

EARNINGS

1H13

Consolidated

This presentation is based on CAIXA Consolidated Financial Statements as of June 30, 2013. 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, 2010, 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\$431.3
Balance

+42.5 %
Over 1H12

R\$197.3**
New loans
(+46.3% 1H12)

Housing

R\$238.5
Balance

+34.6 %
Over 1H12

R\$66.1
New loans
(+43.9% 1H12)

Savings Deposits

R\$189.7
Balance

+17.2 %
Over 1H12

R\$9.3
Net funding
(+37.9% 1H12)

Time Deposits (CDB)

R\$72.0
Balance

+51.1%
Over 1H12

R\$11.1
Net funding
(+70.2% 1H12)

R\$
3.1
billion

Profit in
1H13

+10.3%
Over 1H12

*Including other credits with loan characteristics

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

Clients

67.1
Individuals
(+ 10.7% 1H12)

1.7
Corporate
(+21.9% 1H12)

68.9
Clients
(+3.6 new clients in 1H13)

Accounts

22.6
Individuals
(+16.5% 1H12)

1.8
Corporate
(+27.7% 1H12)

24.4
Current Accounts
(+17.3 1H12)

Branches & Service Points

+ 223 units
1H13

3.8 thousand
Total 1H13

R\$ 402.4 million
Applied in the opening of
new branches and service
points in 1H13

Employees/ Business support

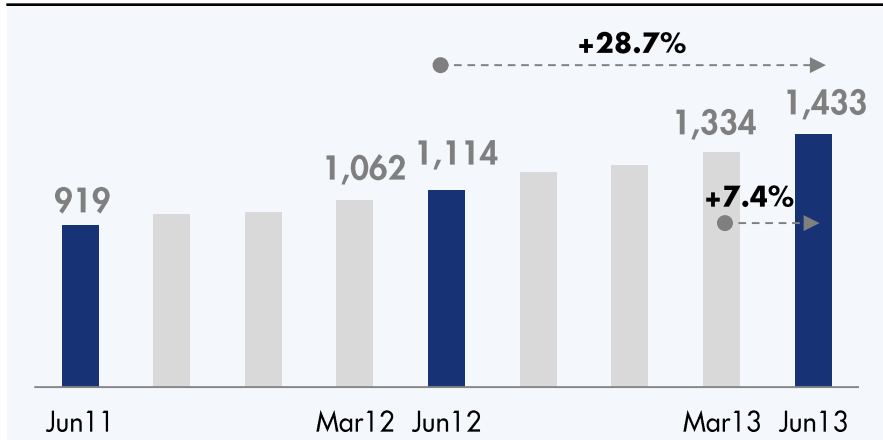
+ 4.2 thousand
New employees
1H13

95.6 thousand
Total employees
1H13

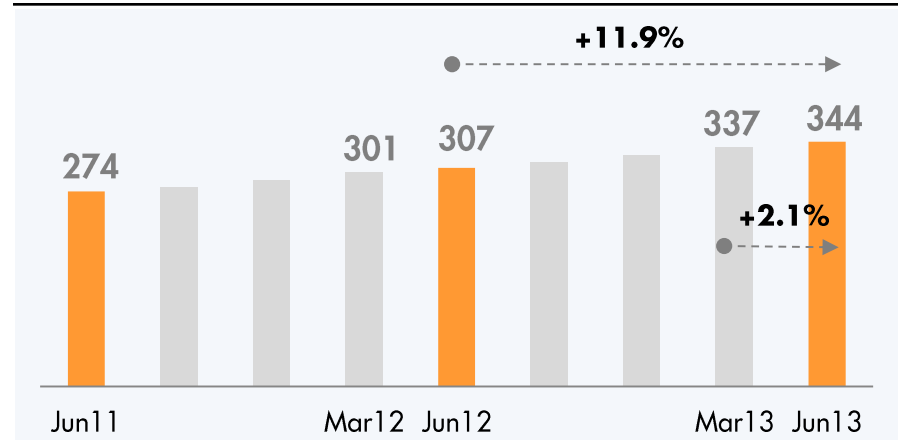
R\$ 1.6 billion
Invested in the infrastructure
and business support in 1H13

ASSETS MANAGEMENT

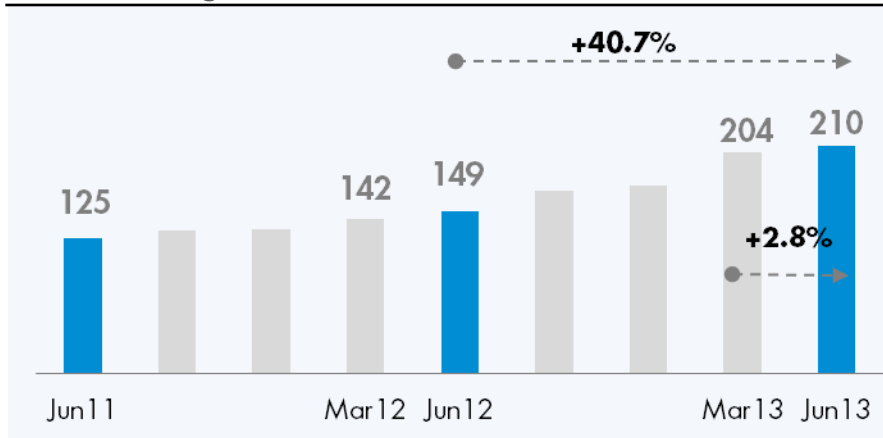
Total Assets Under Management (R\$ billion)



