

2012 Earnings

CAIXA

Consolidated

Disclaimer



This presentation is based on CAIXA Consolidated Financial Statements as of December 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.

Highlights

R\$ billion unless otherwise state



Total Loans	R\$ 353.7 Balance	+ 41.8% Annualized	R\$ 333.5 * New loans (+37,0% 2011)
Commercial Credit Portfolio	R\$ 121.5 Balance	+ 53.2% Annualized	R\$ 177.2 New loans (+35,9% 2011)
Housing	R\$ 205.8 Balance	+ 34.6% Annualized	R\$ 106.7 New loans (+33.3% 2011)
Savings Deposits	R\$ 175.6 Balance	+ 16.8% Annualized	R\$ 15.6 Net funding (+37,9% 2011)
Time Deposits**	R\$ 59.0 Balance	+ 50.5% Annualized	R\$ 15.9 Net funding (+237,2% 2011)
Service Network/ Clients	3,529 Branches and CSB (+653 2011)	65 million Clients	22.6 million Current Accounts

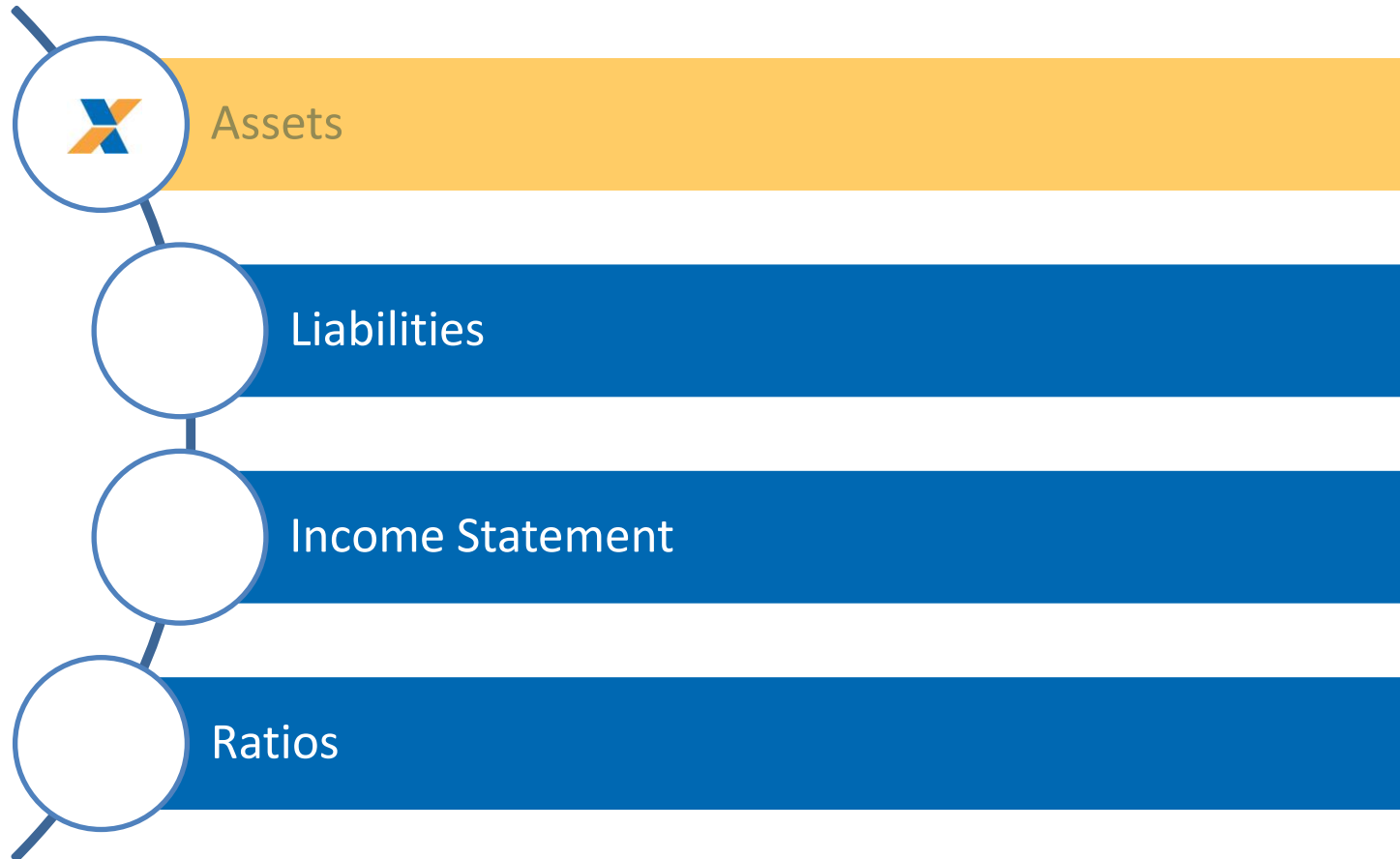
R\$
6.1
billion

Profit in
2012
(+17.0%
12M11)

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

** Time deposits exclude legal judicial

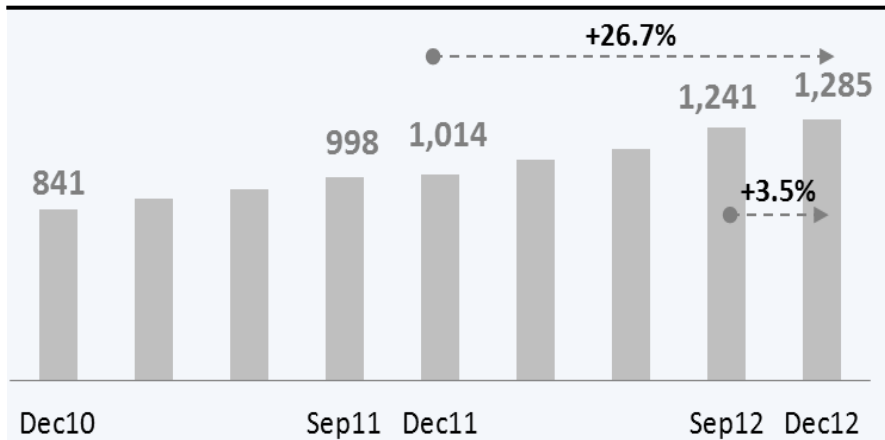
Agenda



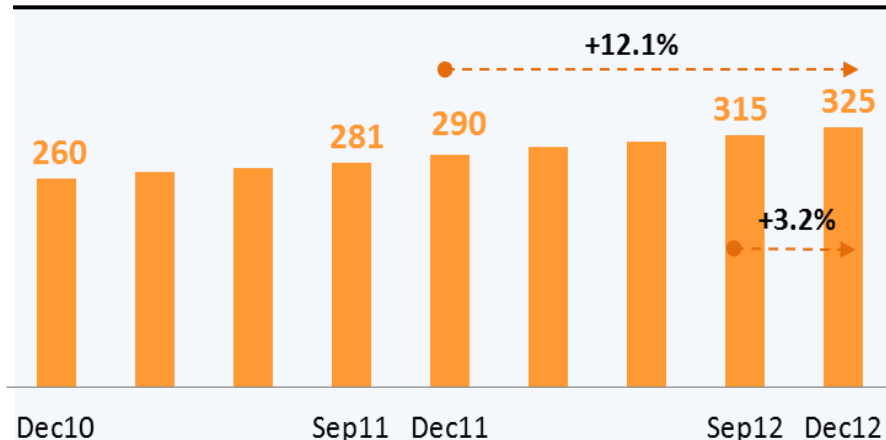
Total Assets Management



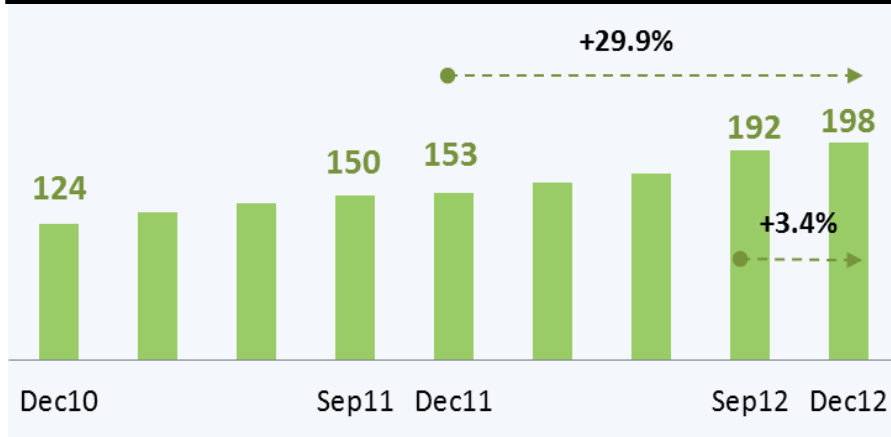
Total Assets Under Management (R\$ billion)



