

EARNINGS

3Q13

Consolidated

This presentation may include statements representing expectations about future events or results of CAIXA. These statements are based upon projections and analyses which reflect present views and/or expectations of the Management of the Bank with regards to its performance and to the future of its business. Risks and uncertainties related to the bank's businesses, to the competitive and market environment, to the macro-economical conditions and other factors, may cause effective results to differ materially from such plans, objectives, expectations, projections and intentions.

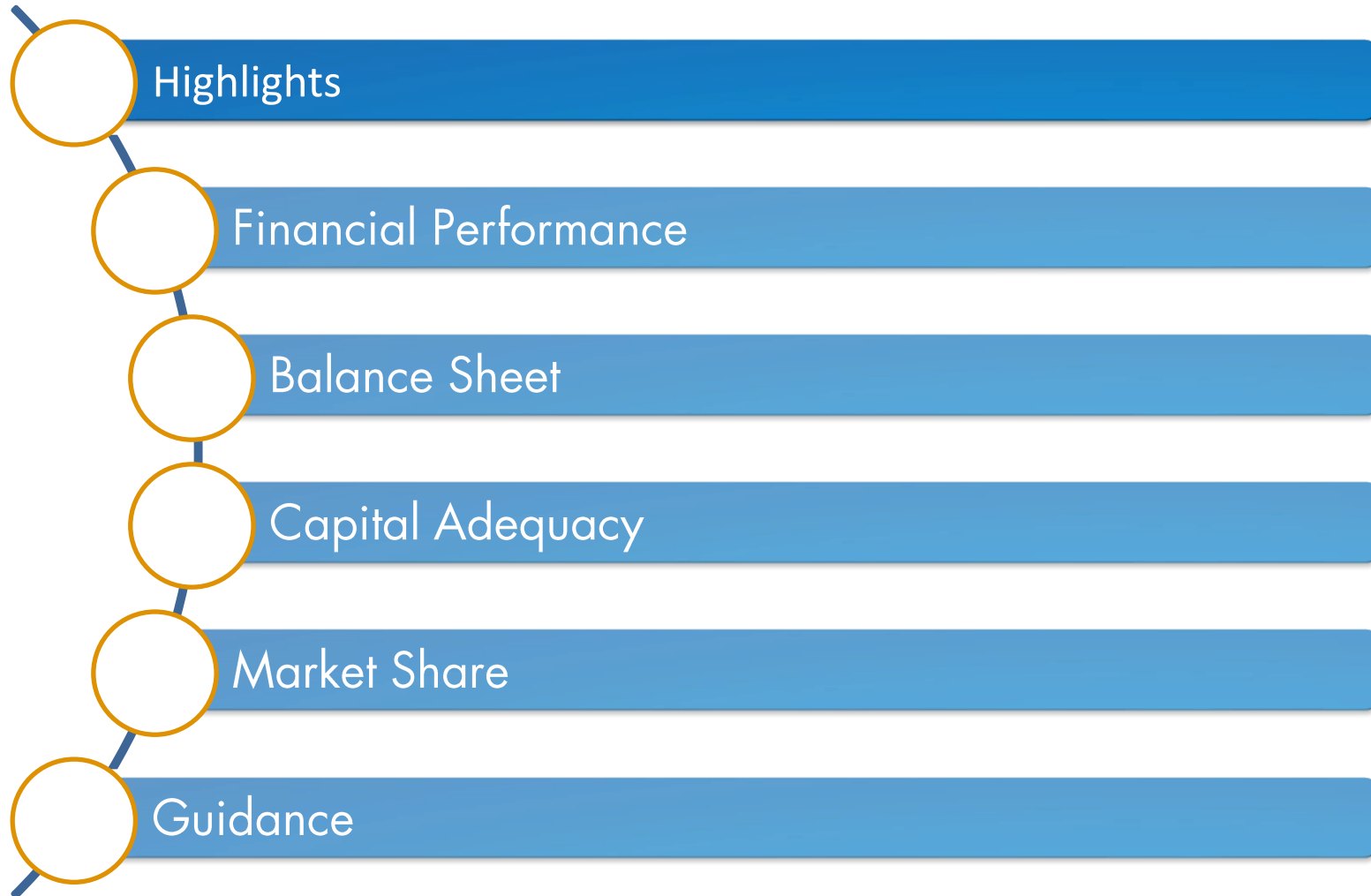
This presentation is based on CAIXA Consolidated Financial Statements as of September 30, 2013. However, the amounts and their form of presentation are the result of managerial adjustments, and there may be differences with the accounting publications due to possible reallocations or agglomerations of 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 is consolidated and include statements from both CAIXA Financial Institution and CAIXAPAR, a wholly-owned subsidiary. The amounts indicated as totals in certain tables may not be the arithmetic sum of the figures preceding the due to rounding adjustments.

All indexes and variations presented were calculated based on whole numbers, an there may be differences when calculation is made on the rounded amounts.

This presentation is current as of present date and CAIXA does not undertake any obligation to update it in light of new information or future events.

AGENDA



HIGHLIGHTS

Loan Portfolio*

R\$463.4
Balance

+40.0 %
Sep12

R\$294.9**
New loans
(+40.7% 9M12)

Commercial Loans

R\$ 161.6
Balance

+48.1 %
Sep12

R\$176.8
New loans
(+39.6% 9M12)

Housing

R\$254.3
Balance

+33.4%
Sep12

R\$100.6
New loans
(+36.1% 9M12)

Infrastructure and Development Financing

R\$33.6
Balance

+50.7%
Sep12

R\$17.5
New loans
(+112.8% 9M12)

R\$
1.9
billion
Profit
3rd Quarter 2013
+38.2%
(3rd Quarter 2012)

R\$ 5.0 billion
year to date
(+19.3%)

*Including other credits with loan characteristics
** Commercial, Housing and Urban Development. Includes portfolios acquired.

HIGHLIGHTS

Savings Deposits

R\$199.8
Balance

+17.7 %
Sep12

R\$16.5
Net inflow
(+35.8% 9M12)

Time deposits (CDB/RDB)

R\$ 72.2
Balance

+31.8 %
Sep12

R\$ 9.7
Net inflow
(-23.4% 9M12)

Notes (LH/ LCI/ LF/ LCA)

R\$69.4
Balance

+75.0%
Sep12

R\$ 20.1
Net inflow
(+18.2% 9M12)

IHCD

R\$37.0
Balance

+32.1%
Sep12

R\$8.0
Injection

GMTN

R\$3.4
Balance

U\$ 1.25
Oct13 tranche

4.5% apr
325 bp over
10yr US Treasury

Clients

70.1
Clients
(+7.8% & +6.3 million Sep12)

68.3
Individuals
(+9.8% Sep12)

1.8
Corporate
(+13.5% Sep12)

Accounts

24.9
Current Accounts
(+14.7% Sep12)

23.0
Individuals
(+14.2% Sep12)

1.9
Corporate
(+20.4% Sep12)

Branches & Service Points

66.5 thousand*
Sep13

+ 670 units
12M

R\$ 551.0 million
Applied in the opening of
new branches and service
points in 9M13

Employees/ Business support

96.8 thousand
employees
+ 7.8% Sep12

+ 11.3 thousand
New employees
12M

R\$ 1.9 billion
Invested in the infrastructure
and business support in 9M13

*Including ATMs.