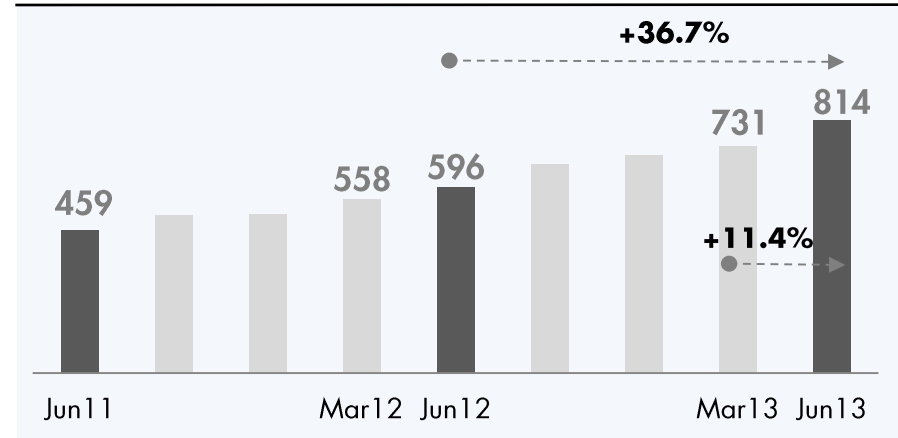
FGTS (R\$ billion)



Asset Management excluded FGTS* (R\$ billion)



CAIXA Total Assets (R\$ billion)



*Excluded FI FGTS and Government Funds.



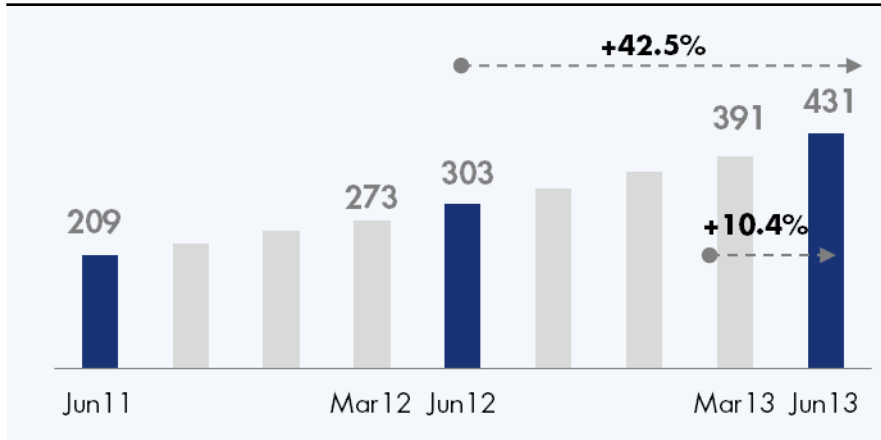
MAIN ASSETS

ITEMS	1H13	1H12	1Q13	▲% 1H12 / 1H13
Cash and Banks and Short-term Interbank Investments	97,084	56,779	76,317	71.0
Securities and Derivative Financial Instruments	155,845	128,116	140,431	21.6
Interbank and Interdepartmental Accounts	103,183	88,472	99,550	16.6
Loan Portfolio*	431,298	302,658	390,650	42.5
Allowance for Loan Losses	(21,638)	(17,706)	(20,724)	22.2
Other Receivables	39,586	29,469	36,474	34.3
CAIXA Total Assets	814,303	595,868	731,039	36.7

