

**PRESS
RELEASE**

This report is based on CAIXA Consolidated Financial Statements as of March 31, 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 to preserve data comparability between the periods.

As of June 30, 2010, the information presented is consolidated and includes 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 the indexes and variations presented in this release were calculated with whole numbers, and there may be divergence when calculation is made on rounded amounts. Variations exceeding 1,000% are not shown.

Abbreviations:

- NE - Net Equity
- p.p. - Percentage points
- Δ - Change

Press Release - 1Q12

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Highlights

1. One year after the launching of Programa CAIXA Melhor Crédito ("CAIXA Best Credit Program" – PCMC), the Institution ended 1Q13 with a R\$ 1.3 billion profit, 12.5% more than the income of the same period of 2012, and a 22.4% revenue over the average net equity. Total revenues reached R\$ 21.5 billion, increase of 13.6%, while the revenues with loan operations reached R\$ 9.9 billion (+21.1%).
2. The total assets under management in March was R\$ 1.3 trillion, of which R\$ 731.0 billion are related to own assets, an increase of 31.0% compared to March 2012.
3. Strengthened by the PCMC, credit contraction totaled R\$ 88.2 billion in the period. Commercial credit corresponded to R\$ 51.1 billion, an expansion of 54.5% over the first quarter of 2012. Individual operations reached R\$ 27.3 billion, and corporate operations totaled R\$ 23.8 billion, growths of 50.9% and 59.0% respectively, compared to the same period of 2012.
4. During the quarter, CAIXA originated nearly 31% of the credit of the market, reaching 16.0% of market share, an increase of 2.9 p.p. over 1Q12.
5. Loan portfolio reached a balance of R\$ 390.6 billion (+ 43.0% in 12M), with more than 90% ratings from AA to C, and delinquency rate has ended the quarter with 2.3%, a value under the average market rate, of 3.6% and 0.2% over the rate presented in 1Q12. This balance was affected by changes in the portfolio composition.
6. Housing portfolio has ended the quarter with a balance of R\$ 220.2 billion, an increase of 33.8% over March 2012. The operations with savings accounts resources amounted to R\$ 117.3 billion and in the operations that use FGTS resources CAIXA reached R\$ 102.9 billion, increases of 38.0% and 29.5% respectively.
7. The Company has also stood out for its sanitation and infrastructure financing. In March 2013, the balance of these operations was R\$ 26.4 billion, an expansion of 47.0% .
8. Basel Index has ended the 1Q13 in 14.2%, 3.2 p.p. above the legal requirement and 1.4 p.p. more than the index recorded in 1Q12.
9. Since the launching of PCMC, nearly 6 million new customers started a banking relationship with CAIXA, 1.3 million during 1Q13, expanding the customer base to 66.6 million, an increase of 10% in relation to the same period of 2012.
10. Aiming the improvement of service quality, CAIXA maintained the investments in the service network expansion project started in 2012. In 1Q13, 108 new branches and service points were opened, 200 lottery outlets and 203 new ATM rooms, strengthening the presence of CAIXA in all the Brazilian cities.
11. At the end of 1Q13, CAIXA reached 62.7 thousand service points, which carried out 1.5 billion operations. There are 3.6 thousand branches and service points, 33.4 CAIXA AQUÍ correspondents and lottery outlets, besides 25.7 thousand ATM machines disposed through service points and ATM rooms.
12. The funding accrued in a record amount for a first quarter pictures the success in the execution of the corporate strategy. During the period, the funding balance reached R\$ 482.3 billion, 27.8% more than March 2012. Highlights to savings, time deposits and financial and housing bills, with a net funding of R\$ 17.2 billion, which represents a growth of 67.0%.
13. At the end of the 1Q13, the assets under management of the investment funds and portfolios was R\$ 433.0 billion, an increase of 22.4% in 12 months.
14. In order to increase the security of operations and improve the service quality, the capacity and availability of data processing, CAIXA opened the Complexo Datacenter Capital Digital ("Digital Capital Datacenter Complex") in Brasília/DF. The complex has the objective of ensuring the continuity and expansion of CAIXA business to the next 15 years, reducing operational risks and following the international rules related to IT security.