AGENDA



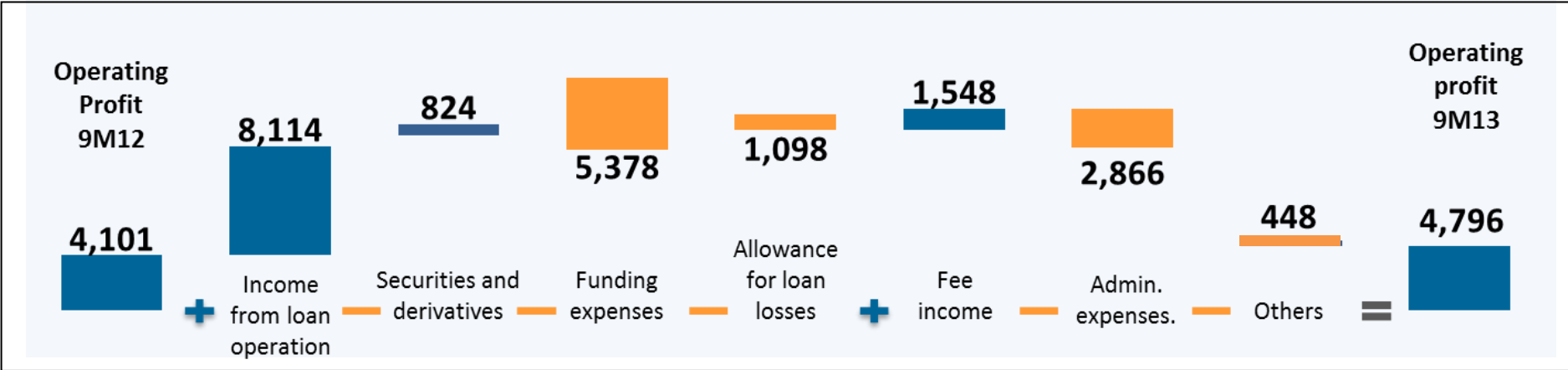
INCOME STATEMENT (MAIN ITEMS)

ITEMS	3Q13	3Q12	▲% 3Q13 / 3Q12	9M13	9M12	▲% 9M13 / 9M12
Results from Financial Intermediation	5,271	3,921	34.4	14,468	12,126	19.3
Loan revenues	12,479	8,653	44.2	33,304	25,190	32.2
Securities and Derivative financial instruments	5,579	4,348	28.3	14,103	13,279	6.2
Funding Expenses*	(12,000)	(8,537)	40.6	(30,628)	(25,250)	21.3
Allowance for loan losses	(2,355)	(1,944)	21.1	(6,677)	(5,579)	19.7
Fee income	4,209	3,644	15.5	12,041	10,493	14.7
Operating expenses	(6,406)	(5,371)	19.3	(18,437)	(15,571)	18.4
Personnel expenses	(3,957)	(3,205)	23.5	(11,472)	(9,423)	21.7
Other administrative expenses	(2,449)	(2,167)	13.0	(6,965)	(6,148)	13.3
Operating Profit	1,684	1,224	37.6	4,796	4,101	16.9
Income Tax and Social Contribution	345	523	(33.9)	770	877	(12.3)
Profit	1,865	1,350	38.2	5,006	4,197	19.3

*Included borrowing and onlending

OPERATING PROFIT

Variation – 9M12 x 9M13 (R\$ billion)

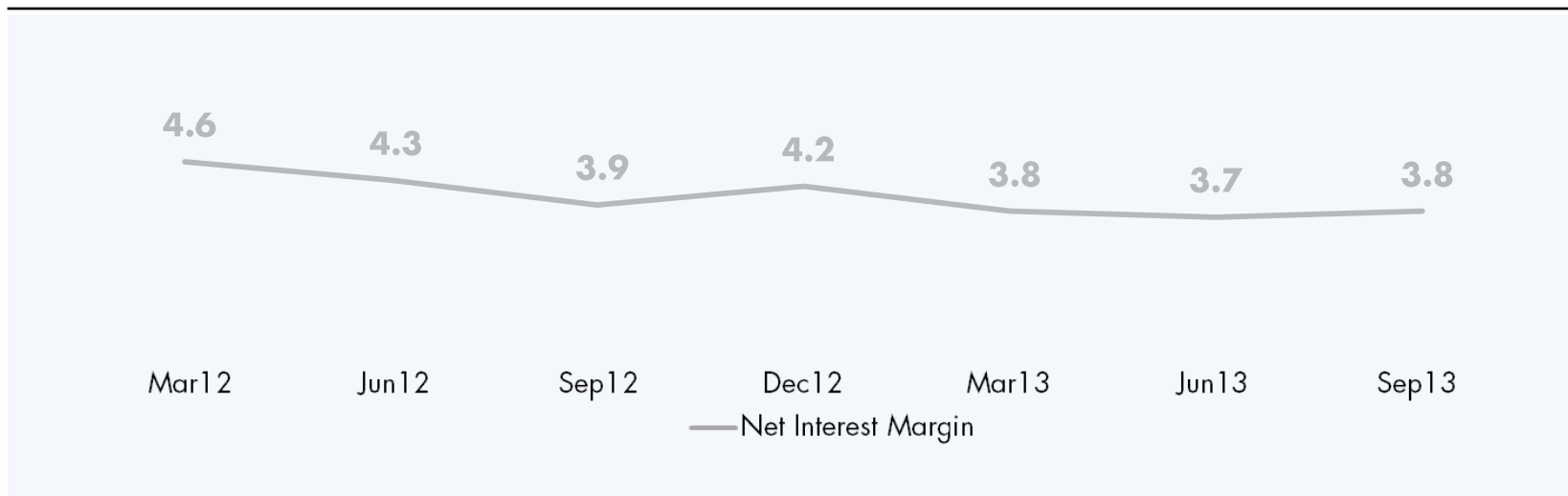


NET INTEREST MARGIN

ITEMS	3Q13	3Q12	▲% 3Q13 / 3Q12
Financial intermediation result (- allowance for loan losses)	7,619	5,861	30.0
Interest-earning assets	833,395	638,283	30.6
Net interest margin	3.8	3.9	(0.1) p.p

* Net interest margin= (Financial intermediation result – allowance for loan losses) / (interest-earning asset)

Net interest margin(%)



FEE INCOME

R\$ million

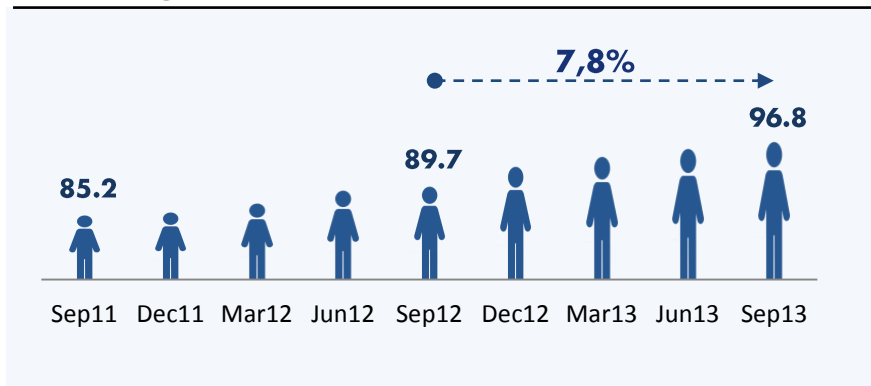
ITEMS	3Q13	3Q12	▲% 3Q13 / 3Q12	9M13	9M12	▲% 9M13 / 9M12
Banking Fees	2.081	1.706	22,00	6.003	5.005	19,90
Asset management	436	365	19,6	1.177	1.017	15,7
Government Services	1.641	1.520	7,9	4.701	4.314	9,0
Others	51	53	(3,5)	159	157	1,0
Total	4.209	3.644	15,5	12.041	10.493	14,7



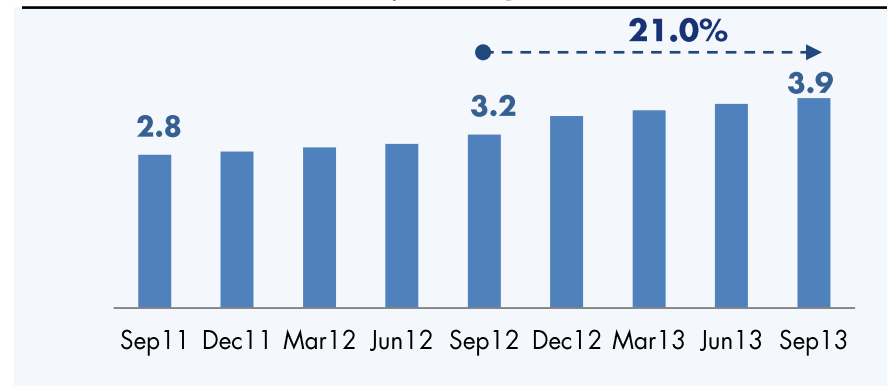
OPERATING EXPENSES

ITEMS	R\$ million					
	3Q13	3Q12	▲% 3Q13 / 3Q12	9M13	9M12	▲% 9M13 / 9M12
Personal expenses	(3.956)	(3.204)	23,5	(11.470)	(9.422)	21,7
Other administrative expenses	(2.449)	(2.166)	13,1	(6.964)	(6.143)	13,4
Total	(6.405)	(5.370)	19,3	(18.434)	(15.565)	18,4