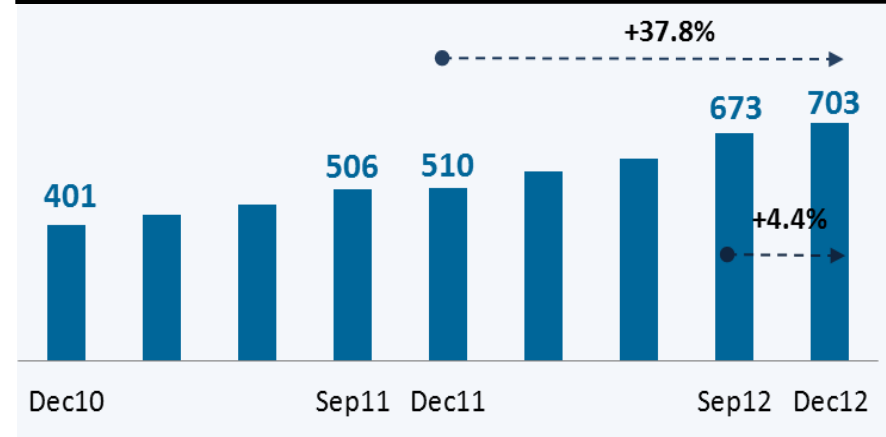
FGTS (R\$ billion)



Asset Management excluded FGTS (R\$ billion)



CAIXA Total Assets (R\$ billion)



Main Asset



R\$ million

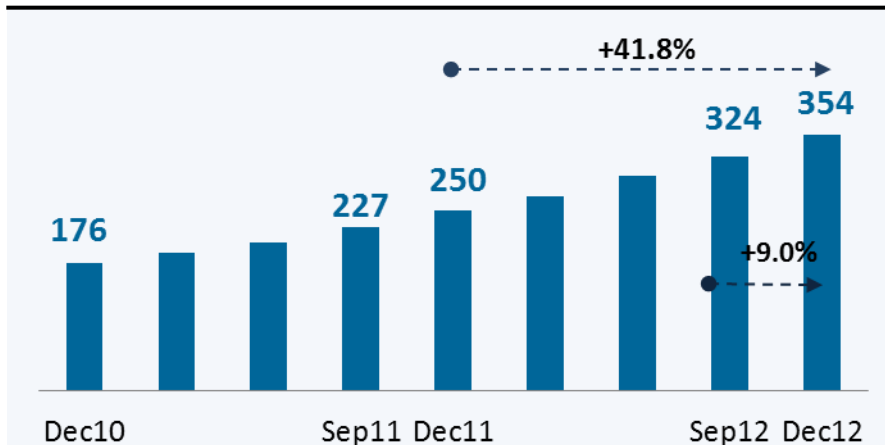
ITEMS	Dec12	Dec11	Sep12	▲%	
				Quarter	12 Months
Cash and Banks and Short-term Interbank Investments	83,219	56,779	100,894	(17.5)	139.9
Securities and Derivative Financial Instruments	138,964	128,116	125,907	10.4	16.1
Interbank and Interdepartmental Accounts	92,371	88,472	91,263	1.2	13.9
Loan Operations	353,740	297,601	324,499	9.0	41.8
Allowance for Loan Losses	(19,717)	(17,570)	(18,576)	(46.1)	(25.6)
Other Receivables	45,795	34,390	40,913	11.9	36.2
Permanent Assets	7,568	7,448	7,485	1.1	22.0
Total	702,895	510,214	673,373	44.0	37.8

Loan Operations

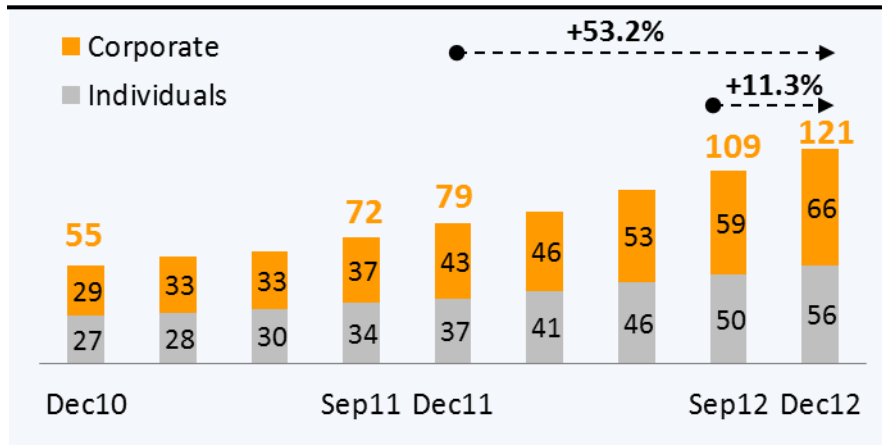


CAIXA's loan portfolio grew 41.8% in 12 months.

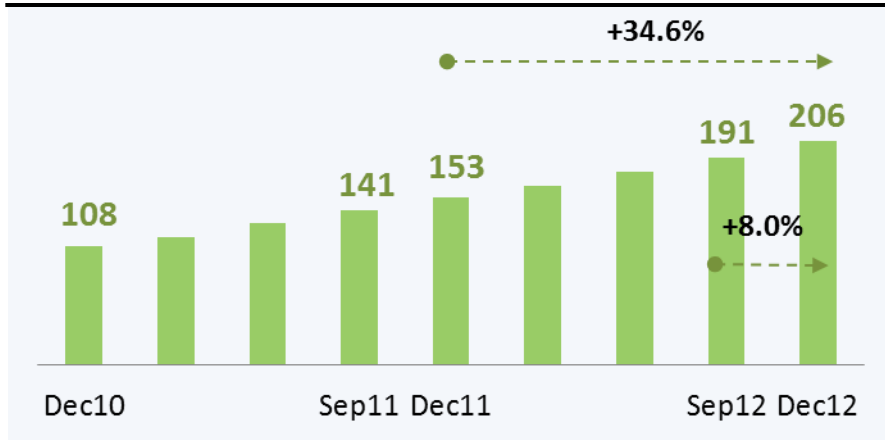
Total Loan Operations (R\$ billion)



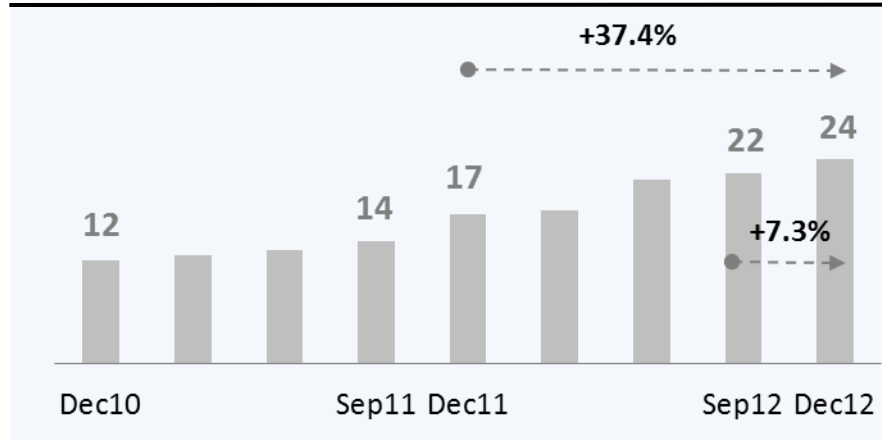
Commercial Credit Portfolio (R\$ billion)



Housing (R\$ billion)



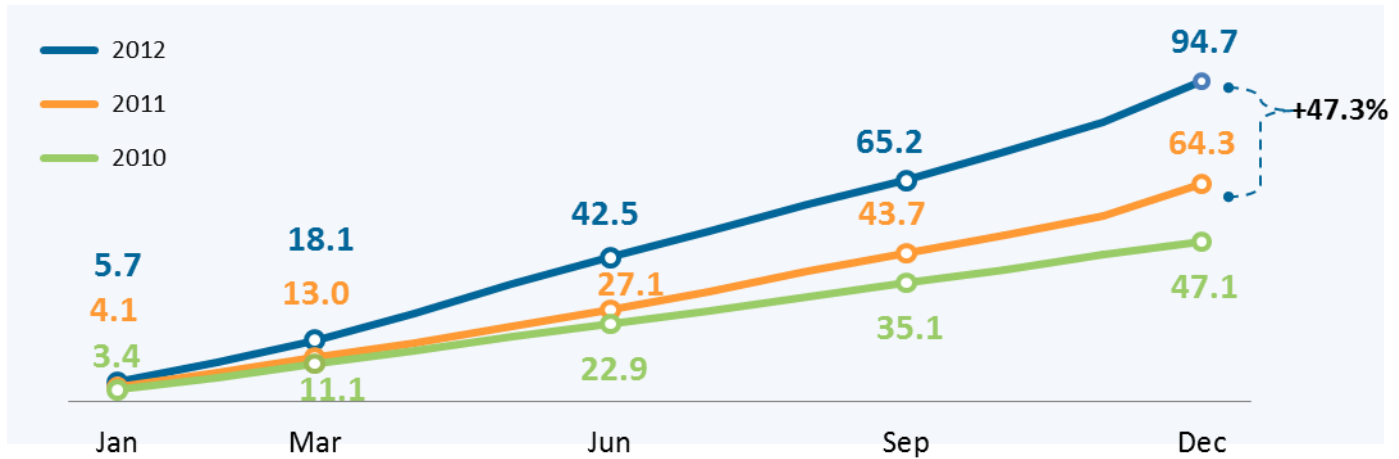
Sanitation & Infrastructure (R\$ billion)