Key Numbers

Items of Statement of Income (R\$ million)	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	Δ% 1Q12/1Q13	Δ% 4Q12/1Q13
Net Income	812	1,462	1,291	1,617	1,164	1,682	1,350	1,869	1,310	12.5	[29.9]
Operating Profit	615	1,352	1,311	1,325	1,330	1,548	1,224	928	1,407	5.8	51.5
Profit from Financial Intermediation	3,601	3,675	3,360	3,592	4,197	4,008	3,921	4,779	4,521	7.7	[5.4]
Loans Operations Income	6,202	6,486	7,494	7,785	8,167	8,370	8,653	9,200	9,889	21.1	7.5
Income from Service Revenues and Banking Fees	2,789	3,348	3,173	3,337	3,307	3,542	3,644	3,787	3,752	13.4	[0.9]
Administrative Expenses	(4,445)	(4,630)	(4,712)	(5,139)	(4,986)	(5,214)	(5,371)	(6,524)	(5,900)	18.3	[9.6]
Items of Balance Sheet (R\$ million)	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	Δ% 1Q12/1Q13	Δ% 4Q12/1Q13
Total Assets	431,377	459,232	506,478	510,214	558,091	596,258	673,373	702,895	731,039	31.0	4.0
Securities and Derivative Financial Instruments	103,163	107,762	114,694	119,738	114,597	128,116	125,907	138,964	140,431	22.5	1.1
Loan Operations ¹	193,094	208,560	229,868	252,890	273,143	302,658	331,007	361,239	390,650	43.0	8.1
Commercial Lending	60,821	63,218	71,522	79,274	86,259	98,767	109,138	121,454	133,498	54.8	9.9
Individuals Lending	28,118	30,410	34,401	36,623	40,683	46,064	50,211	55,519	62,289	53.1	12.2
Corporate Lending	32,702	32,807	37,122	42,651	45,575	52,704	58,927	65,935	71,209	56.2	8.0
Housing Lending	117,069	129,314	141,208	152,871	164,621	177,243	190,558	205,789	220,203	33.8	7.0
Sanitation and Infrastructure	12,587	13,321	14,299	17,404	17,952	21,591	22,292	23,914	26,384	47.0	10.3
Rural and Agroindustrial Lending	-	-	-	-	-	-	0	158	207	-	31.4
Credit Linked Assignment	-	-	-	-	-	-	2,510	2,425	2,335	-	[3.7]
Other receivables with characteristics of loans	2,617	2,707	2,839	3,342	4,312	5,058	6,508	7,500	8,023	86.1	7.0
Allowance for Loan losses	(12,347)	(13,141)	(14,420)	(15,837)	(16,604)	(17,706)	(18,740)	(19,921)	(20,724)	24.8	4.0
Deposits	227,657	234,445	256,696	259,829	268,782	285,262	303,278	319,041	323,294	20.3	1.3
Demand deposits	20,022	20,724	20,989	22,943	23,670	23,970	22,660	27,381	24,622	4.0	[10.1]
Saving deposits	132,590	136,292	144,402	150,363	154,749	161,924	169,727	175,566	181,534	17.3	3.4
Time deposits	60,126	65,045	69,203	68,165	74,653	80,703	91,943	96,535	105,103	40.8	8.9
Equity	17,483	18,202	18,028	19,561	20,523	21,398	22,460	25,057	25,432	23.9	1.5
Reference Equity (PR)	34,297	34,629	37,796	39,540	40,446	44,343	49,136	56,329	56,992	40.9	1.2