Personal growth (in thousand)

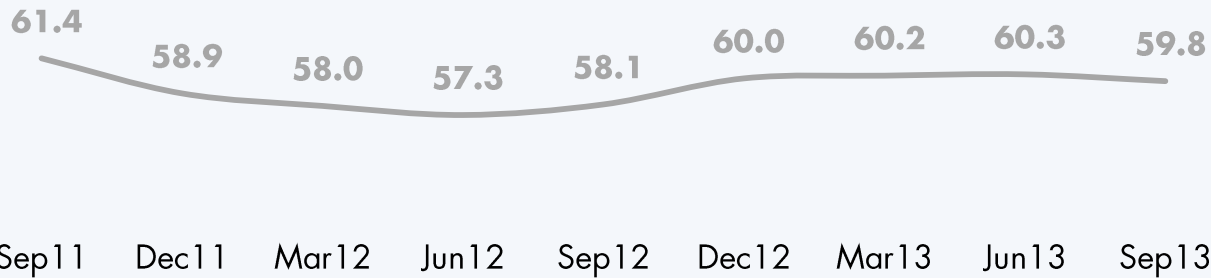


Branches & service points growth (in thousands)



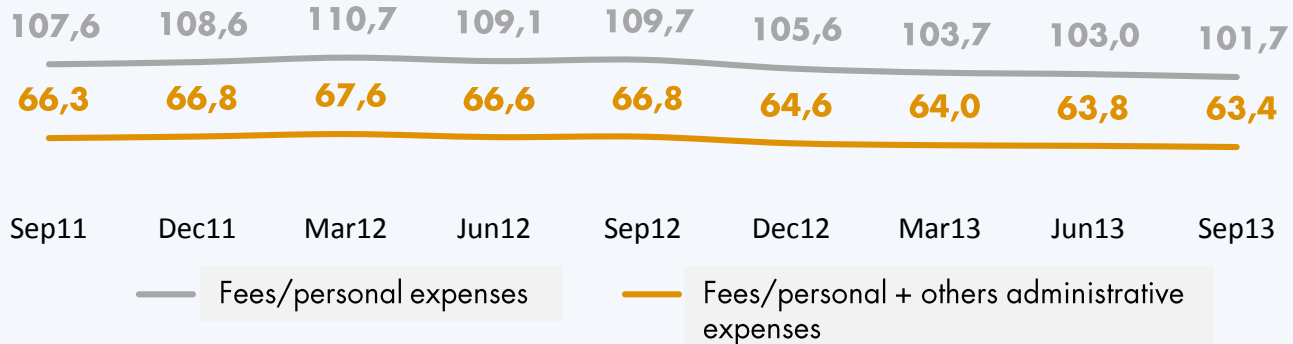
OPERATING EFFICIENCY RATIO

Operating Efficiency Ratio (%)



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

Coverage ratio (%)

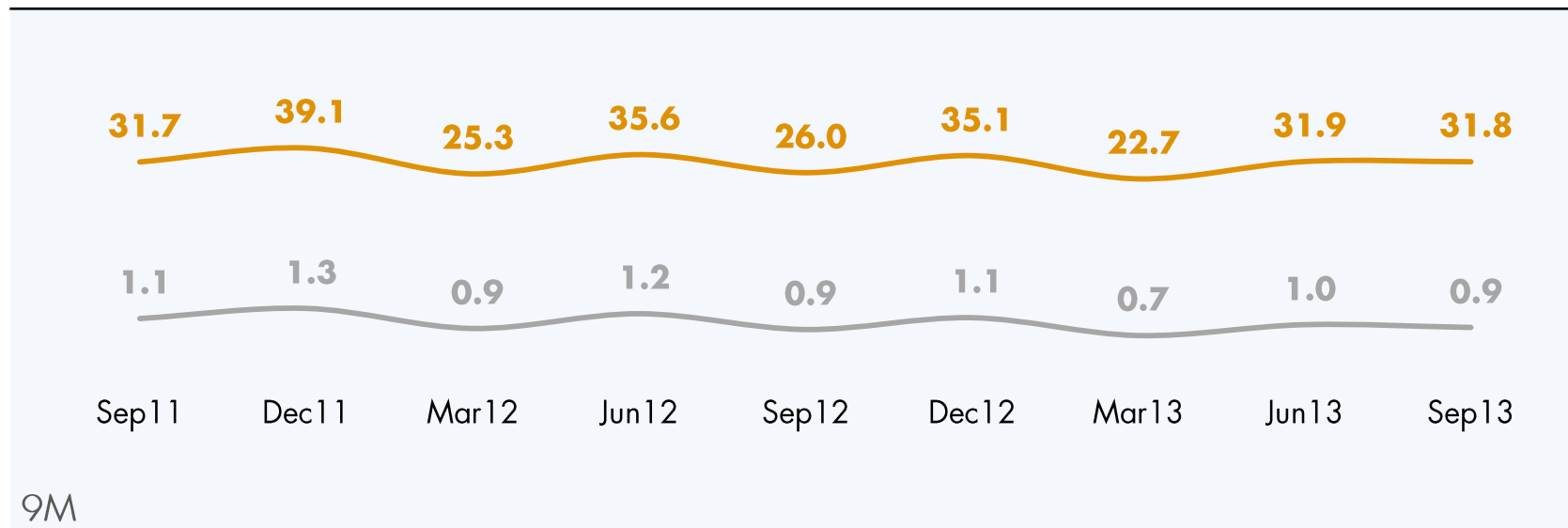


— Fees/personal expenses

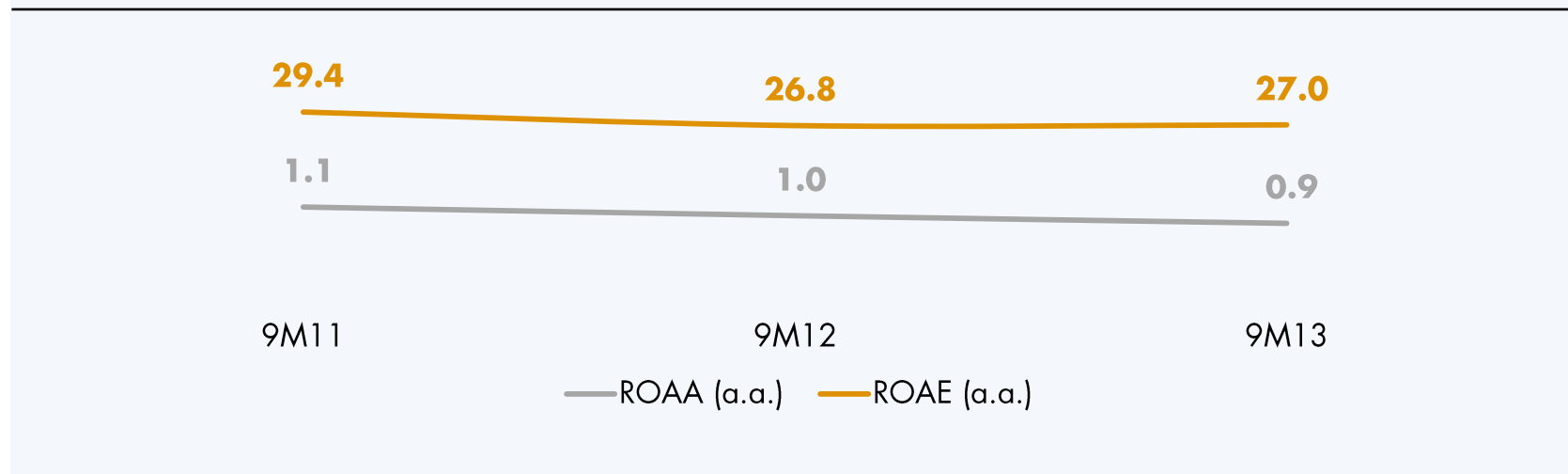
— Fees/personal + others administrative expenses



ROAA e ROAE



9M



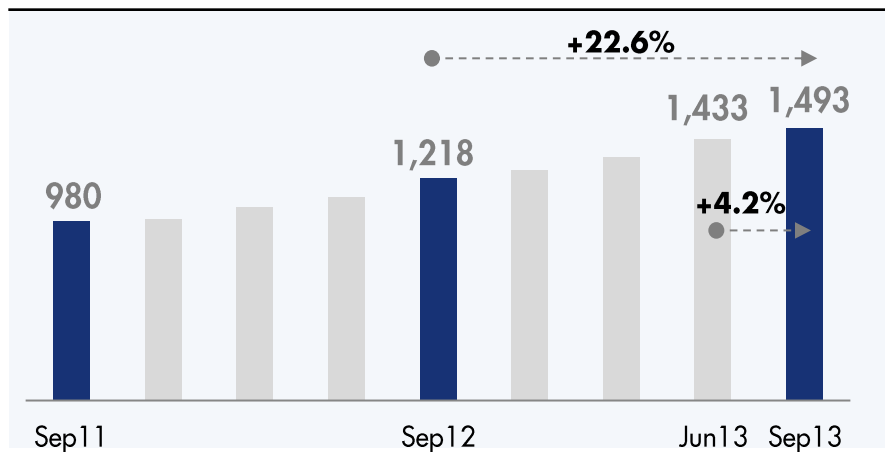
— ROAA (a.a.) — ROAE (a.a.)