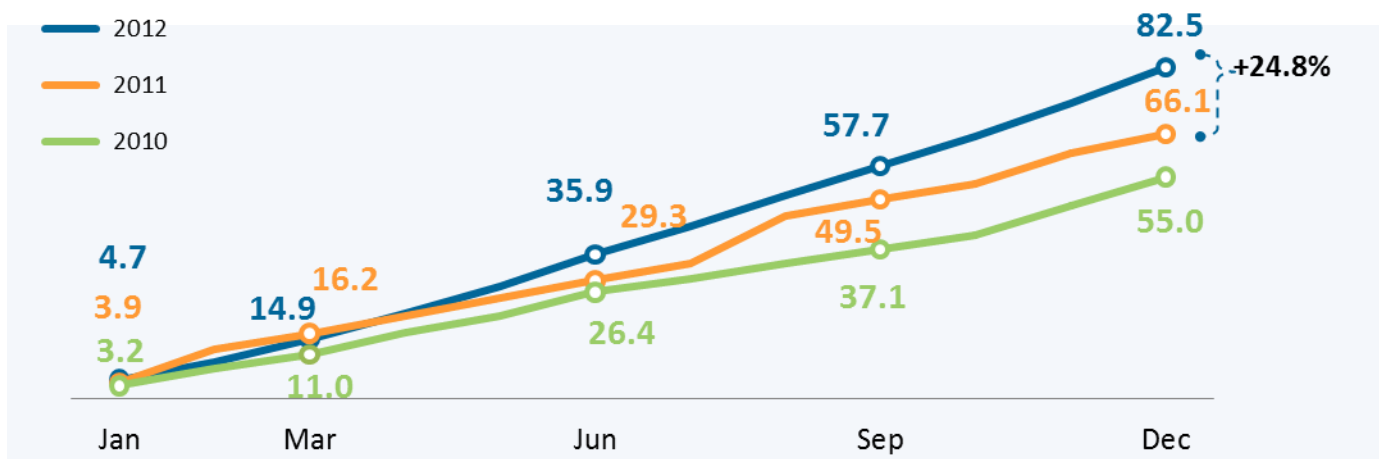
Commercial Lending



Individual Lending – Accumulated (R\$ billion)



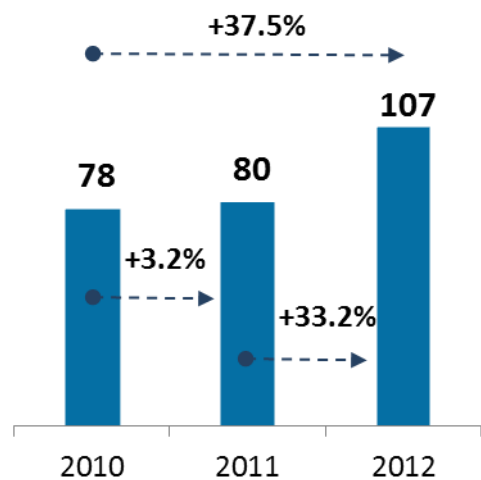
Corporate Lending – Accumulated (R\$ billion)



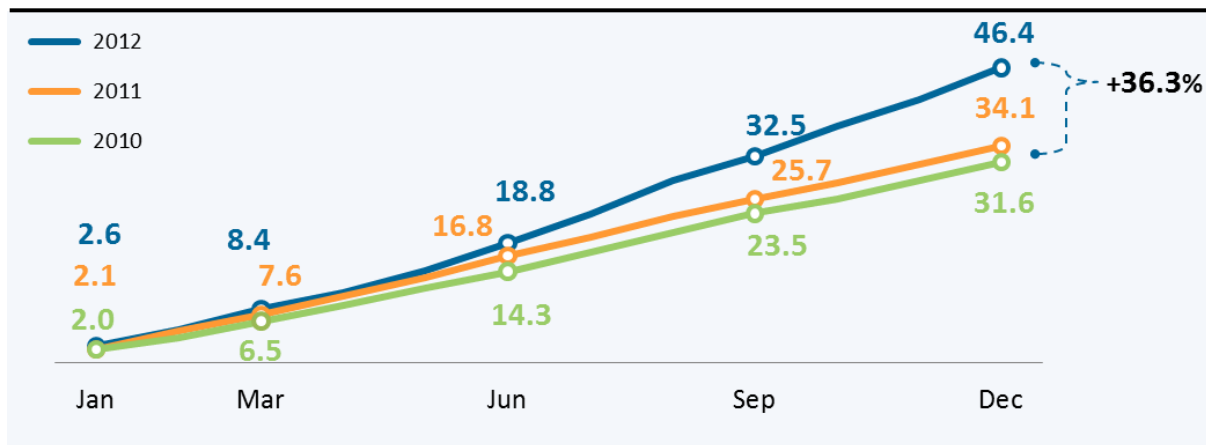
Housing Lending



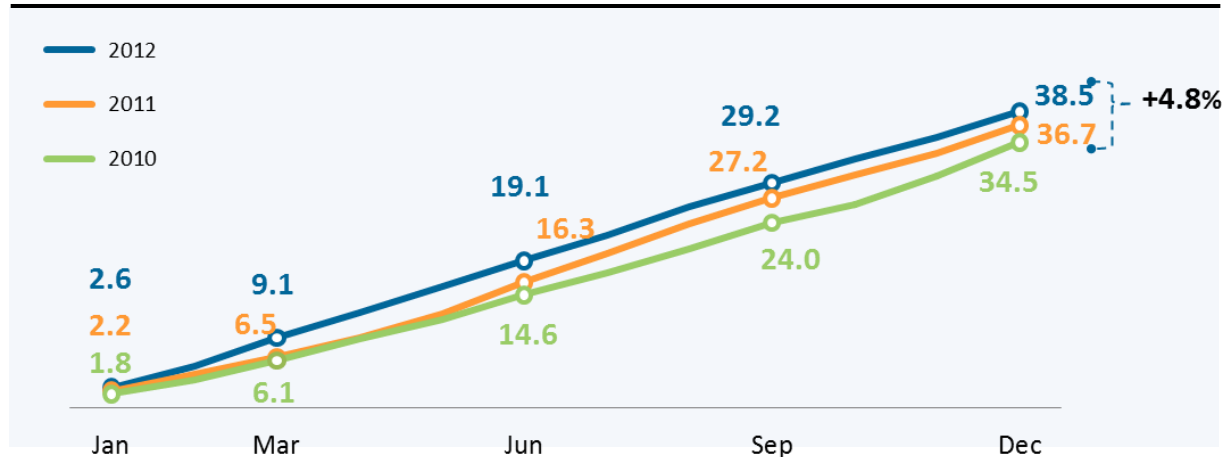
Housing Lendind (R\$ billion)



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



FGTS Funds - accumulated (R\$ billion)