Asset Management - Total	895,336	919,123	980,015	994,256	1,061,575	1,113,621	1,217,877	1,259,851	1,333,592	25.6	5.9
Asset Management of FGTS	268,713	274,253	281,253	290,328	300,997	307,493	315,245	325,335	336,572	11.8	3.5
Investment Funds ²	136,296	125,052	131,383	132,714	141,987	149,122	168,778	173,392	204,198	43.8	17.8
Financial Ratios (%) ³	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	Δp-p. 1Q12/1Q13	Δp-p. 4Q12/1Q13
Return on average assets (annualized)	0.8	1.3	1.1	1.3	0.9	1.2	0.9	1.1	0.7	[0.1]	[0.4]
Return on average equity (annualized)	21.3	37.0	31.7	39.1	25.3	36.2	27.0	35.4	22.4	[2.9]	[13.0]
Operating Efficiency ratio (accumulated 12M)	65.1	64.2	61.4	58.9	57.9	57.3	58.1	60.0	60.2	2.2	0.2
Coverage Ratio of Administrative expenses (accumulated 12M)	64.5	66.3	66.3	66.8	67.6	66.6	66.8	64.6	64.0	[3.6]	[0.6]
Coverage Ratio of Personnel expenses (accumulated 12M)	104.1	106.8	107.6	108.6	110.7	109.1	109.7	105.6	103.7	[7.0]	[1.9]
Allowance for loan losses / Loan Operations	6.4	6.3	6.3	6.3	6.1	5.9	5.7	5.5	5.3	[0.8]	[0.2]
Basel Ratio	15.2	14.5	13.5	13.3	12.8	12.9	12.6	13.0	14.2	1.4	1.2
Fixed asset ratio	16.6	14.9	14.5	16.6	15.5	14.9	14.0	12.6	12.1	[3.5]	[0.5]
Reference Equity exposure to Public Sector	29.8	30.7	29.7	31.0	30.7	28.6	27.9	29.0	29.3	[1.5]	0.3
Delinquency Rates in Credit Portfolio (past due > 90 days)	2.1	2.0	2.0	2.0	2.1	2.0	2.1	2.1	2.3	0.2	0.2
Commercial Loan delinquency rate	3.1	3.1	2.9	3.0	3.0	3.0	3.0	3.2	3.3	0.3	0.1
Individuals delinquency rate	5.0	4.9	4.6	4.9	4.7	4.6	4.6	4.9	4.9	0.2	0.0
Corporate delinquency rate	1.4	1.5	1.4	1.4	1.4	1.5	1.7	1.7	1.9	0.5	0.2
Housing delinquency rate	1.8	1.7	1.7	1.7	1.8	1.8	1.7	1.6	1.9	0.1	0.3
Market Share ⁴ (em %)	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	Δp-p. 1Q12/1Q13	Δp-p. 4Q12/1Q13
Savings deposits	34.4	35.1	35.4	35.8	36.1	36.1	35.9	35.4	35.3	[0.7]	[0.0]
Demand deposits	13.8	14.2	14.8	15.0	17.0	16.8	15.6	15.7	15.5	[1.5]	[0.2]
Time deposits	5.8	6.0	6.2	5.9	6.8	7.4	8.7	9.8	11.4	4.6	1.5
Housing Bonds	32.3	32.7	33.2	32.5	32.9	35.4	38.1	42.6	46.9	14.0	4.4
Financial Bills	4.1	3.4	3.9	4.4	5.0	6.4	9.8	10.3	10.9	5.9	0.6
Investment Funds	7.4	7.5	7.8	6.6	6.6	6.8	7.5	7.5	8.3	1.6	0.8
Loan Operations	-	-	-	12.4	13.1	13.9	14.6	15.2	16.0	2.9	0.9
Total Individuals Loans	-	-	-	20.3	21.3	22.2	23.3	24.1	25.4	4.1	1.3
Total Corporate Loans	-	-	-	5.9	6.3	7.0	7.4	7.7	8.1	1.9	0.4
Total Housing	-	-	-	69.1	68.9	68.7	68.9	69.1	69.2	0.4	0.2
Total Rural and Agroindustrial	-	-	-	-	-	-	0.0	0.1	0.1	0.1	0.0