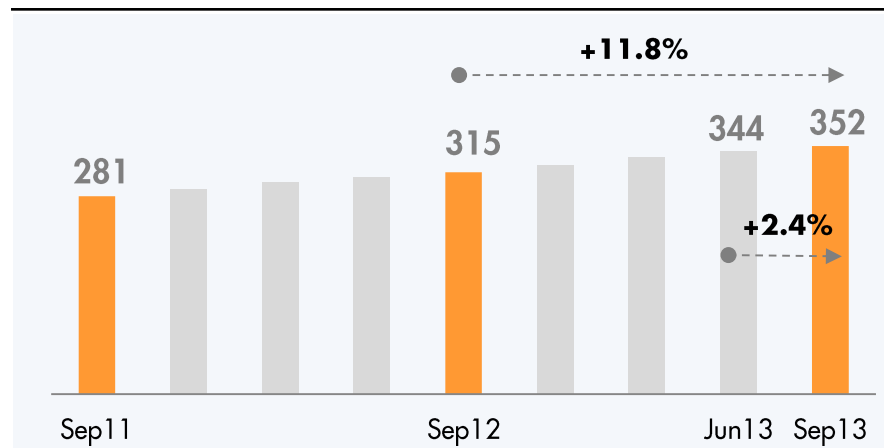
AGENDA



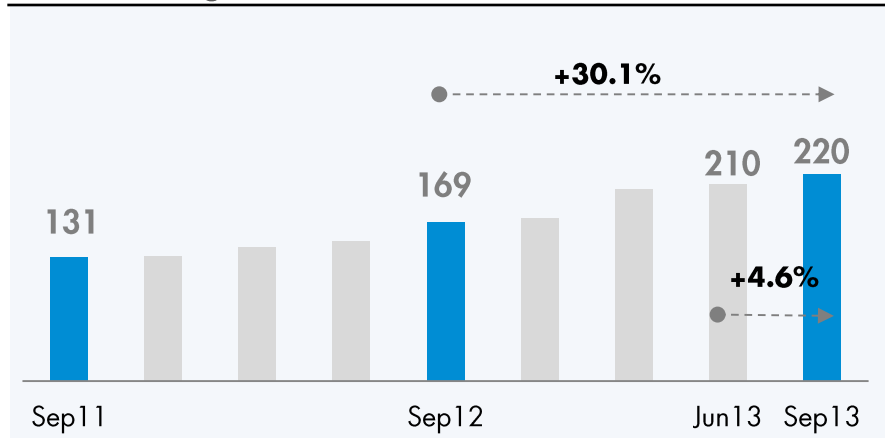
Total AUM (R\$ billion)



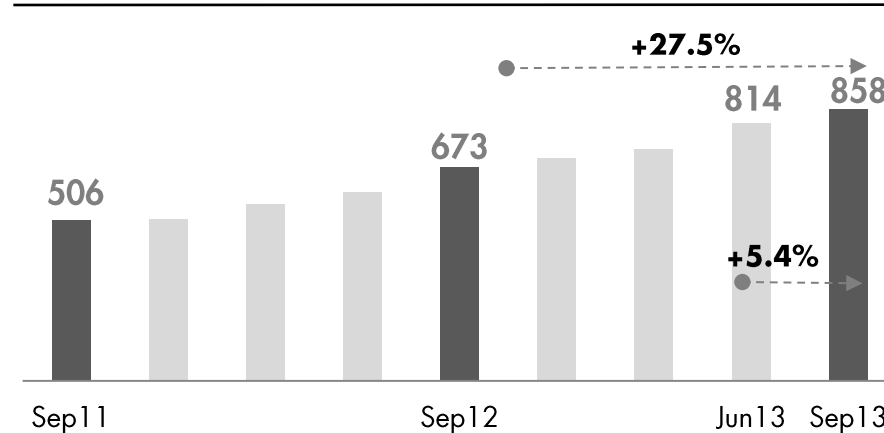
FGTS (R\$ billion)



Asset Management* (R\$ billion)



CAIXA Total Assets (R\$ billion)



*Excluded FI FGTS and Government Funds.

MAIN ASSETS

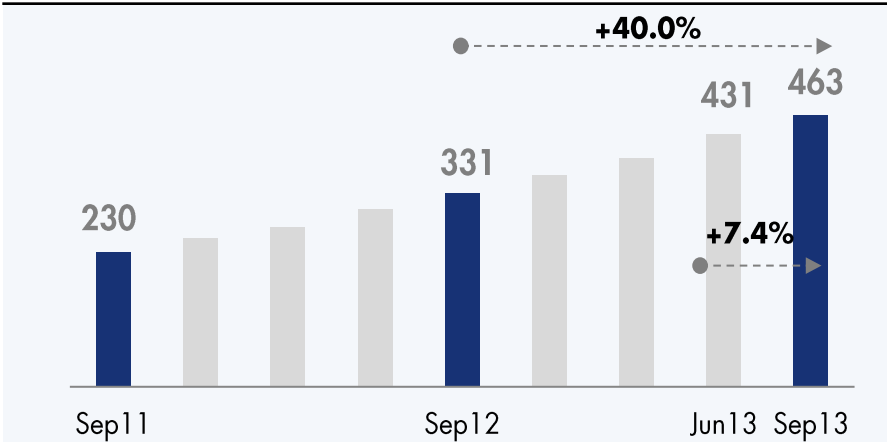
ITEMS	Sep13	Sep12	▲% 12M	Jun13	▲% Quarter
Cash and Banks and Short-term Interbank Investments	96,990	100,894	(3.9)	97,084	(0.1)
Securities and Derivative Financial Instruments	155,491	125,907	23.5	155,845	(0.2)
Interbank and Interdepartmental Accounts	111,586	91,263	22.3	103,183	8.1
Loan Portfolio*	463,351	331,007	40.0	431,298	7.4
Allowance for Loan Losses	(22,755)	(18,740)	21.4	(21,638)	5.2
Other Receivables	44,246	34,472	28.4	39,586	11.8
CAIXA Total Assets	858,358	673,373	27.5	814,303	5.4

*Included other credits with loan characteristics.