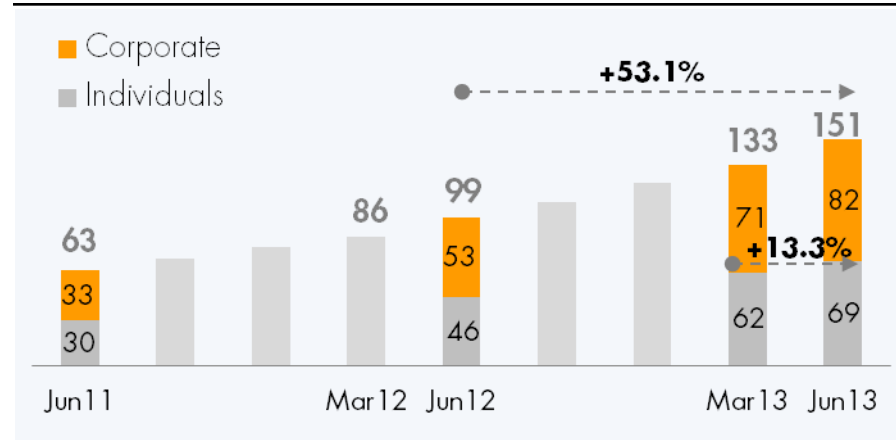


LOAN OPERATIONS

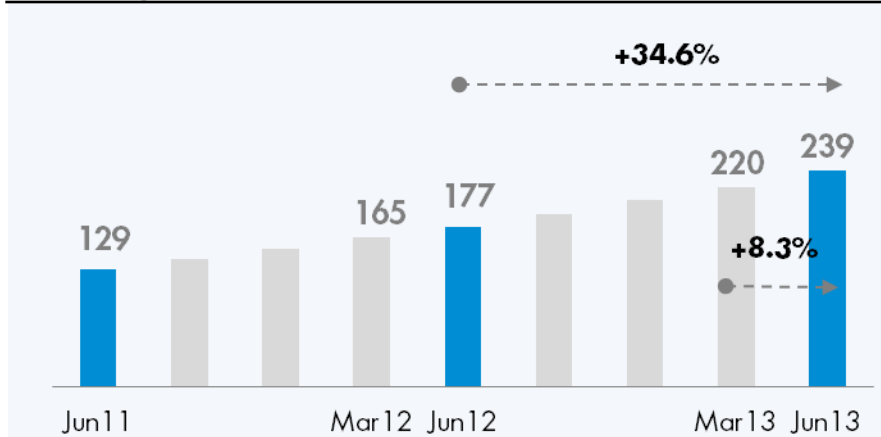
Total Loan Portfolio (R\$ billion)*



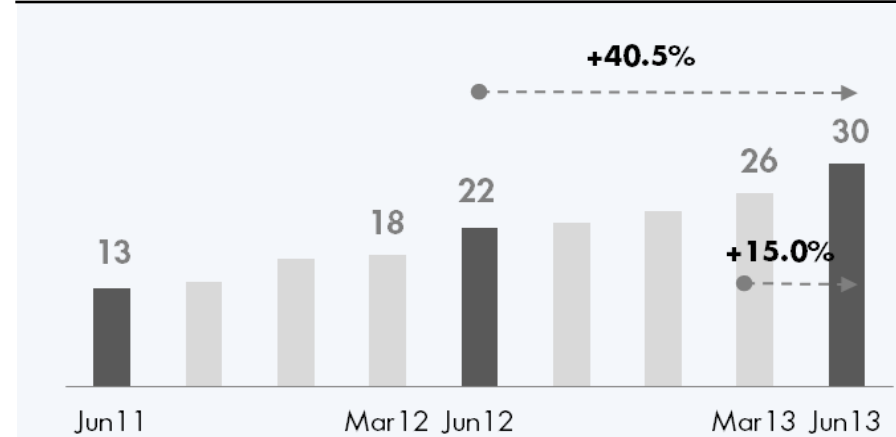
Commercial Credit Portfolio (R\$ billion)



Housing (R\$ billion)



Sanitation & Infrastructure (R\$ billion)

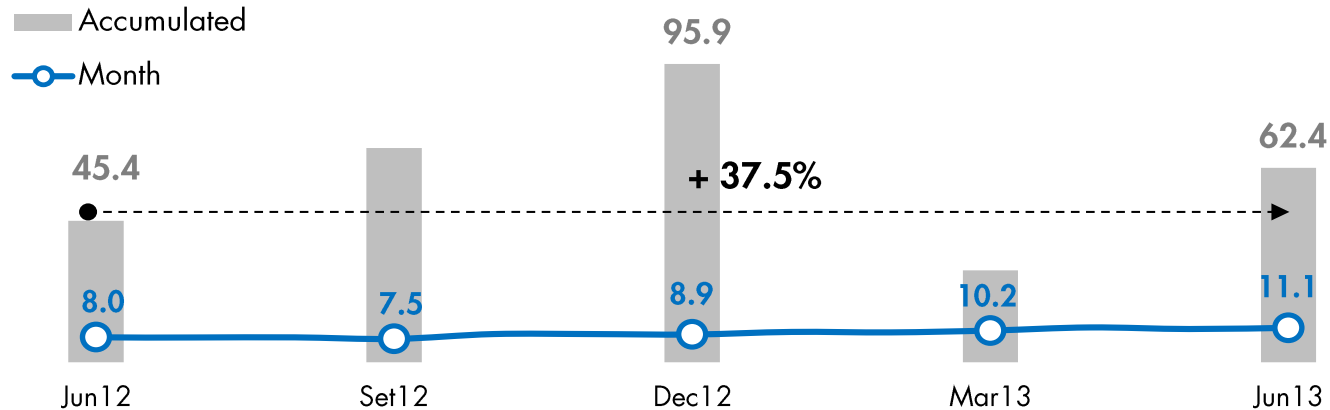


*Including other credits with loan characteristics.