¹ According to the dispositions of the Central Bank of Brazil.

² Not including Fund and Programs Portfolios, FI FIC and FI FGTS.

³ The indicators were calculated according to the periods indicated in the columns.

⁴ Based on the information from Central Bank Press Release of 04/26/2013 and ANBIMA (Brazilian Financial and Capital Markets Association) for Investment Funds (Mar/2013 position). The Market Share of Loan Operations was calculated according to the new methodology of the Central Bank, that comprises values as from Dec/2011.

Key Numbers

Physical Structure - Units	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	Δ	
										1Q12/1Q13	4Q12/1Q13
Branches	2,219	2,232	2,250	2,309	2,346	2,411	2,567	2,868	2,971	625	103
PA (Service Points)	531	556	567	568	606	608	625	662	667	61	5
PAE (Electronic Service Points)	1,610	1,718	1,777	1,913	2,048	2,174	2,237	2,273	2,278	230	5
ATM Rooms	2,879	2,879	2,915	3,024	3,009	3,099	3,185	3,458	3,661	652	203
Lottery outlets	10,805	10,975	11,072	11,273	11,486	11,898	11,961	12,385	12,585	1,099	200
CAIXA AQUÍ Correspondents	23,484	24,962	25,313	25,560	26,201	25,459	25,074	21,168	20,822	(5,379)	(346)
ATM's	21,228	21,448	20,489	21,534	23,068	23,418	23,894	24,258	25,695	2,627	1,437
Transactions (in millions)	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	Δ%	
										1Q12/1Q13	4Q12/1Q13
Branches	108	114	117	110	141	146	145	123	107	(24.0)	(13.0)
PA (Service Points)	3	3	4	3	3	3	3	4	4	11.6	(6.0)
PAE (Electronic Service Points)	15	16	19	17	20	23	27	28	27	32.6	(3.4)
ATM Rooms	276	312	352	323	314	329	377	396	382	21.8	(3.5)
Banco 24h network and BB partake	51	54	58	55	54	56	63	64	63	17.6	(0.8)
Lottery outlet ⁵	449	476	499	507	517	512	544	565	547	5.8	(3.2)
Internet Banking	149	159	179	190	193	220	245	279	275	42.9	(1.3)
Mobile Phone and Smartphone	0.10	0.10	0.14	0.05	0.05	0.11	0.07	6.64	9.85	-	48.4
CAIXA AQUÍ Correspondents	41	43	49	51	55	51	55	63	63	16.2	0.1
Costumers and Accounts (in thousands)	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	Δ	
										1Q12/1Q13	4Q12/1Q13
Individuals	53,521	54,216	56,065	57,280	59,152	60,610	62,216	63,580	64,941	5,789	1,361
Corporate	1,264	1,325	1,267	1,260	1,353	1,422	1,627	1,658	1,632	279	(26)
Checking Accounts ⁶	16,928	17,580	18,306	19,101	19,772	20,796	21,676	22,554	23,302	3,529	748
Savings Accounts	41,336	41,910	42,691	43,326	43,810	44,457	45,470	46,667	47,799	3,988	1,132
Collaborators	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	Δ	
										1Q12/1Q13	4Q12/1Q13
CAIXA Employees	83,506	84,420	85,175	85,633	86,983	89,035	89,737	92,926	94,406	7,423	1,480
Apprentices and trainees	14,998	15,077	14,562	13,884	13,010	12,422	11,924	14,363	15,019	2,009	656
Economic Indicators	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	Δ	
										1Q12/1Q13	4Q12/1Q13
CDI - End of the quarter (% per year)	11.6	12.1	11.9	10.9	9.7	8.4	7.4	6.9	7.0	(2.7)	0.0
CDB - End of the quarter (% per year)	11.0	11.8	11.2	10.2	8.9	7.7	7.1	6.6	6.7	(2.2)	0.0
Ibovespa - End of the quarter (points)	68,586	62,403	52,324	56,754	64,510	54,354	59,175	60,952	53,883	(10,627)	(7,069)
Commercial Dollar - End of the quarter (purchase)	1.6	1.6	1.6	1.9	1.8	2.0	2.0	2.0	2.0	0.2	(0.0)
IGPM - Accrued in the quarter (%)	2.4	0.7	1.0	0.9	0.6	2.6	3.8	0.7	0.8	0.2	0.2
IPCA - IBGE - Accrued in the quarter (%)	2.4	1.4	1.1	1.5	1.2	1.1	1.4	2.0	0.5	(0.8)	(1.5)
TJLP	6.0	6.0	6.0	6.0	6.0	6.0	5.5	5.5	5.0	(1.0)	(0.5)
TR - Average in the quarter (%)	0.1	0.1	0.1	0.1	0.1	0.0	0.0	-	-	(0.1)	-
Savings - Average in the quarter (old rule)	0.6	0.6	0.6	0.6	0.6	0.5	0.5	0.5	0.5	(0.1)	-
Savings - Average in the quarter new rule)	-	-	-	-	-	0.5	0.5	0.4	0.4	-	(0.0)
Selic over Rate - Average in the quarter (% per year)	11.2	11.9	12.2	11.3	10.3	8.9	7.8	7.2	7.1	(3.2)	(0.0)
Selic over Rate - End of the quarter (% per year)	11.6	12.1	11.9	10.9	9.8	8.4	7.4	7.2	7.2	(2.7)	(0.0)

⁵ Excepting operations with lotteries.