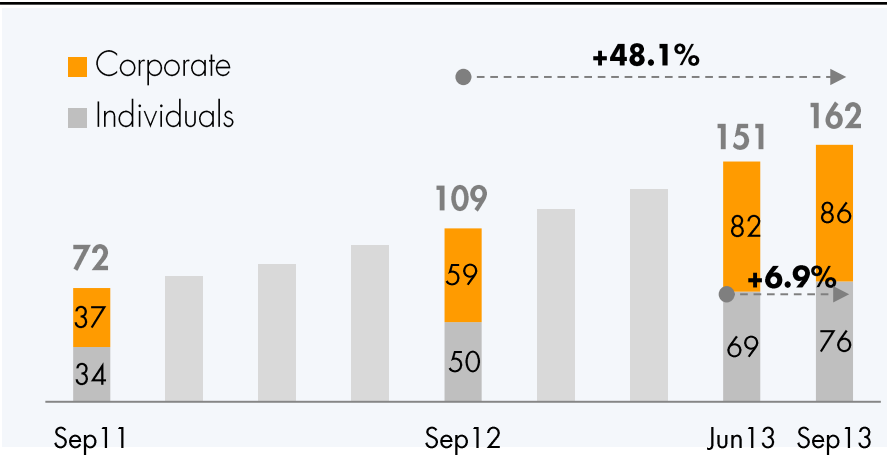


LOAN PORTFOLIO

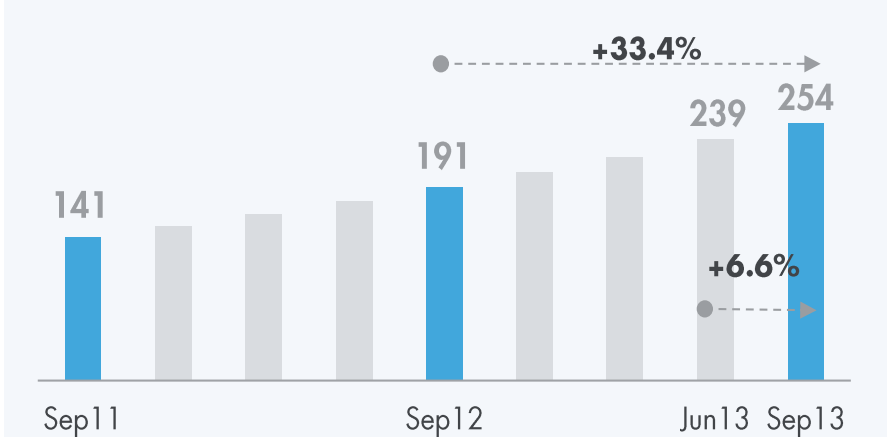
Amplified Loan Portfolio (R\$ billion)*



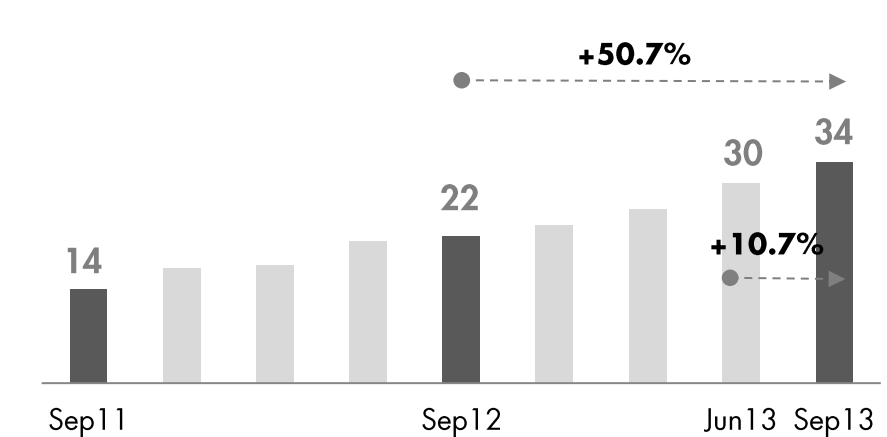
Commercial Loan (R\$ billion)



Housing (R\$ billion)



Sanitation & Infrastructure (R\$ billion)



*Including other credits with loan characteristics.

AMPLIFIED LOAN PORTFOLIO

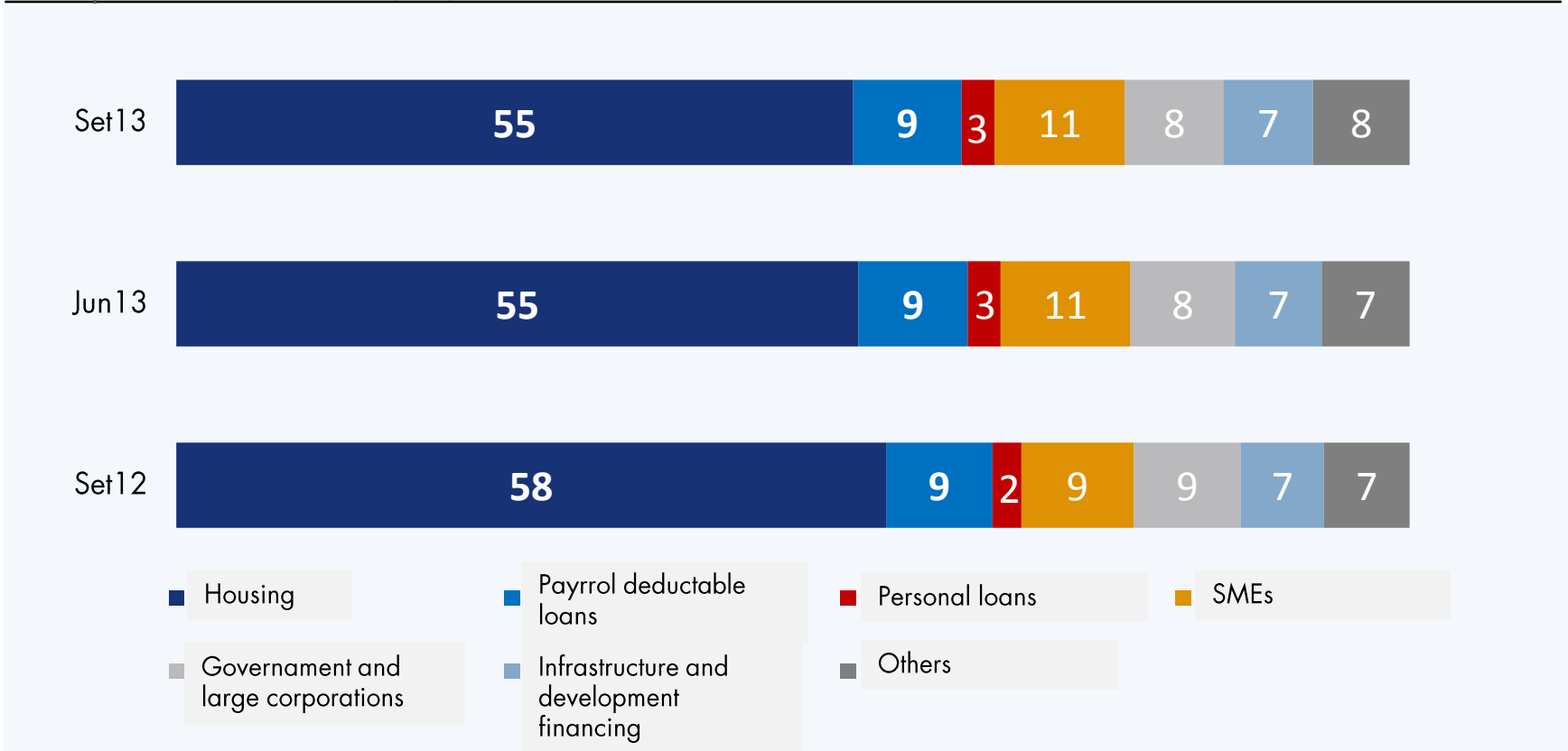
ITEMS	Sep13	Sep12	▲% 12M	Jun13	▲% Quarter
Corporate	85,882	58,927	45.7	82,014	4.7
Government	13,083	9,547	37.0	12,942	1.1
Large corporations	23,969	19,158	25.1	23,715	1.1
SMEs	48,830	30,221	61.6	45,357	7.7
Individual	75,766	50,211	50.9	69,219	9.5
Payroll deductible loans	40,762	28,548	42.8	38,198	6.7
Personal loans	12,559	7,702	63.1	11,577	8.5
Others	22,444	13,962	60.8	19,444	15.4
Agribusiness loans	889	0	-	290	206.8
Housing	254,270	190,558	33.4	238,522	6.6
Infrastructure and Development Financing	33,587	22,292	50.7	30,335	10.7
Other*	12,958	9,019	43.7	10,920	18.7
Total	463,351	331,007	40.0	431,298	7.4

*Included other credits with loan characteristics.