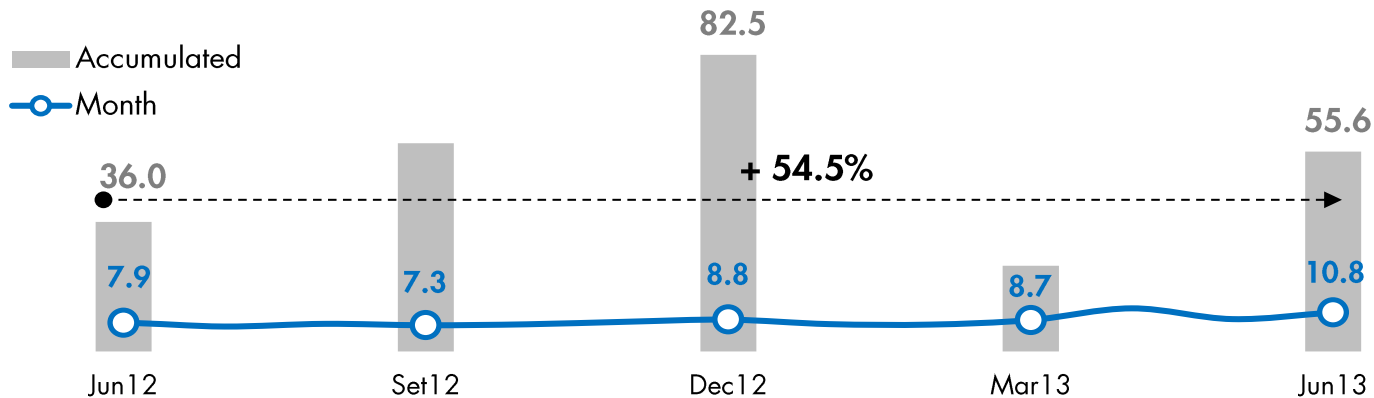


COMMERCIAL LENDING

Individual Lending – (R\$ billion)*



Corporate Lending – (R\$ billion)*

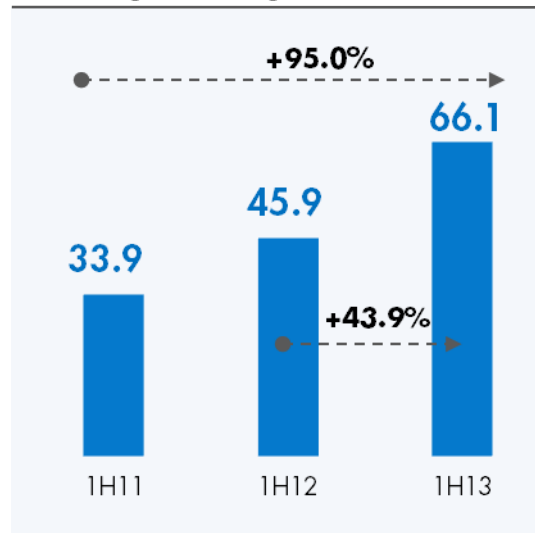


* Including portfolios acquired.

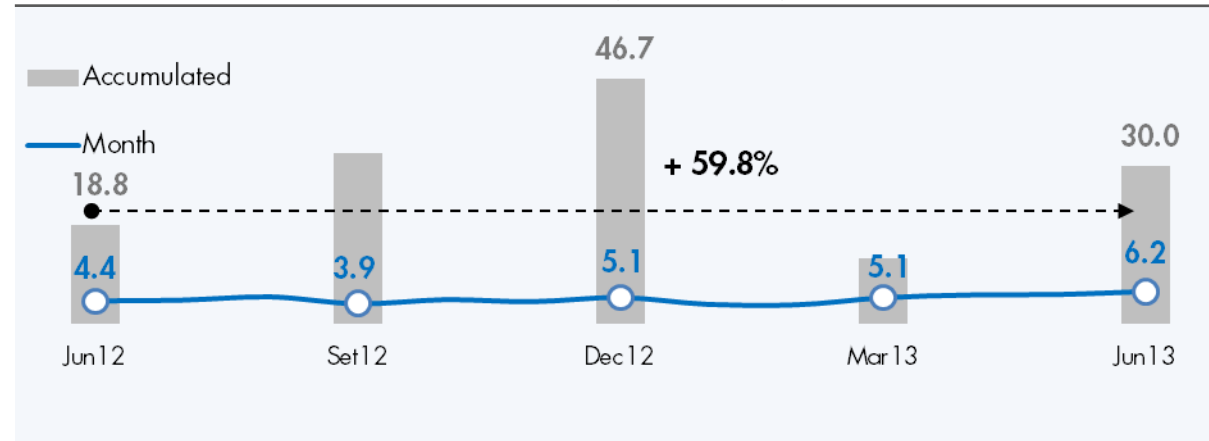


HOUSING LENDING

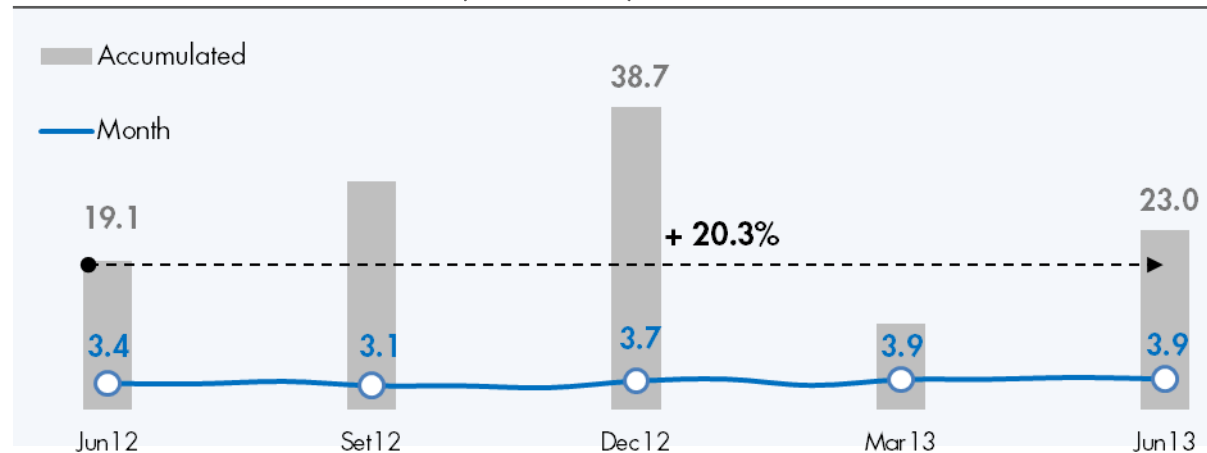
Housing Lending (R\$ billion)