⁶ Demand Deposit Accounts, excepting Salary Accounts.

The first quarter of 2013 has shown a global activity recovery trend. In the last months the United States presented a better rhythm of growth, due to the positive dynamics in the housing sector and to improvements in the labor market conditions.

In Euro zone, the position of the European Central Bank facing the crisis was efficient, reducing the probability of occurrence of external events, although some episodes have shown that volatility is still present in the markets. Recent examples of this are the political deadlock in Italy and the banking system crisis in Cyprus, whose effects were already restrained. However, the economic indicators of the region have shown the maintenance of the recession scenario. In China, the possibility of a "forced landing" of the economy was apparently reversed and the country has followed a growth path, even with rates lower than the ones recorded in the last years.

The Brazilian external sector presented a reduction in the volume of exports and an increase in the international income transfers. Thereby, the deficit trend is maintained in checking accounts, whose main source of funding remains the foreign direct investment.

Regarding domestic economy, the indicators show that Brazil has maintained its resumption in 2013. The main influence to this movement was the expansion of investments, as verified by the production of the capital goods industry, with consecutive increases in the first three months of this year. The demand remained strong, with an

expansion higher than 7% in sales for the retail segment in the last 12 months. This performance is supported by good conditions of the labor market, with historically low unemployment rates and expansion of the actual average income.

In relation to the end of 2012, the total balance of the credit market has increased 2.46% in the first quarter of 2013. Among the portfolios, there was a stronger growth of the earmarked funds, driven by the expansion of housing credit and with funds from the BNDES. In turn, credit with non earmarking funds had a lower expansion.

The domestic prices scenario has shown resistance from the inflation in high levels, influenced specially by the rising of the food prices. On the other hand, the lowering of the electric energy charges and the consumer basket price was an important factor to attenuate this influence.

As for the monetary policy, the Central Bank has been demonstrating a concern with the growth of inflation. After closing the quarter with the maintenance of the Selic rate in 7.25% per year, the monetary authority raised in 0.25 p.p. the basic interest rate in the April meeting.

Activity recovery shall continue during 2013, led by the expansion of investments and influenced by the several incentive measures already adopted. The maintenance of good macroeconomic fundamentals related to family consumption, such as favorable labor and credit market conditions shall keep sustaining the domestic demand, although with some moderation.

Performance

CAIXA profit in the first quarter of 2013 was R\$1.3 billion, an increase of 12.5% over the profit recorded in the first quarter of the previous year.

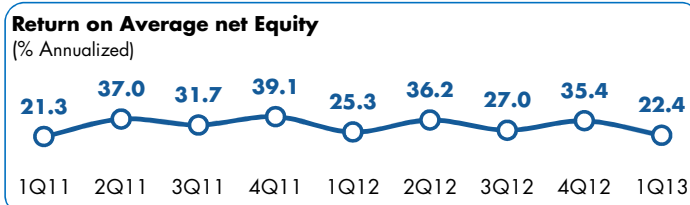
The key stimulator of this result was Programa CAIXA Melhor Crédito (“CAIXA Best Credit Program” - PCMC), launched in April 2012. The program promotes customer enhancement and offers better credit conditions, which results in an increase of the credit financial income of 21.1%, a reflex of the portfolio growth of 43.0%, and the increase in the service provision revenues of 13.4%, rising from R\$ 3.3 billion to R\$ 3.7 billion during the first quarter of 2013.