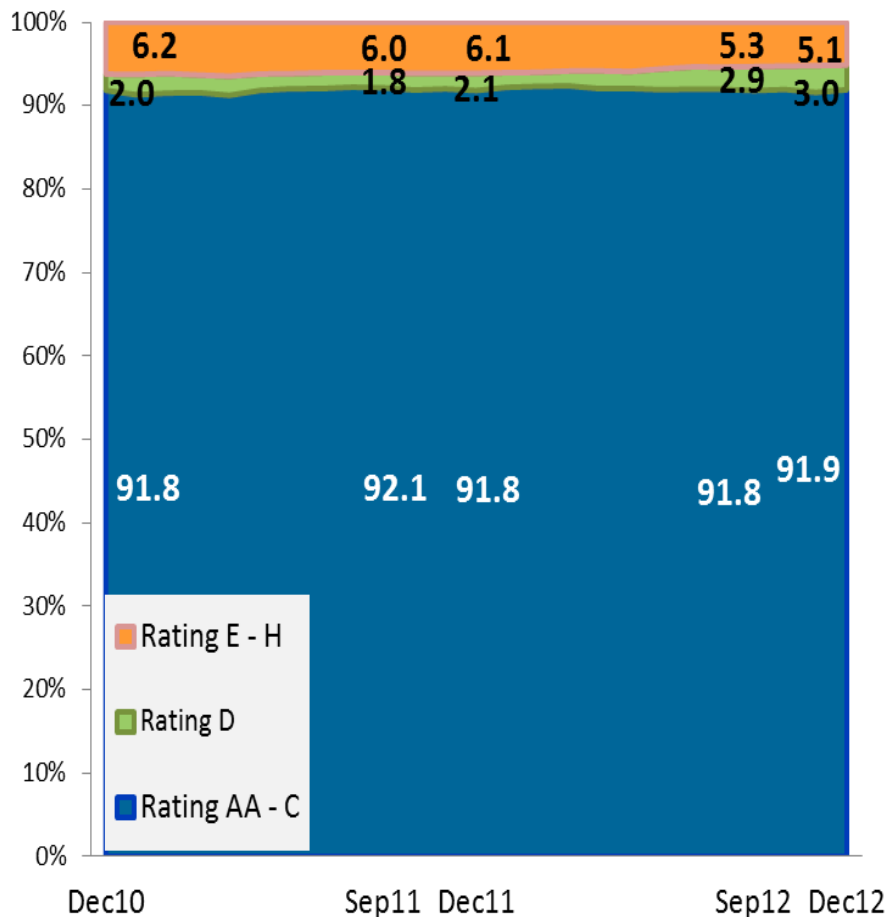


Quality of Credit

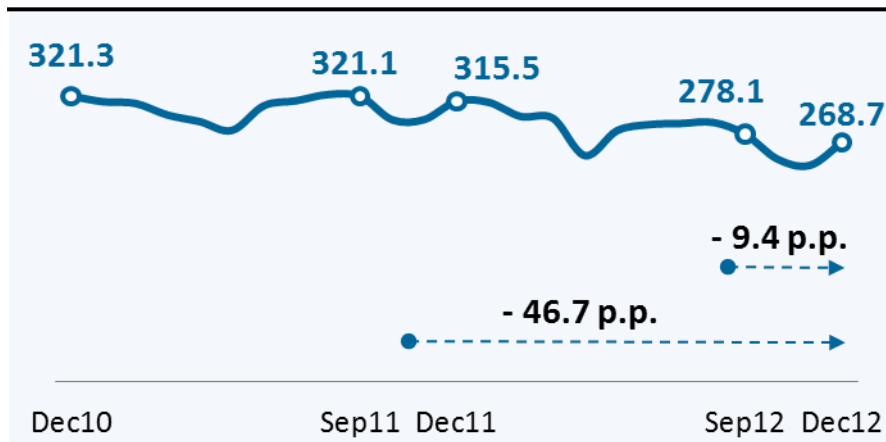


Total delinquency stable at 2.1%

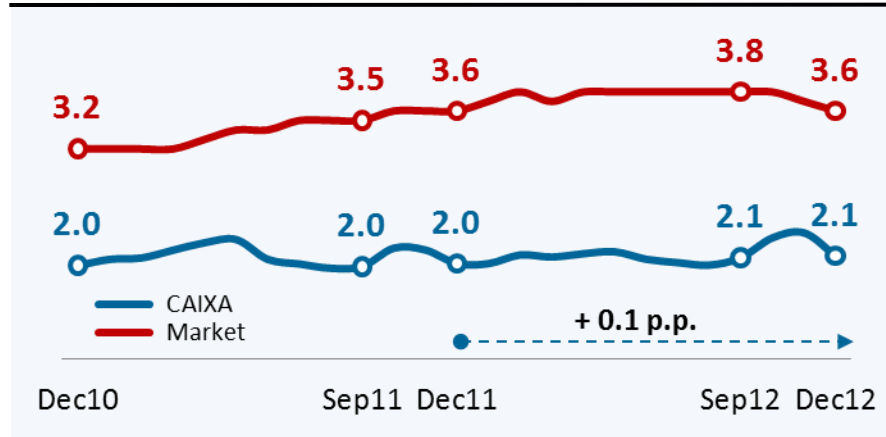
Rating (%)



Coverage Ratio - 90 days* (%)



Delinquency Ratio > 90 days (%)

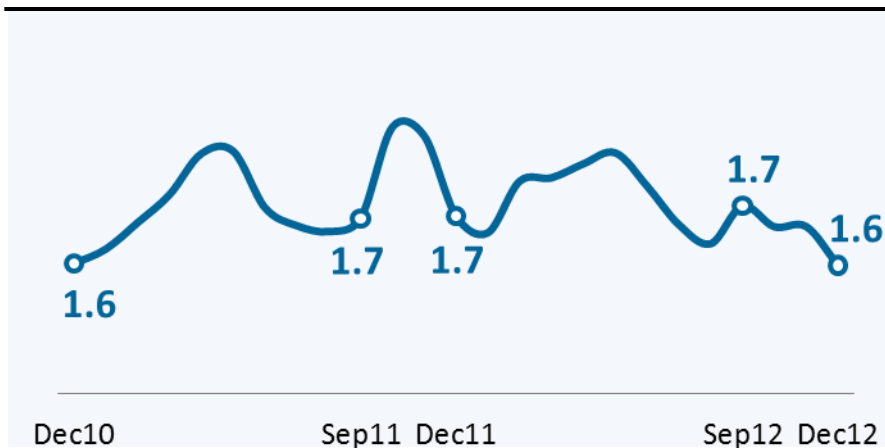


* Allowance for loan losses balance / Commercial credit portfolio balance expired term over 90 days

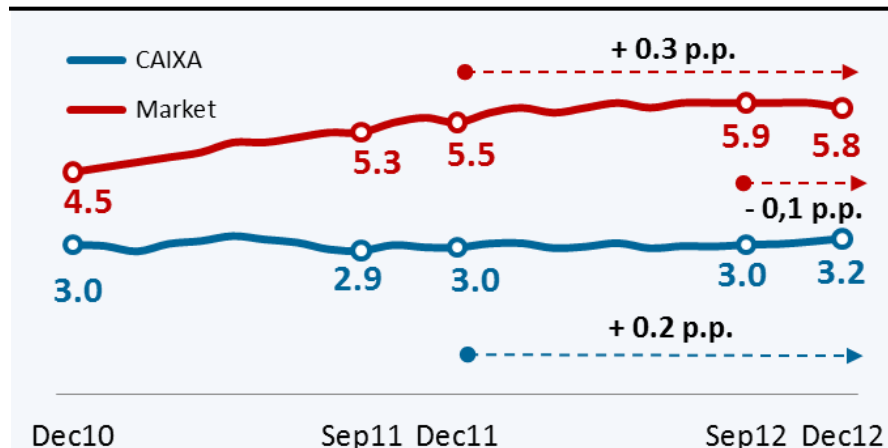
Delinquency Ratio Breakdown



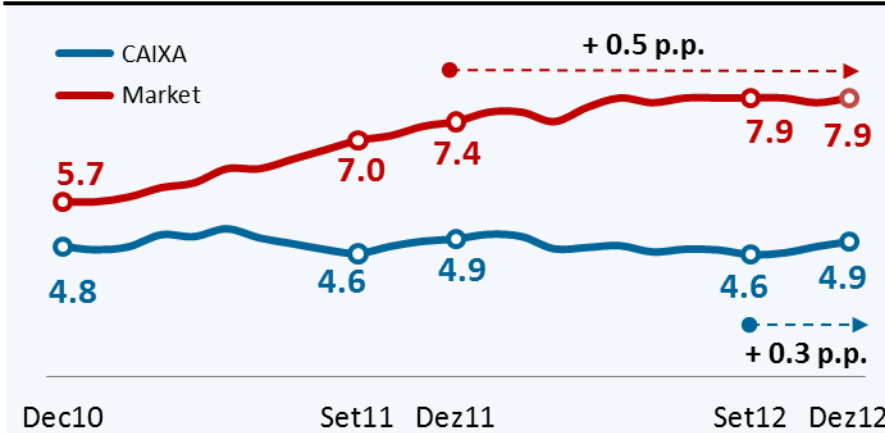
Mortgage Loans (in%)



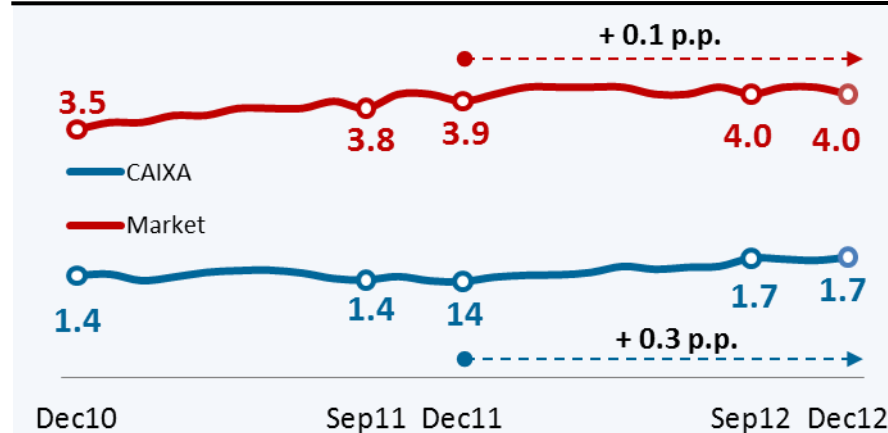
Commercial – Individuals & Corporate (in%)