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

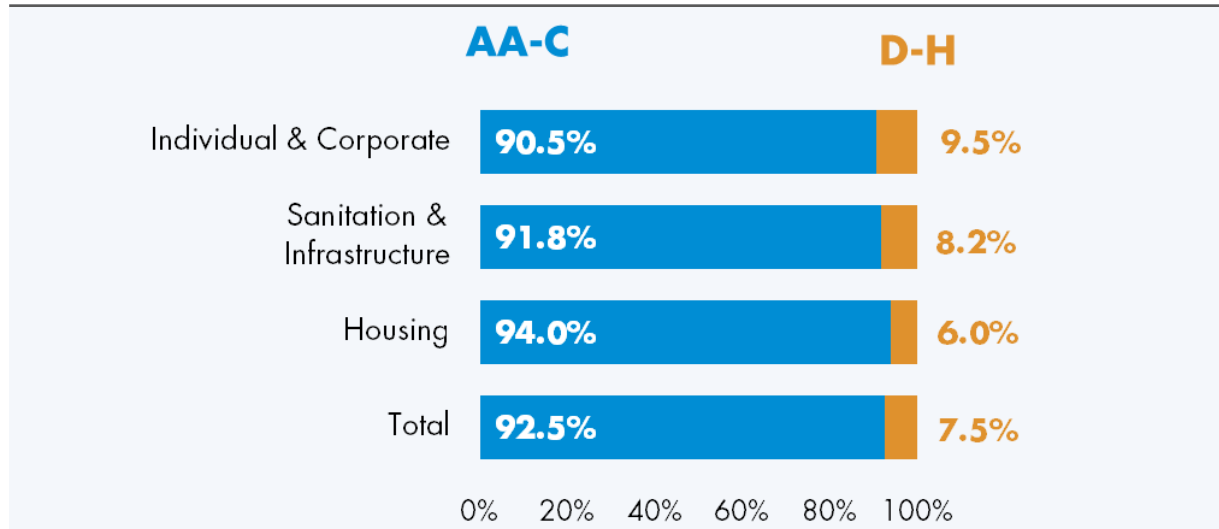


FGTS Funds - accumulated (R\$ billion)

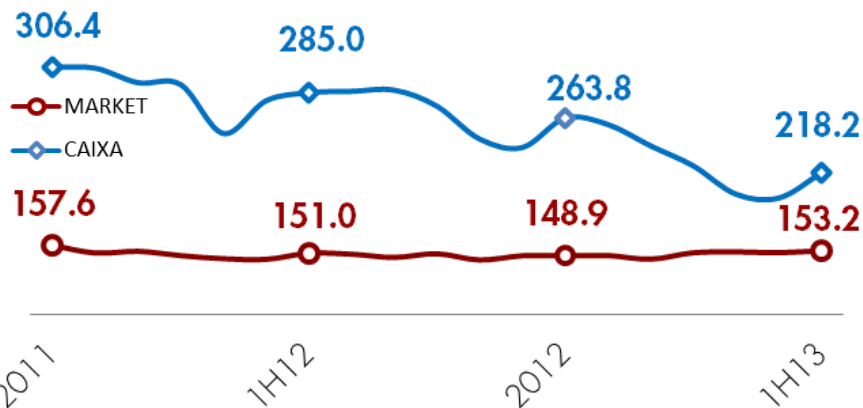


CREDIT QUALITY

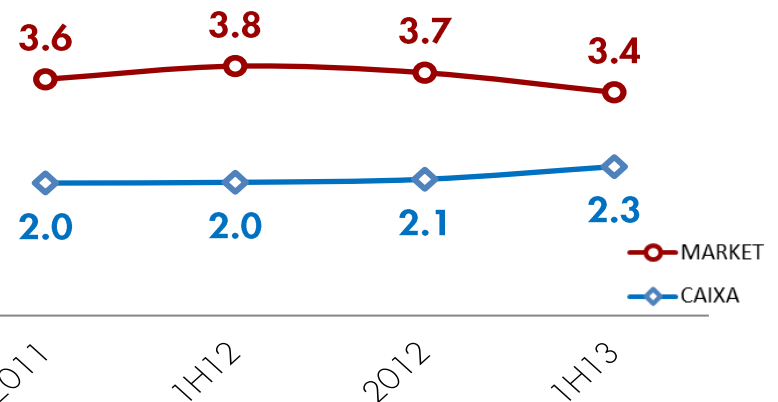
Rating (%)¹



Coverage Ratio - 90 days (%)²



Delinquency Ratio > 90 days (%)

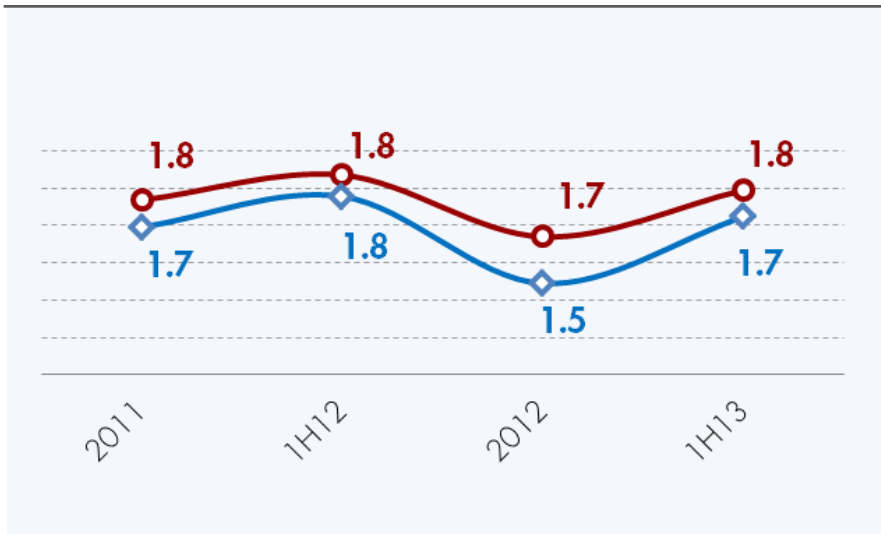


¹According to Central Bank Resolution 2682 of December 21, 1999.