Key items of Income	1Q12	4Q12	1Q13	R\$ million	
				$\Delta\%$ 1Q12/1Q13	$\Delta\%$ 4Q12/1Q13
Income from financial intermediation	4,197	4,779	4,521	7.7	(5.4)
Loan operations	8,167	9,200	9,889	21.1	7.5
Allowance for loan losses	(1,681)	(2,101)	(2,080)	23.8	(1.0)
Outcome of treasury management ¹	2,583	2,823	2,359	(8.7)	(16.4)
Deposits / Bills Expenses	(4,811)	(4,904)	(4,931)	2.5	0.6
Service provision revenue ²	3,307	3,787	3,752	13.4	(0.9)
Personal expenses	(3,048)	(4,096)	(3,728)	22.3	(9.0)
Other administratives expenses	(1,937)	(2,428)	(2,172)	12.1	(10.6)
Other operating revenues/expenses	(722)	(594)	(486)	(32.7)	(18.2)
Operating profit	1,330	928	1,407	5.8	51.5
Income tax and social contribution	54	1,220	144	166.2	(88.2)
Profit	1,164	1,869	1,310	12.5	(29.9)

¹ The Outcome of Treasury Management comprises Incomes from Bonds and Securities (TVM), Derivative Financial Instruments, Foreign Exchange, Financial Asset Sale or Transfer, and Expenses with Repo Operations.

² Includes Banking Fee Revenues.

The Company's Net Equity (NE) grown 23.9% in relation to the same period of the previous year, rising from R\$ 20.5 billion in 1Q12 to R\$ 25.4 billion.

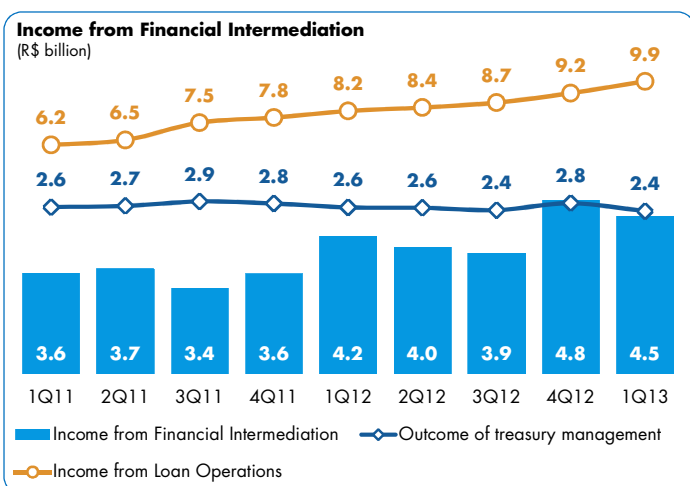


Income from Financial Intermediation

Income from financial intermediation reached R\$ 4.5 billion in the quarter, an increase of 7.7% compared to the same period of the previous year.

In line with the evolution of the balance of credit operations, credit revenues reached R\$ 9.9 billion in the quarter, rising 21.1% over the first quarter of 2012.

The outcome of treasury management was R\$ 2.4 billion in 1Q13, a reduction of 8.7% on the same period of the previous year, influenced by the decrease of 3.2 p.p. on the average SELIC rate.



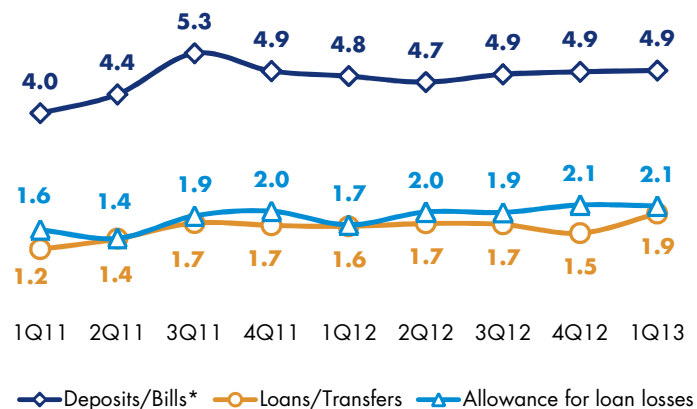
The expenses with Provision for Doubtful Debts (PFDD) ended 1Q13 in R\$ 2.1 billion, an increase of 23.8% in 12 months, an expansion compatible with the growth of the portfolio.

Expenses with Deposits and Bills grew 2.5%, reaching R\$ 4.9 billion in the quarter. The balance of these resources increased 31.7% in relation to 1Q12 (not including demand deposits) and reached R\$ 355.5 billion, whose greater portion is Savings, with R\$ 181.5 billion.