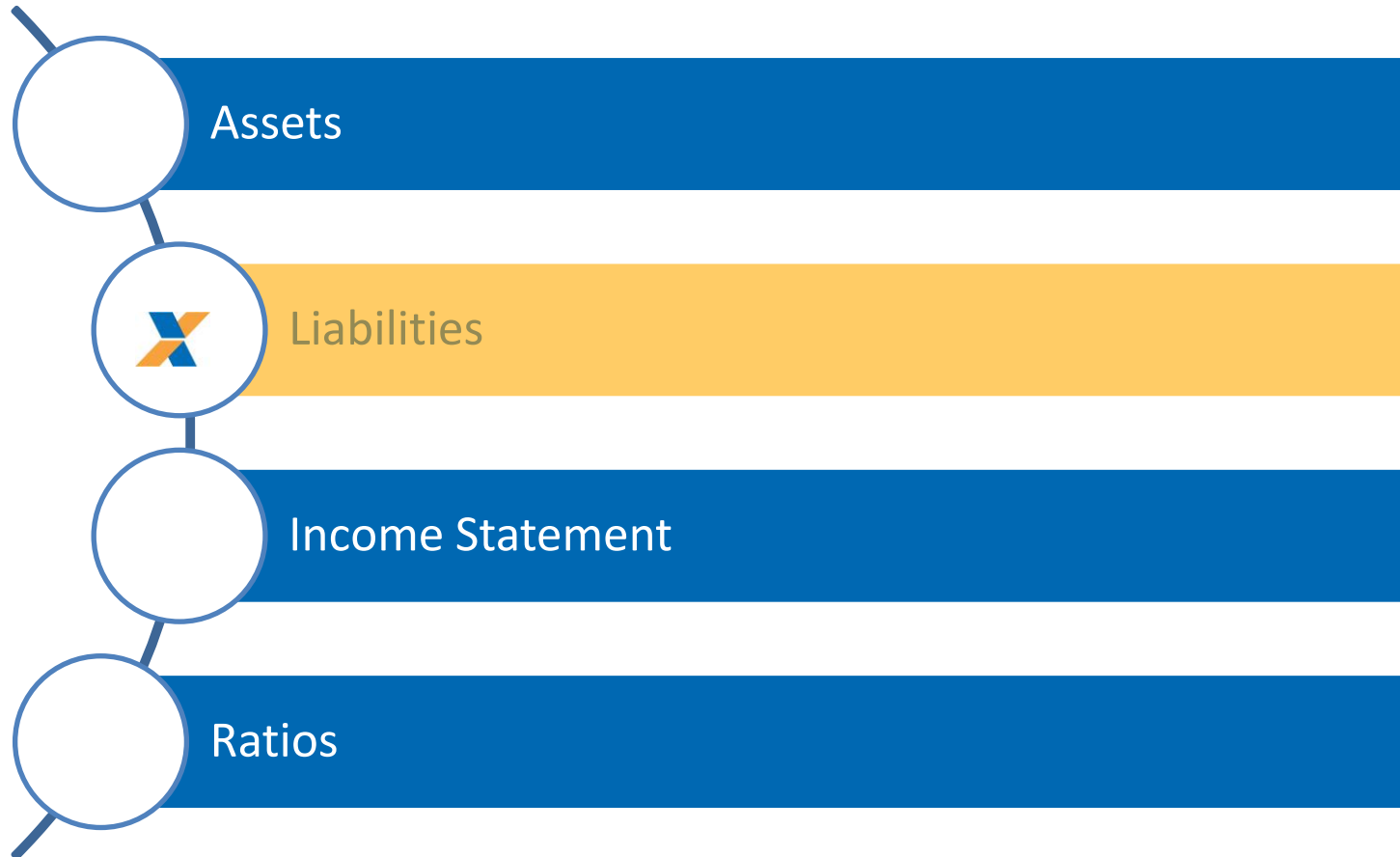
Individuals (in %)



Corporate (in%)



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Liabilities Highlights



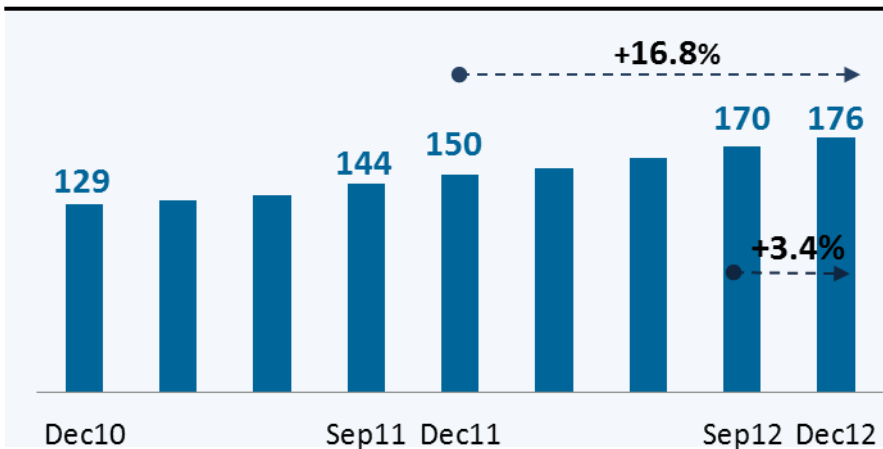
R\$ million

ITEMS	Dec12	Sep12	Dec11	▲ %	
				Quarter	12 Months
Deposits	319,041	303,278	259,829	5.2	22.8
Deposits Obtained in the Open Market	93,909	108,898	55,408	(13.8)	69.5
Funds from Acceptances and Issue of Securities (capital market)	49,003	39,691	21,078	23.5	132.5
Interbank and Interdepartmental Accounts	1,758	2,028	1,424	(13.3)	23.4
Borrowings and Local Onlendings	123,781	112,044	91,620	10.5	35.1
Others	90,346	84,872	61,292	6.4	47.4
Hybrid capital and debt instruments	28,453	27,889	13,884	2.0	104.9
Subordinated debt instruments	12,191	12,016	8,551	1.5	42.6
Equity	25,057	22,460	19,561	11.6	28.1
Total	702,895	673,373	510,214	4.4	37.8

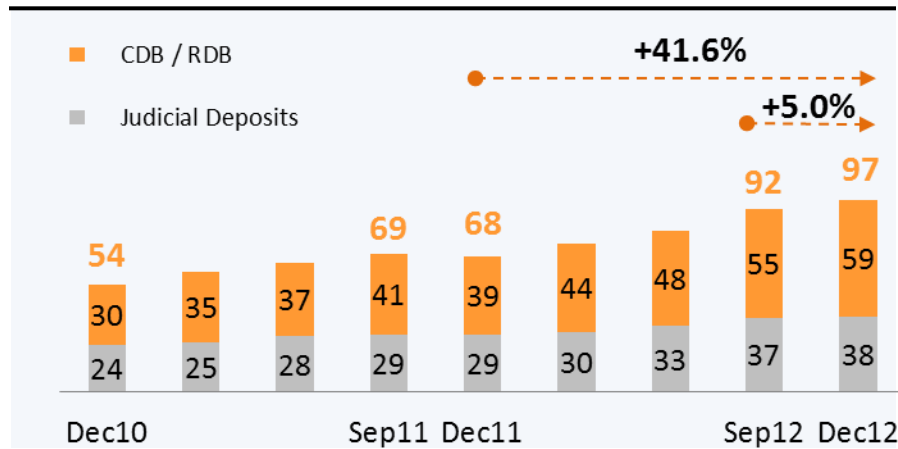
Funding Highlights



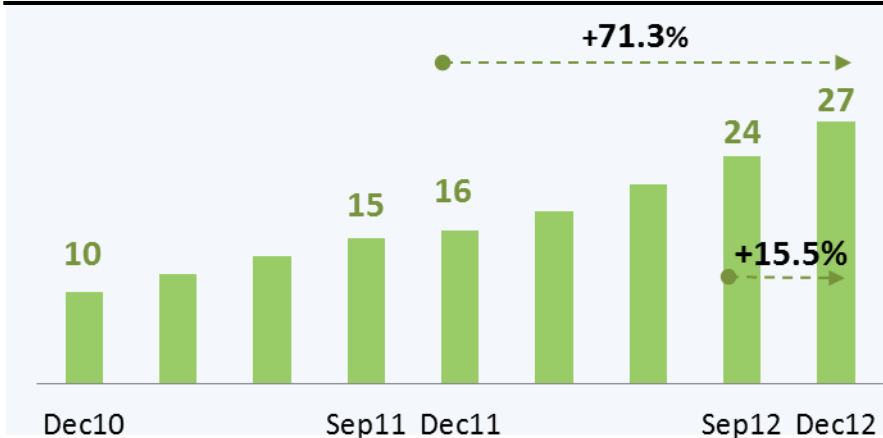
Saving deposits (R\$ billion)