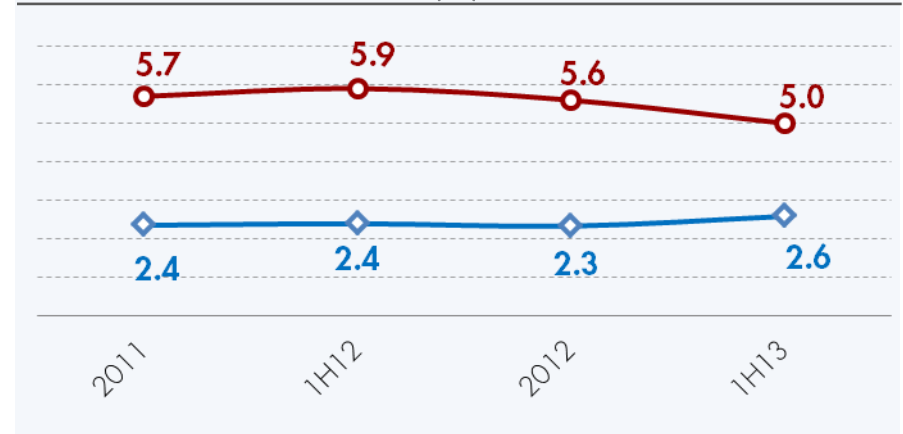
²Allowance for loan losses balance / Commercial credit portfolio balance expired term over 90 days.

DELIQUENCY RATIO BREAKDOWN

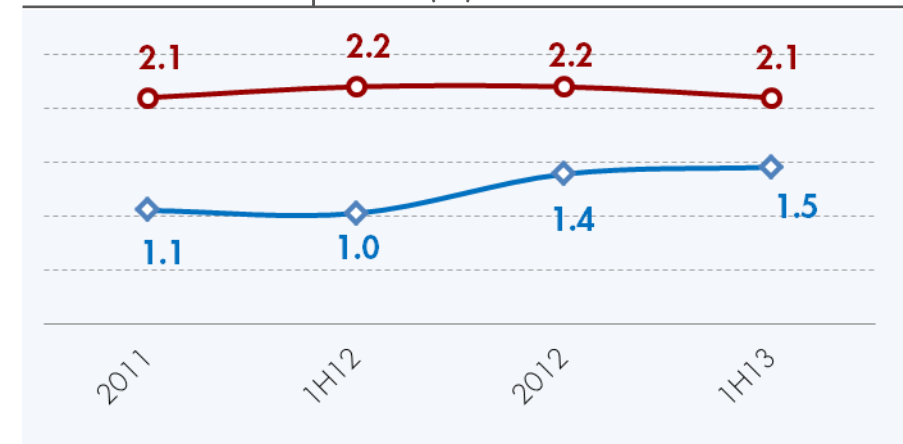
Real Estate Loans (in %)



Total Loans – Individuals (%)



Total Loans – Corporate (%)



—○— MARKET
—◇— CAIXA



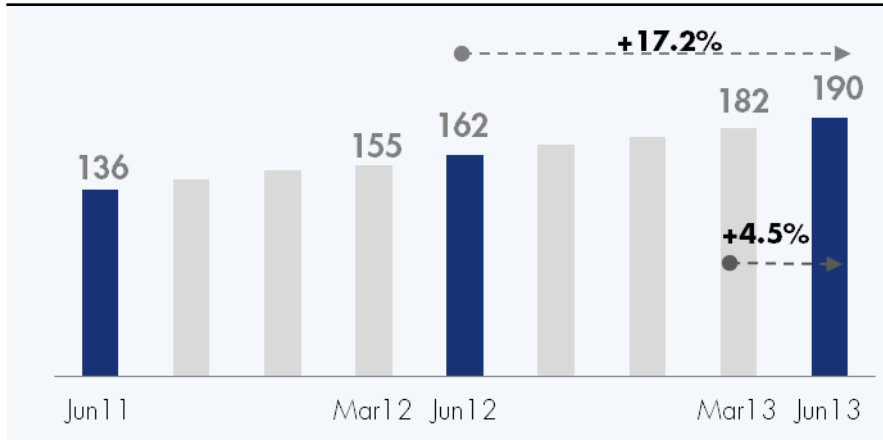
MAIN LIABILITIES

ITEMS	1H13	1H12	1Q13	▲% 1H12 / 1H13
Deposits	342,176	285,262	323,294	19.95
Deposits Obtained in the Open Market	136,235	87,141	102,185	56.34
Funds from Acceptances and Issue of Securities (capital market)	64,920	30,345	56,782	113.94
Interbank and Interdepartmental Accounts	2,356	1,693	2,032	39.16
Borrowings and Local Onlendings	140,850	104,042	132,282	35.38
Others	102,153	65,402	89,032	56.19
Hybrid capital and debt instruments	37,272	14,532	28,770	156.48
Subordinated debt instruments	12,541	11,838	12,367	5.94
Equity	25,613	21,982	25,432	16.51
Total	814,303	595,868	731,039	36.66