The expenses with Loans and Transfers were approximately R\$ 1.9 billion (16.3% more than 1Q12), mainly comprising funds raised from the FGTS for investments in sanitation, infrastructure and housing operations.

Financial Intermediation Expenses

(R\$ billion)



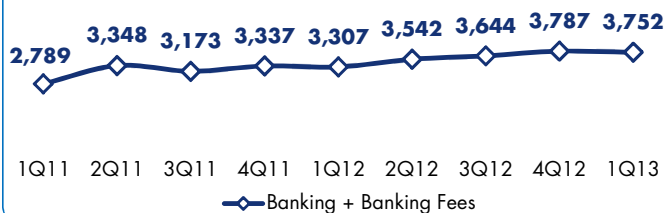
* Deposits and Bills Expenses.

Revenues from Service Provision and Banking Fees

Revenues from service provision added to banking fees revenues recorded R\$ 3.7 billion in 1Q13, an amount 13.4% greater than the amount recorded in the same period of the previous year.

Banking + Banking Fees

R\$ million



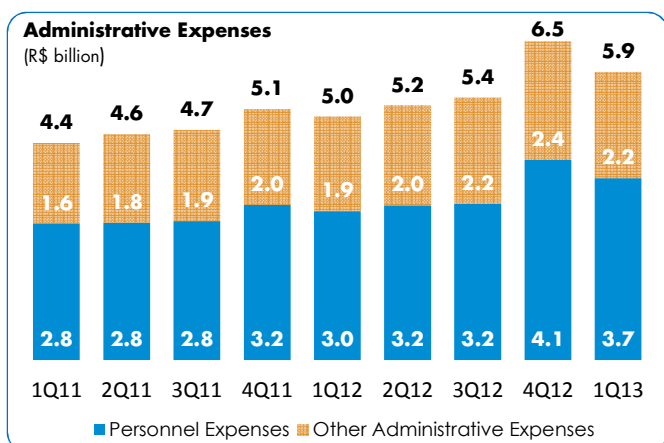
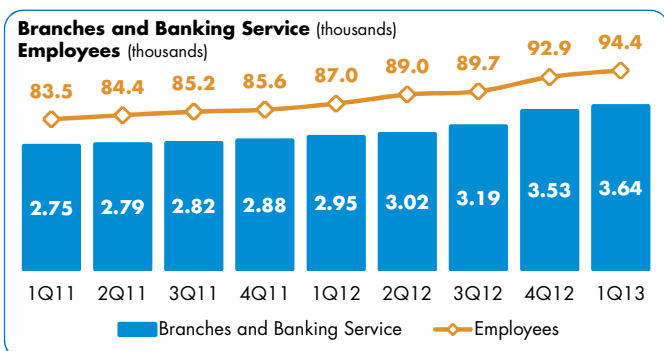
One of the key factors which influenced the increase in the revenues from service provision and banking fees was the winning of new customers, closing 1Q13 with a portfolio of 66.6 million individual and corporate customers. Individual customer portfolio totaled 64.9 million customers, an expansion of 5.9 million in 12 months, while the corporate customer base was 1.6 million, representing an increase of 279 thousand new corporate customers.

During the 1Q13, 1.5 billion banking operations were carried out, an increase of 14.1% in 12 months. CAIXA Internet Banking was the sole responsible for 275.3 million operations, including balance and statements checking, payments and transfers.

The fees related to banking services, including the income from banking fees, recorded R\$ 1.8 billion in 1Q13, an amount 16.8% greater than the amount recorded in the same period of 2012. This growth is due mainly to the increase in the loan operations and in the base of account holders.

Administrative Expenses

Aiming to improve the customer service, CAIXA constantly invests in the expansion of its structure. In 12 months, the board of CAIXA employees expanded 8.5%, rising from 87.0 to 94.4 thousand in March 2013, an increase of 7,423 collaborators.