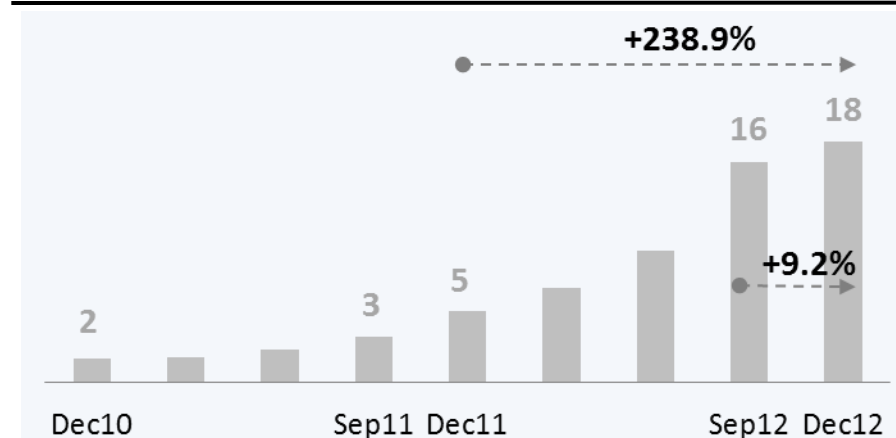
Time Deposits (R\$ billion)



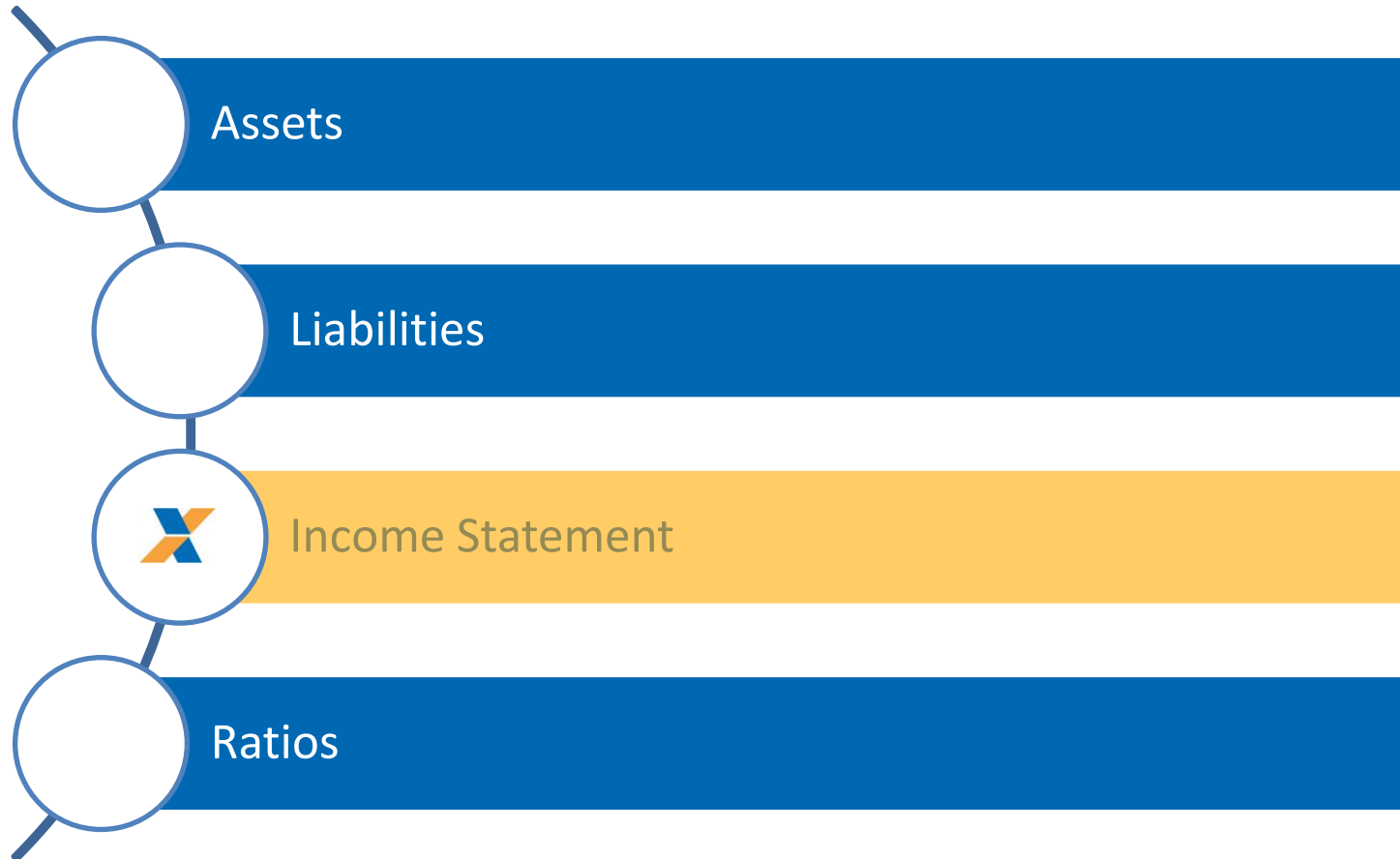
Mortgage Linked Notes - LH / LCI (R\$ bi)



Capital Markets Instruments (R\$ billion)



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Income Statement Highlights



ITEMS	2012	2011	4Q12	3Q12	▲%	
					Quater	12M12 / 12M11
Results from Financial Intermediation	16,905	14,227	4,779	3,921	21.9	18.8
Loan operations	34,391	27,967	9,200	8,653	6.3	23.0
Securities and Derivative financial instruments	17,850	18,226	4,571	4,348	5.1	(2.1)
Money market funds	(26,942)	(25,924)	(6,741)	(6,847)	(1.6)	3.9
Allowance for loan losses	(7,680)	(6,816)	(2,101)	(1,944)	8.0	12.7
Service revenues and income banking fee	14,281	12,646	3,787	3,644	3.9	12.9
Administrative expenses	(22,095)	(18,925)	(6,524)	(5,371)	21.5	16.8
Personnel expenses	(13,520)	(11,642)	(4,096)	(3,205)	27.8	16.1
Other administrative expenses	(8,576)	(7,283)	(2,428)	(2,167)	12.1	17.8
Other operating revenues/expenses	(2,156)	(1,676)	(594)	(468)	26.8	28.6
Operating Profit	5,030	4,603	928	1,224	(24.1)	9.3
Income Tax and Social Contribution	2,097	1,605	1,220	523	133.3	30.6
Profit for the 12 month period	6,066	5,183	1,869	1,350	38.5	17.0

R\$ million

Credit Operation Revenues



R\$ million

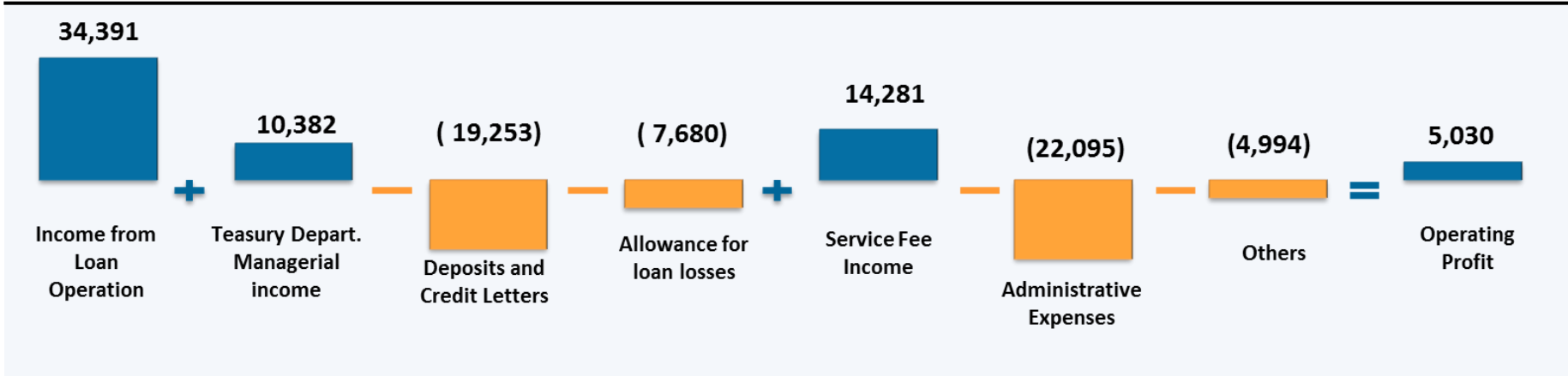
REVENUE	2012	2011	4Q12	3Q12	▲%	
					Quarter	12M
Commercial	18,070	14,567	4,848	4,560	6.3	24.0
Housing	14,864	12,317	4,018	3,741	7.4	20.7
Infrastructure	1,428	1,044	328	345	(4.9)	36.8
Total	34,391	27,967	9,200	8,653	6.3	23.0