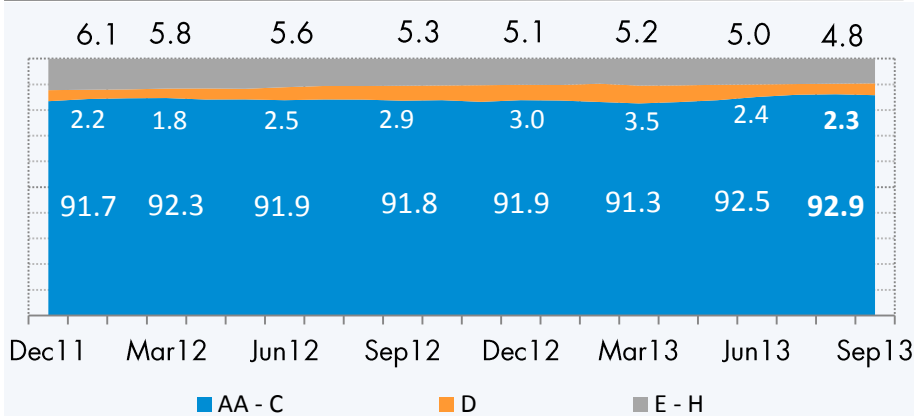
PORTFOLIO BREAKDOWN

Loan portfolio breakdown(%)

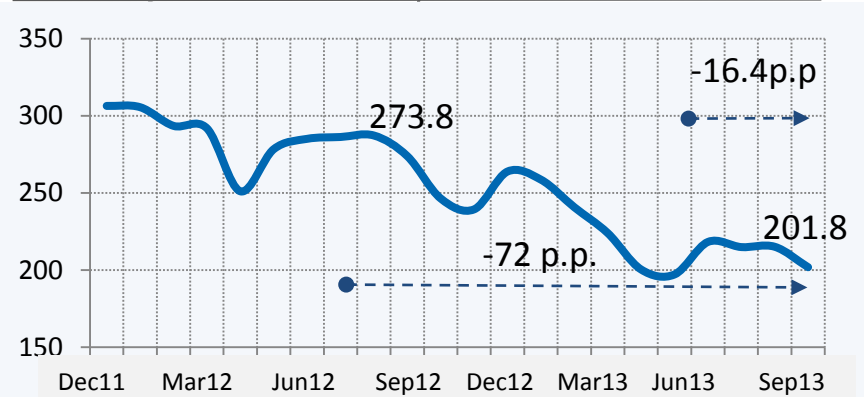


CREDIT QUALITY

Rating (%)

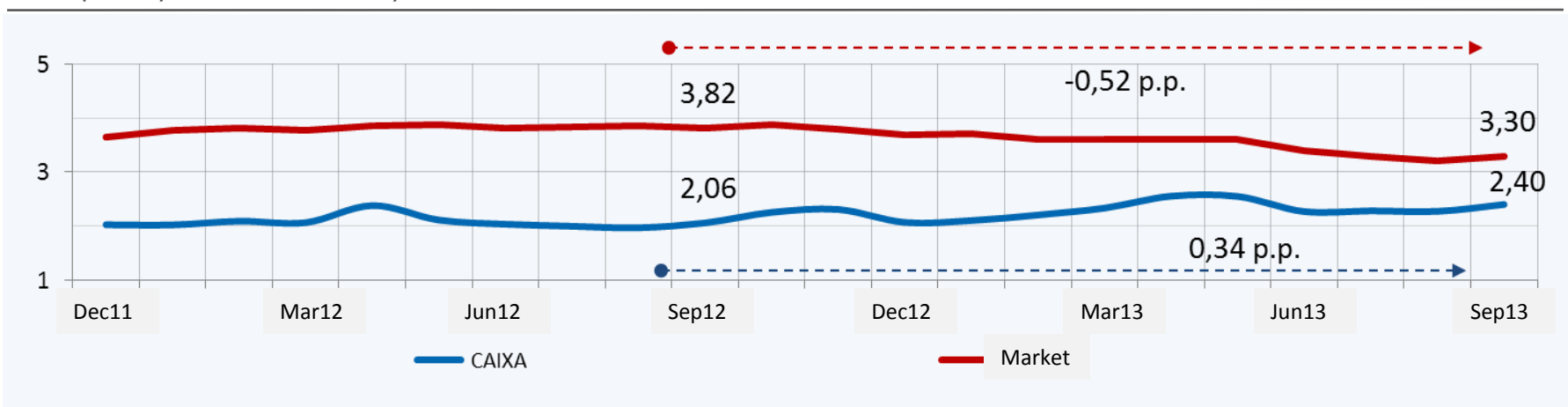


Coverage Ratio - 90 days (%)*



*Allowance for loan losses / overdue loans (> 90 days).

Delinquency Ratio > 90 days (%)



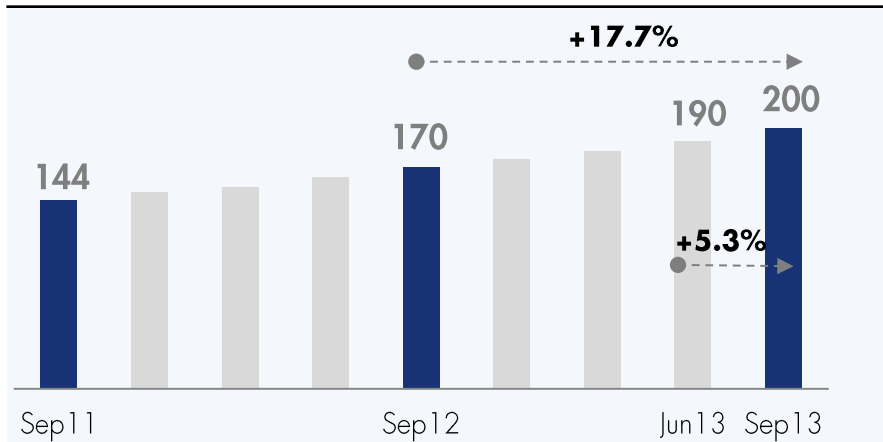
MAIN LIABILITIES

ITEMS	Sep13	Sep12	▲% 12M	Jun13	▲% Quarter
Deposits	351,974	303,278	16.1	342,176	2.9
Deposits Obtained in the Open Market	148,995	108,898	36.8	136,235	9.4
Funds from Acceptances and Issue of Securities (capital market)	72,809	39,691	83.4	64,920	12.2
Interbank and Interdepartmental Accounts	3,718	2,028	83.3	2,356	57.8
Borrowings and Local Onlendings	149,744	112,044	33.6	140,850	6.3
Others	104,518	83,999	24.4	102,153	2.3
Hybrid capital and debt instruments	36,978	27,889	32.6	37,272	(0.8)
Subordinated debt instruments	12,023	12,016	0.1	12,541	(4.1)
Equity	26,574	23,434	13.4	25,613	3.8
Total	858,358	673,373	27.5	814,303	5.4

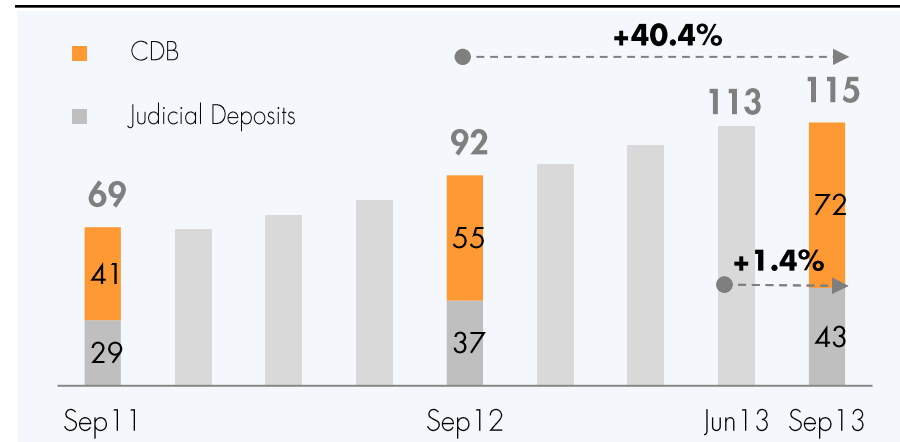


FUNDING

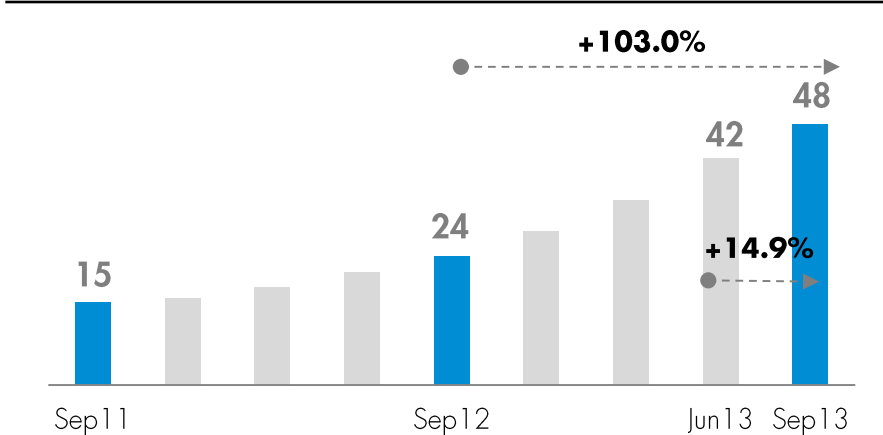
Savings Deposits (R\$ billion)