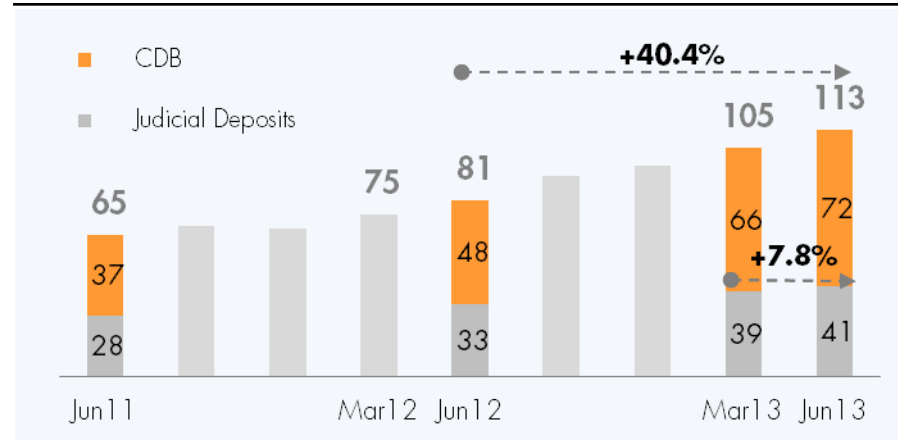


FUNDING HIGHLIGHTS

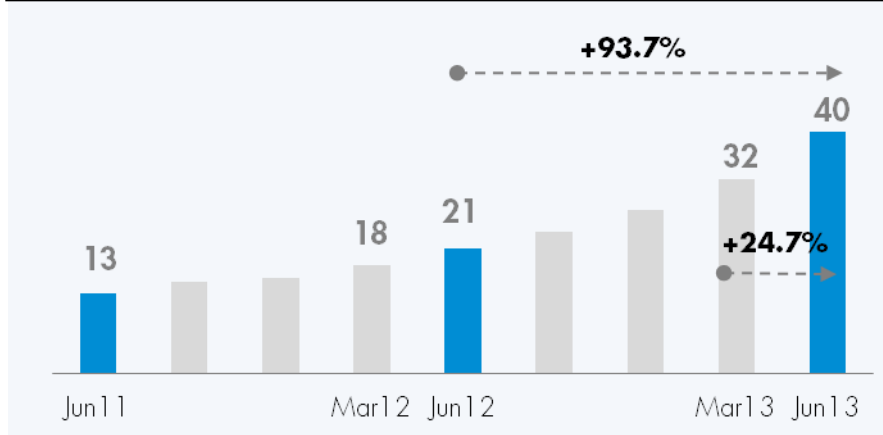
Savings Deposits (R\$ billion)



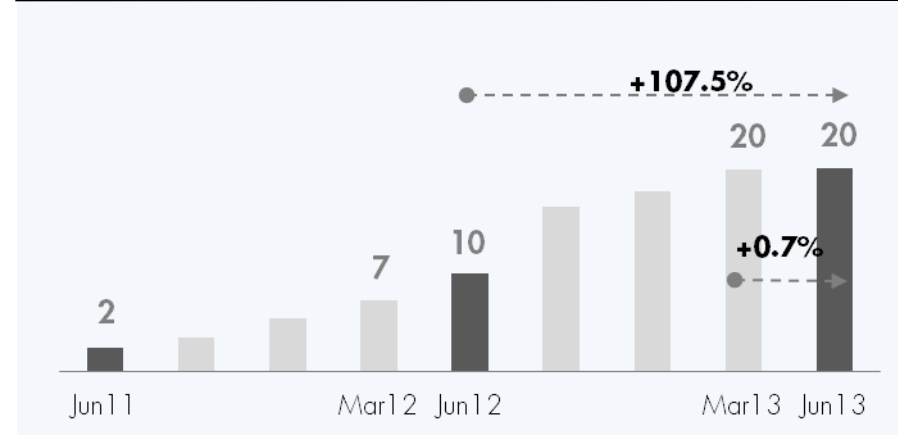
Time Deposits (R\$ billion)



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



Capital Markets Instruments (R\$ billion)



INCOME STATEMENT HIGHLIGHTS

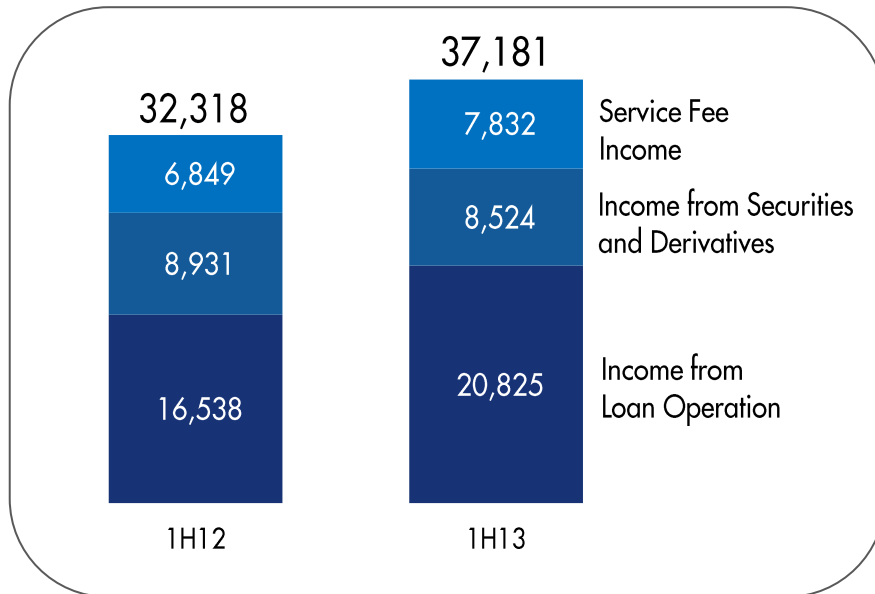
ITEMS	1H13	1H12	1Q13	▲% 1H12 / 1H13
Results from Financial Intermediation	9,197	8,205	4,521	12.1
Loan operations	20,825	16,538	9,889	25.9
Securities and Derivative financial instruments	8,524	8,931	3,999	(4.6)
Money market funds	(14,511)	(13,354)	(6,644)	8.7
Allowance for loan losses	(4,322)	(3,635)	(2,080)	18.9
Service revenues and income banking fee	7,832	6,849	3,752	14.3
Administrative expenses	(12,031)	(10,200)	(5,899)	18.0
Personnel expenses	(7,515)	(6,219)	(3,728)	20.8
Other administrative expenses	(4,516)	(3,981)	(2,172)	13.4
Other operating revenues/expenses	(901)	(1,094)	(486)	(17.6)
Operating Profit	3,112	2,878	1,407	8.1
Income Tax and Social Contribution	424	354	144	19.7
Profit	3,141	2,846	1,310	10.3