Operating Profit

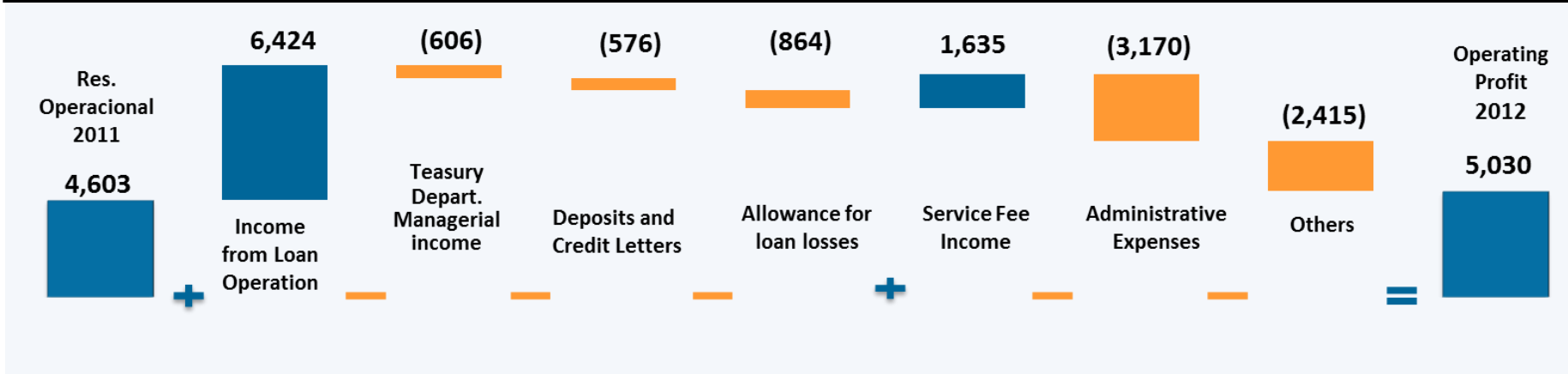


Operating Profit grew 9,3% in 12 months.

Breakdown– 2012 (R\$ million)



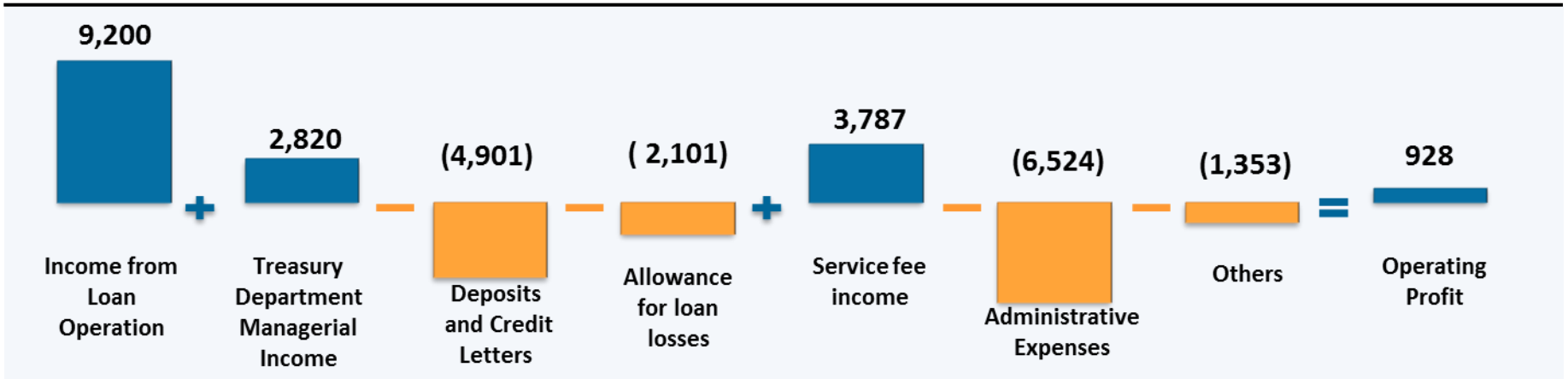
Variation – 2011 x 2012 (R\$ million)



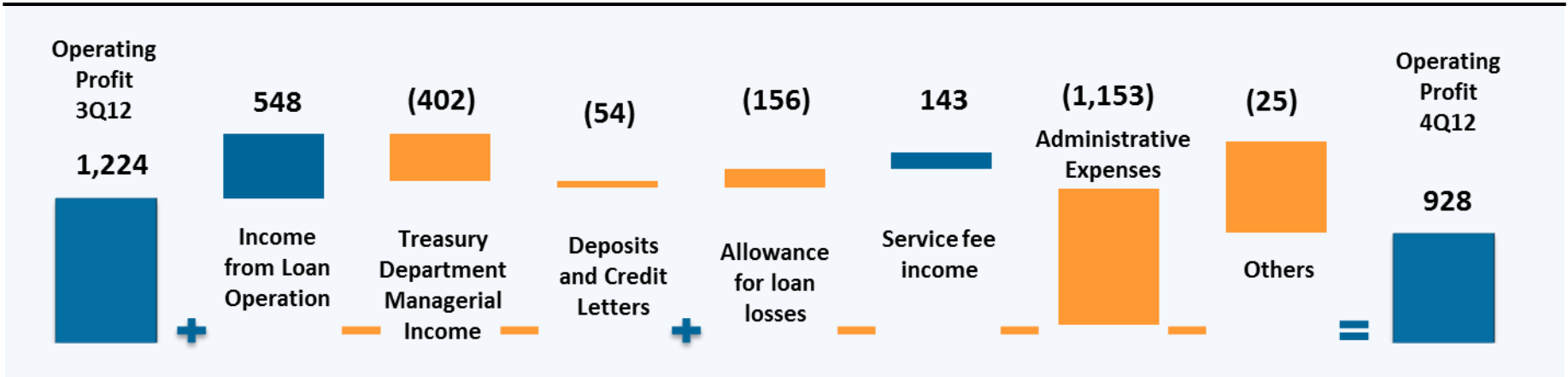
Operating Profit



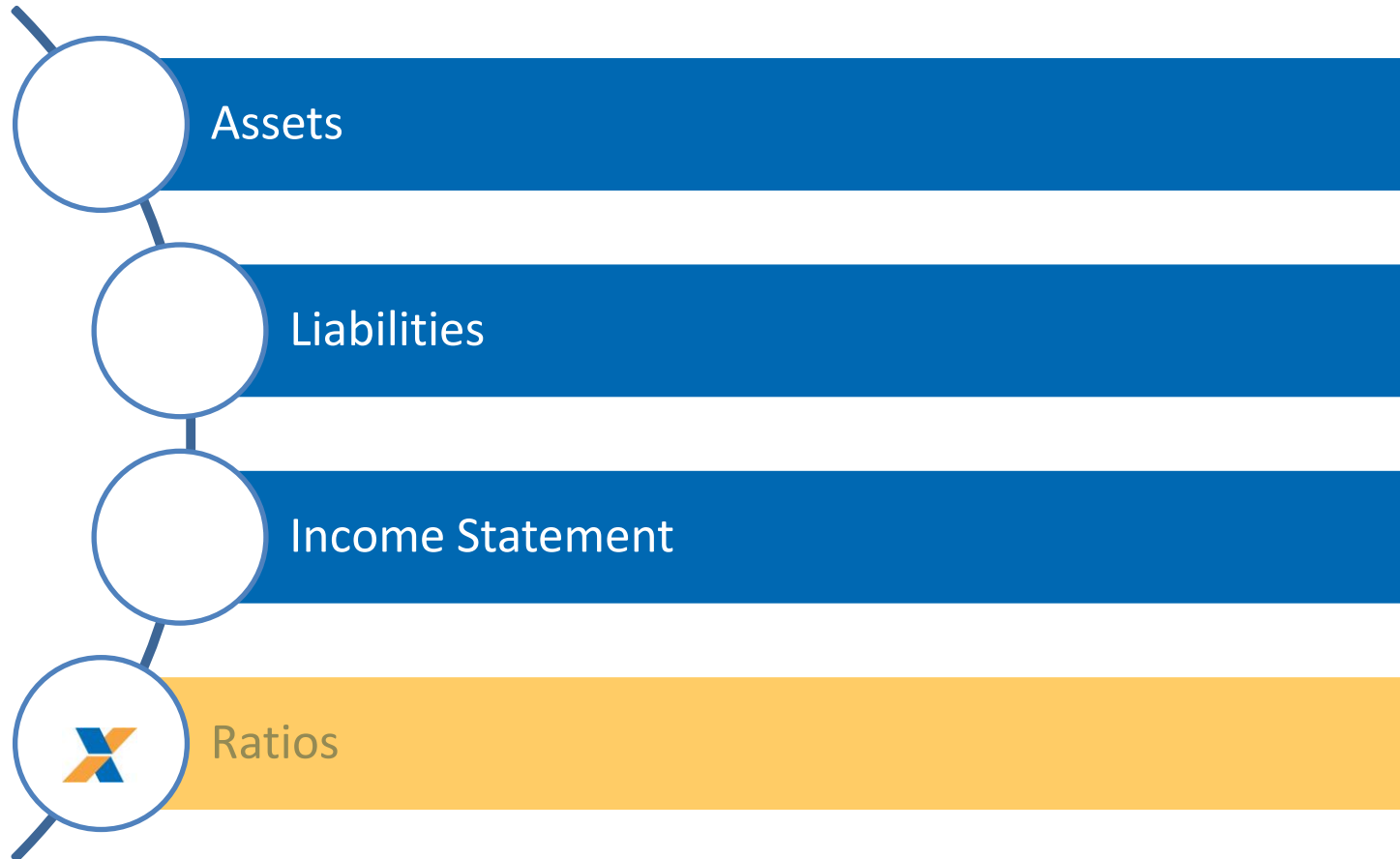
Breakdown – 4Q12 (R\$ million)



