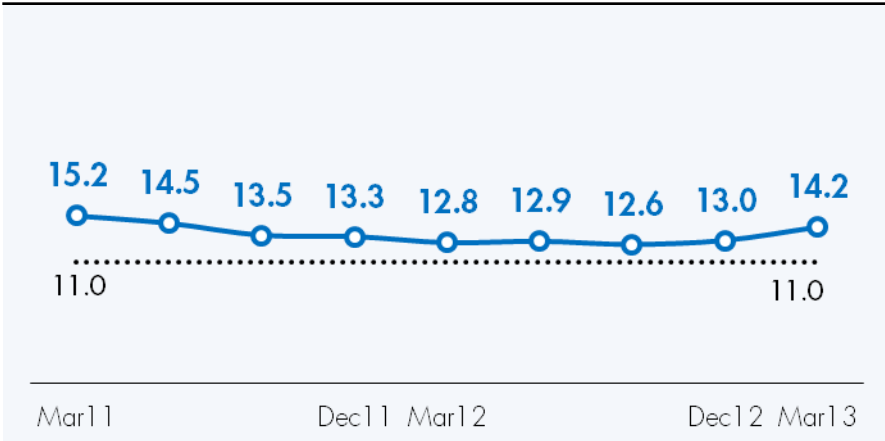


Operating Profit 1Q13 = 1,407
(+ 5.8% 1Q12)

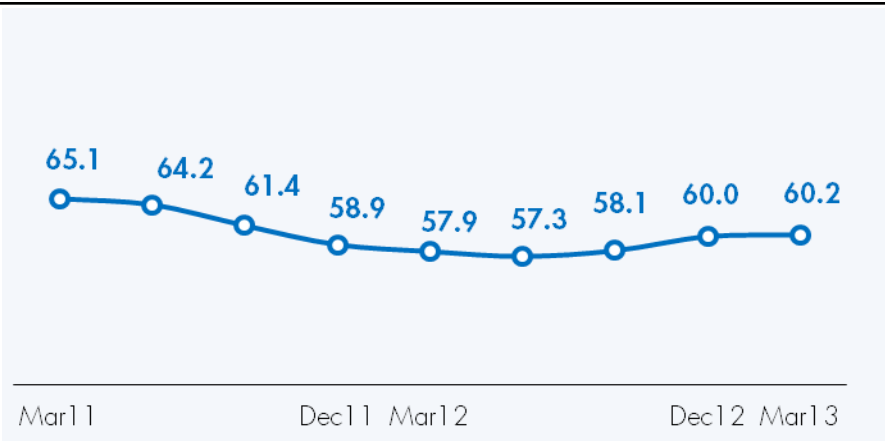


EQUITY RATIOS

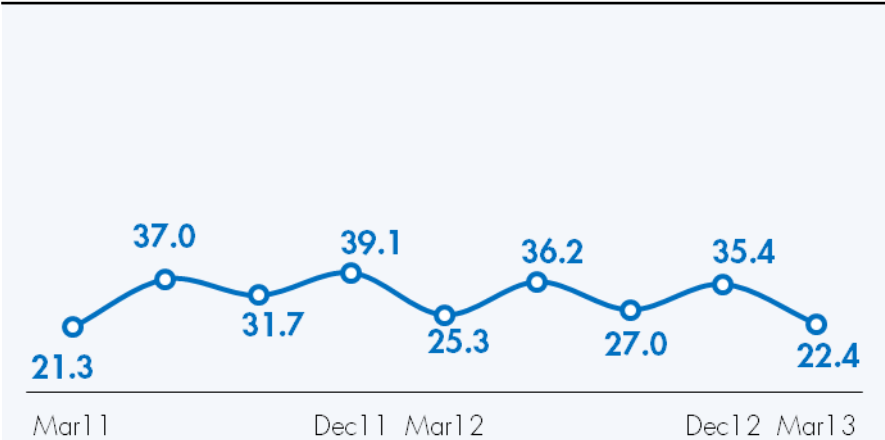
Basel Ratio (%)



Operating Efficiency Ratio Accumulated (%)



ROE (%) Annualized



MARKET SHARE

ITEMS	1Q13	1Q12	2012	▲ p.p 1Q12 / 1Q13
Total Loans	16,00	13,14	15,15	2,86
Individuals Lending*	25,37	21,26	24,12	4,12
Corporate Lending*	8,13	6,26	7,68	1,86
Housing Credit	69,24	68,86	69,09	0,39
Saving deposits	35,33	36,07	35,37	(0,74)
Demand deposits	15,54	17,00	15,71	(1,46)
Time Deposits	11,35	6,79	9,81	4,56
LH / LCI	46,94	32,94	42,56	14,00
Capital Market Instruments	10,93	5,04	10,30	5,90
Asset Management	8,28	6,65	7,47	1,63

*Including housing.



CAIXA