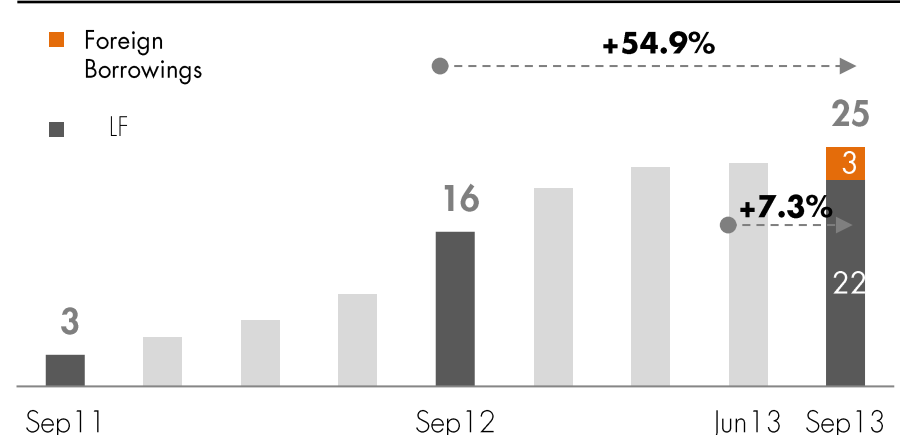
Time Deposits (R\$ billion)



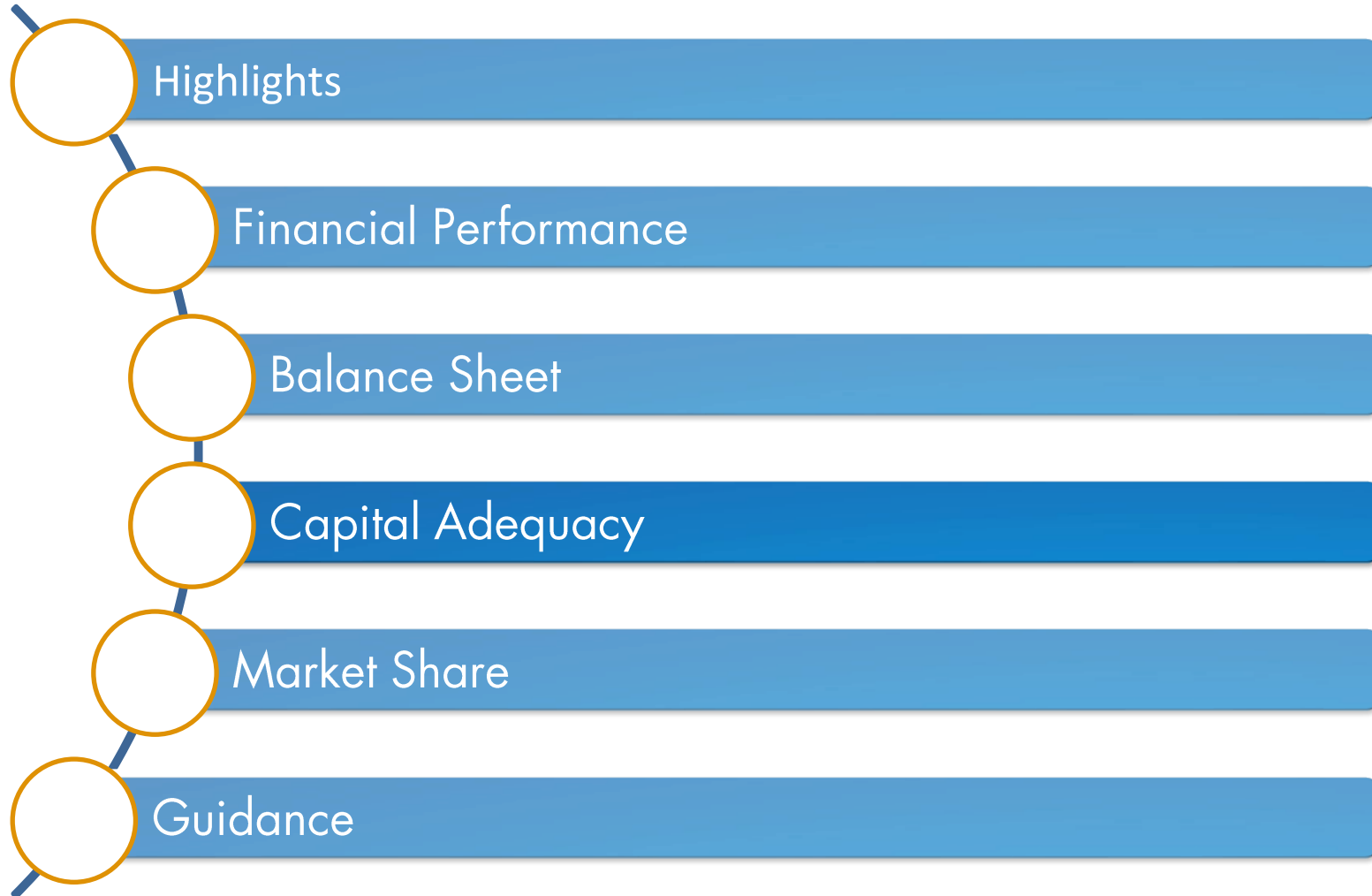
Linked Notes - LH / LCI/LCA (R\$ billion)



Capital Markets Instruments (R\$ billion)