Variation – 3Q12 x 4Q11 (R\$ million)



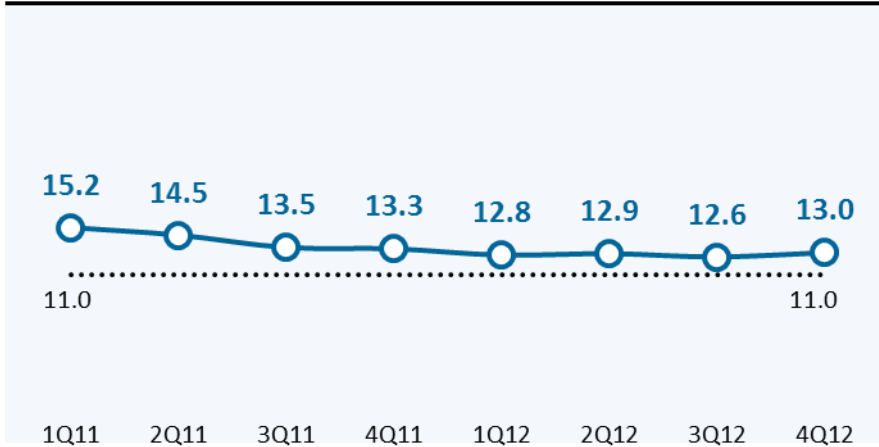
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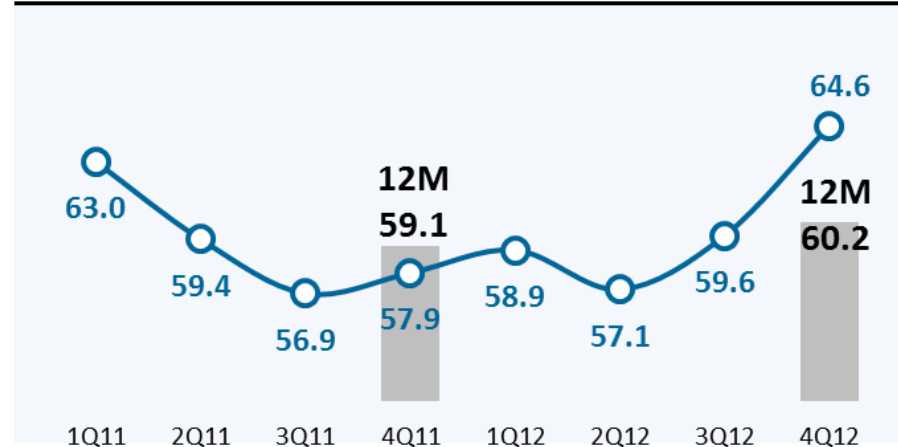
Equity Ratios



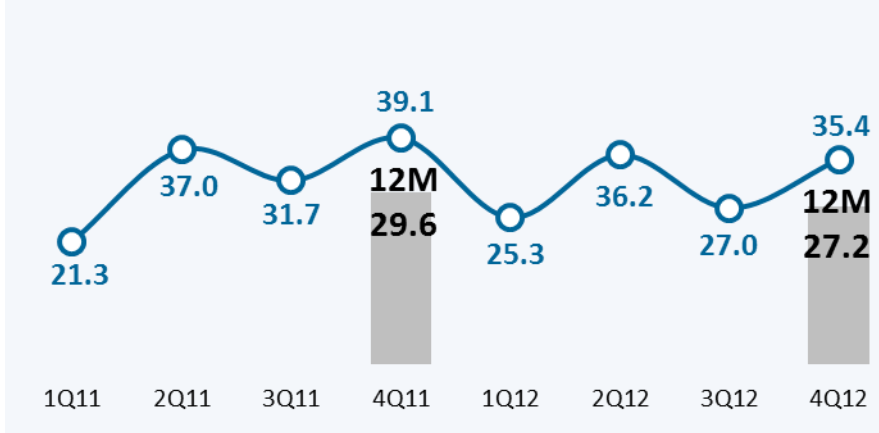
Basel Ratio (%)



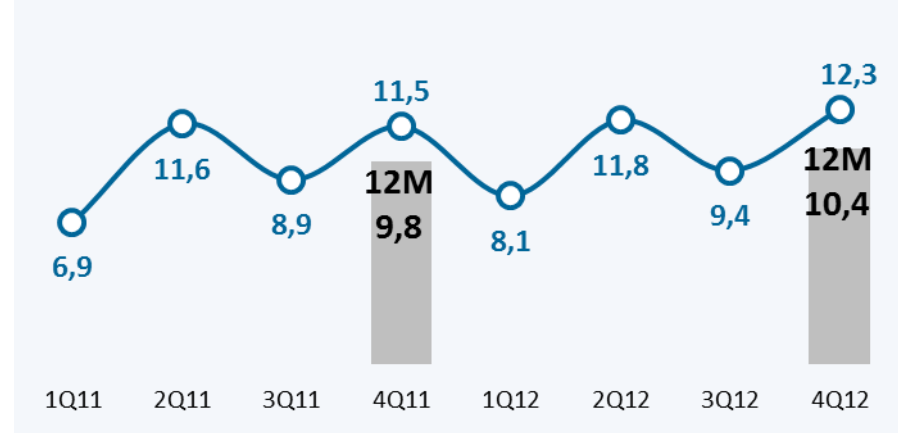
Operating Efficiency Ratio (%)



ROE (%)



Net Interest Margin (%)



Performance Indicators



in %

INDICATORS	Dec12	Dec11	▲ p.p. 9M12 / 9M11
Annualized Return on average assets	1.00	1,14	(0,14)
Annualized Return on average equity	27.19	29,62	(2,42)
Operating Efficiency Ratio adjusted to risk	75.11	76.11	(1,00)
Personal Coverage	105.63	108.63	(3,00)
Administrative Expenses Coverage Ratio of Personnel expenses	64.63	66.82	(2,19)

**Operating Efficiency Ratio = [(Personnel Expenses + Other Administrative Expenses)/(Gross Profit from Financial Intermediation + Service Revenues + Results of Subsidiaries and Associates + Other Operating Revenues and Expenses)]*100*

Market Share



In %

ITEMS	Dec12	Dec11	▲ p.p. 12M
Total Loans	14.99	12.29	2.70
Commercial Lending	7.83	5.70	2.13
Individuals Lending	7.89	5.75	2.14
Corporate Lending	7.79	5.66	2.13
Housing Credit	71.34	73.77	(2.43)
Saving deposits	35.37	35.80	(0.43)
Demand deposits	15.71	14.99	0.72
Time Deposits	9.81	5.87	3.94
LH / LCI	42.56	32.50	10.06
Credit Notes	10.30	4.45	5.85
Asset Management	7.47	6.64	0.83

The logo for CAIXA, featuring the word in a bold, white, sans-serif font. The letter 'X' is stylized with two diagonal orange bars crossing each other in the center.

CAIXA

A vida pede mais que um banco