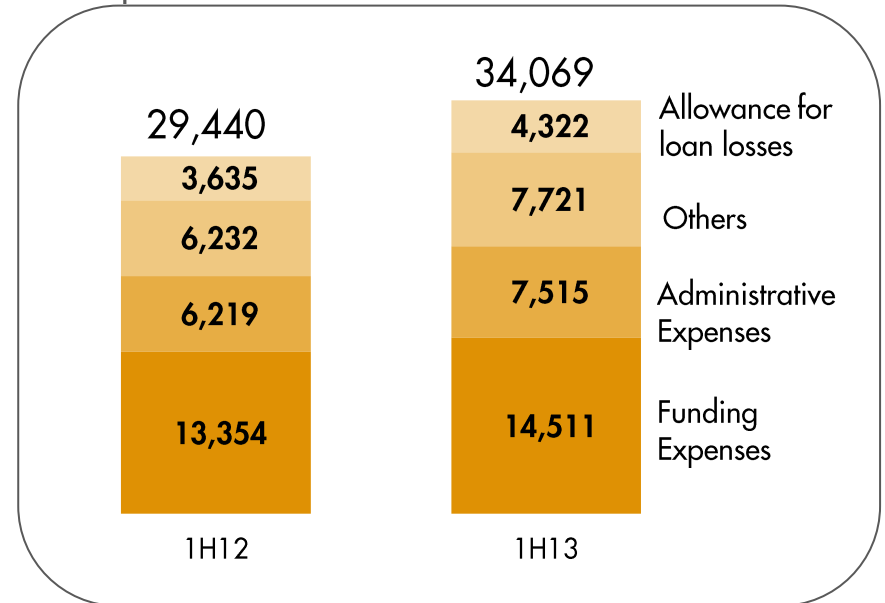
OPERATING PROFIT

Breakdown – 1H13 (R\$ million)

Revenues



Expenses

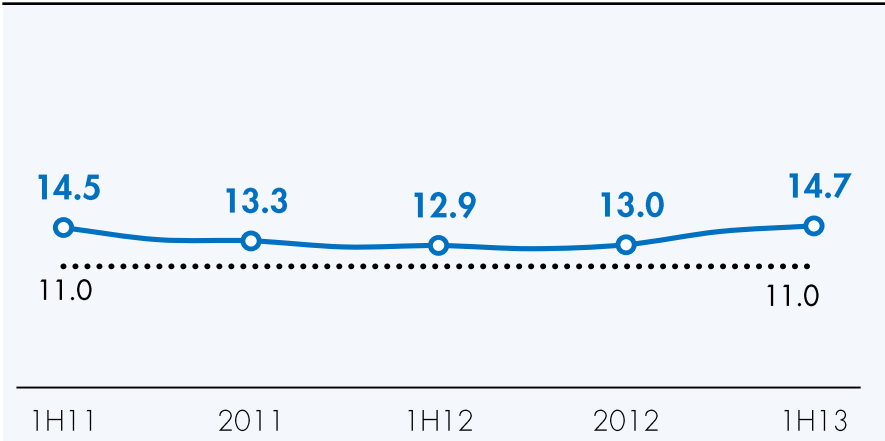


Operating Profit 1H13 = 3,112
(+ 8.1% 1H12)



EQUITY RATIOS

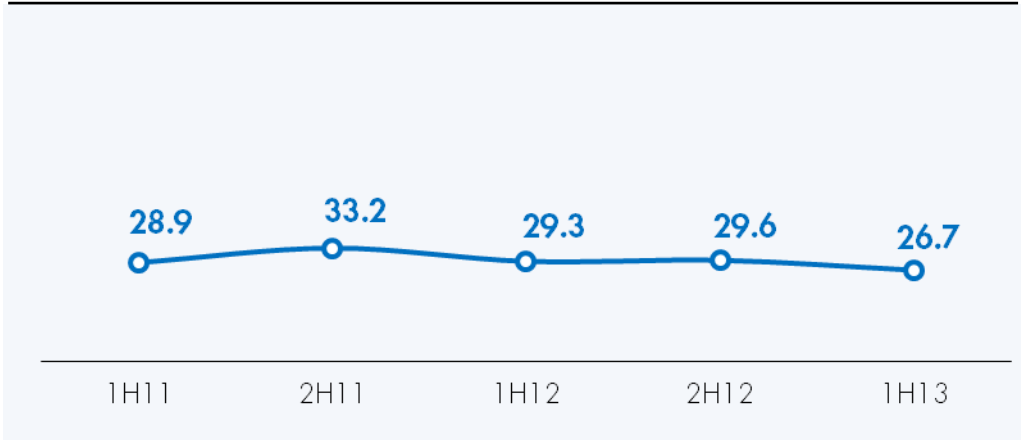
Basel Ratio (%)



Operating Efficiency Ratio Accumulated (%)



ROE (%) Annualized



MARKET SHARE

ITEMS	1H13	1H12	1Q13	▲ p.p 1H12 / 1H13
Total Loans	16.9	13.9	16.0	3.0
Individuals Loans*	26.5	22.2	25.4	4.3
Corporate Loans*	8.9	7.0	8.1	1.9
Housing Credit	68.7	69.1	69.2	(0.4)
Savings deposits	35.2	36.1	35.3	(0.9)
Demand deposits	15.3	16.8	15.5	(1.5)
Time Deposits	12.4	7.4	11.4	5.0
LH / LCI	52.3	35.4	46.9	16.9
Capital Market Instruments	10.1	6.4	10.9	3.7
Asset Management	8.4	6.8	8.3	1.6

*Including housing.



CAIXA