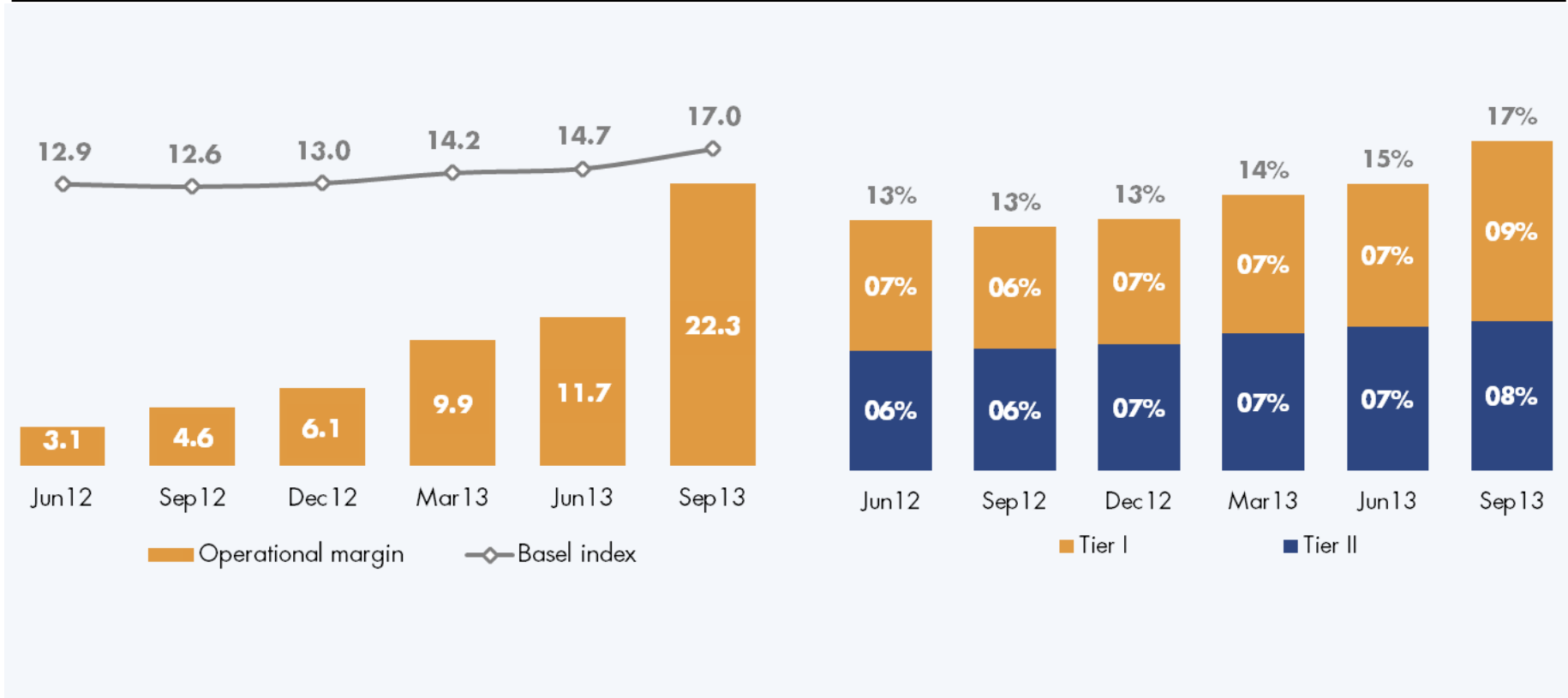


AGENDA

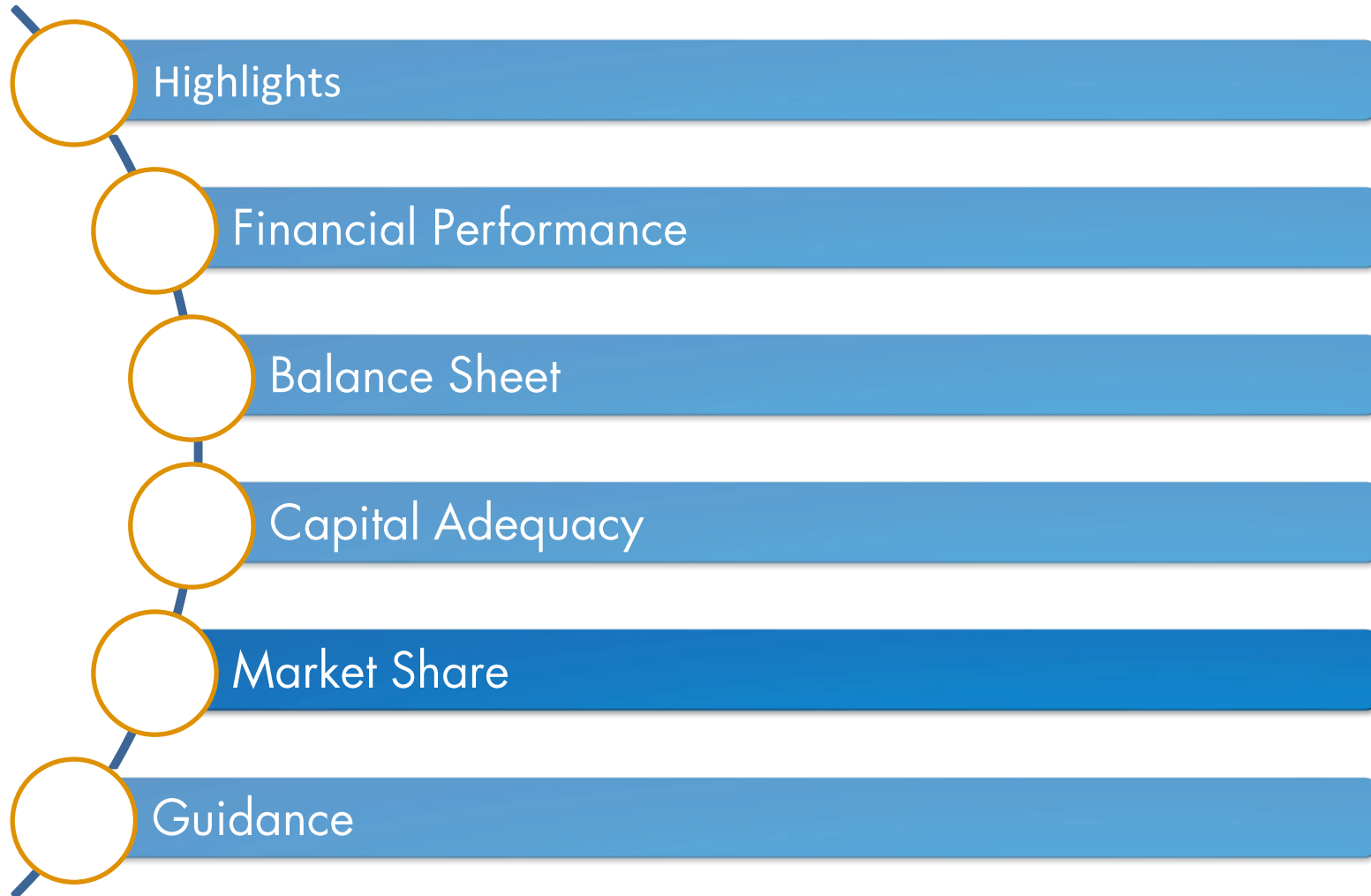


CAPITAL ADEQUACY

Basel index



AGENDA



MARKET SHARE

ITEMS	Sep13	Sep12	▲ p.p 12M	Jun13	▲ p.p Quarter
Total Loans	17.67	14.62	3.05	16.95	0.72
Commercial	9.29	6.89	2.40	8.83	0.46
Individuals	11.12	8.16	2.96	10.51	0.61
Corporate	8.17	6.08	2.09	7.80	0.37
Housing	68.69	68.89	(0.20)	69.08	(0.39)
Individuals	76.81	77.08	(0.27)	76.96	(0.15)
Corporate	17.99	21.05	(3.06)	19.39	(1.40)
Savings deposits	35.24	35.86	(0.62)	35.20	0.04
Demand deposits	15.45	15.62	(0.17)	15.30	0.15
Time Deposits - CDB	13.01	8.66	4.35	12.40	0.61
Notes (LH / LCI)	52.05	38.13	13.92	52.30	(0.25)
Capital Market Instruments	10.40	9.85	0.55	10.10	0.30
Asset Management	8.55	7.45	1.10	8.40	0.15



AGENDA



GUIDANCE

(%)

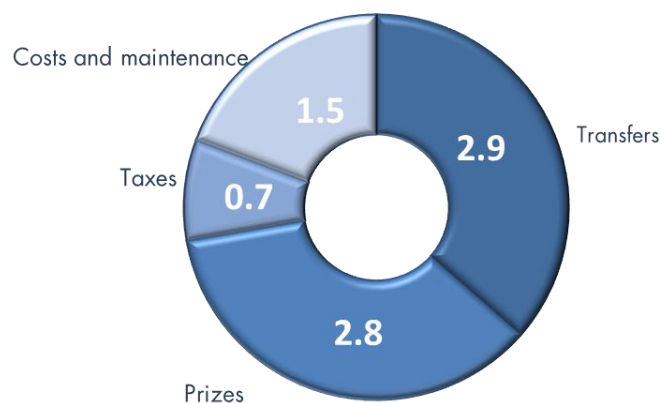
ITEMS	2013		Realized 9M13
Total Assets	24.0	25.2	22.1
Amplified Loan Portfolio	32.0	40.8	28.3
Individual	39.9	43.0	36.5
Corporate	45.0	55.0	30.3
Housing	30.3	35.1	23.6



GOVERNMENT SERVICES

ITENS	Value (billion)			Amount (million)		
	9M13	9M12	▲% 9M12 / 9M13	9M13	9M12	▲% 9M12 / 9M13
Social benefits	19,611	15,350	27.8	134,439	121,040	11.1
Family allowance	17,744	14,580	21.7	118,591	115,652	2.5
Others	1,867	770	142.6	15,847	5,388	194.1
Employee Benefits	133,153	113,883	16.9	127,564	118,568	7.6
PIS + Salary advance	10,873	8,549	27.2	25,334	22,374	13.2
Unemployment insurance	23,732	20,287	17.0	28,108	26,322	6.8
Social security	43,405	37,766	14.9	46,227	43,840	5.4
FGTS	55,143	47,282	16.6	27,896	26,032	7.2

Lotteries



Revenues reached
R\$ **7.9** billion

R\$ **3.5** billion returned on benefits
to the Brazilian population
(tax and transfers)





CAIXA - IR Team

Paulo Henrique Costa - Controller

Gabriel Cardoso - Head of Treasury

Jerusa Alberton - Executive Manager
DCM Team

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bondholders@caixa.gov.br