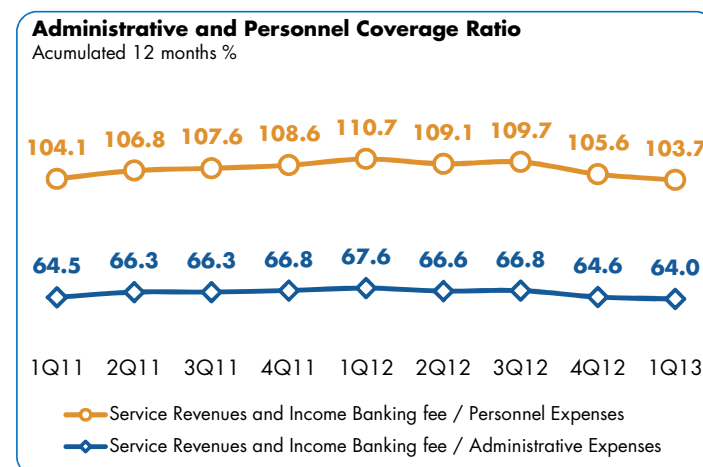


Administrative coverage ratio, an index that measures the relation between service provision revenues and administrative expenses, accrued in 12 months, reached 64.0% at the end of March 2013, while the personnel coverage ratio, the relation between service provision revenues and personnel expenses, ended the quarter in 103.7%.

The Company currently has 62.7 thousand service points, comprising 3.6 thousand branches and service points, 33.4 thousand CAIXA AQUÍ correspondents and lottery outlets, and 25.6 ATM machines disposed in the service points and ATM rooms, besides a 1 Riverboat Branch and 18 Truck-Branches.

In 12 months the number of branches raised from 2,346 to 2,971, an increase of 625 (+26.6%), while the Service Points and Special Service Points reached 2,944, an increase of 291 (+11%) service points. 652 (+21,7%) new ATM rooms were created, rising from 3,009 in 1Q12 to 3,661 in 1Q13.

In line with the expansion in the number of employees, personnel expenses, that corresponds to 63.2% of the total administrative expenses, reached R\$ 3.7 billion and grew 22.3% compared to the first quarter of 2012.

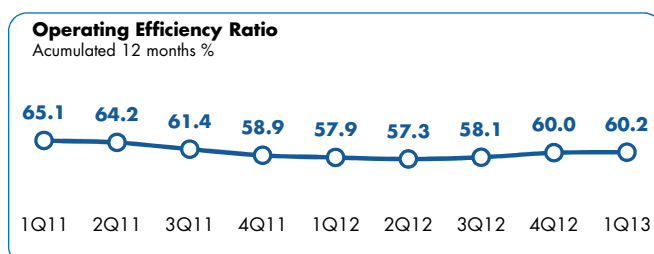


Other administrative expenses, by virtue of the increase in business volume and in service channels, grew 12.1% compared to 1Q12, totaling R\$ 2.2 billion. Expenses related to infrastructure, such as rent, property maintenance, communication, surveillance/ security, water, energy and materials supply amounted R\$ 910 million (+0.8%), representing 41.9% of this group of expenses.

Other Administrative Expenses	1Q12	4Q12	1Q13	R\$ million	
				$\Delta\%$ 1Q12/1Q13	$\Delta\%$ 4Q12/1Q13
Data Processing	232	263	250	8.0	(4.8)
Outsourced Services	254	347	326	28.3	(6.2)
Maintenance and Repairs	200	308	191	(4.5)	(37.9)
Amortization / Depreciation	190	279	262	38.2	(5.9)
Rent and leasing of real	234	257	270	15.1	4.9
Surveillance and security	184	165	167	(9.3)	1.3
Communications	157	173	148	(5.7)	(14.8)
Advertising, Promotions and Publications	119	166	126	6.3	(23.7)
Specialized Technical Service	104	147	128	22.3	(13.0)
Financial System	74	86	84	13.9	(1.4)
Stuff	58	59	57	(1.8)	(4.2)
Water, electricity and gas	69	79	77	11.8	(2.2)
Other	63	100	86	36.6	(14.6)
Total	1,937	2,428	2,172	12.1	(10.6)

Operating Efficiency Ratio

The operating efficiency ratio reached 60.2% at the end of 1Q13, with an expansion of 2.2 p.p. in relation to the same period of the previous year, influenced by investments in the expansion of the service channels and by the contraction of new employees, which aim to improve the access of the population to the company's service, besides providing excellence in service.



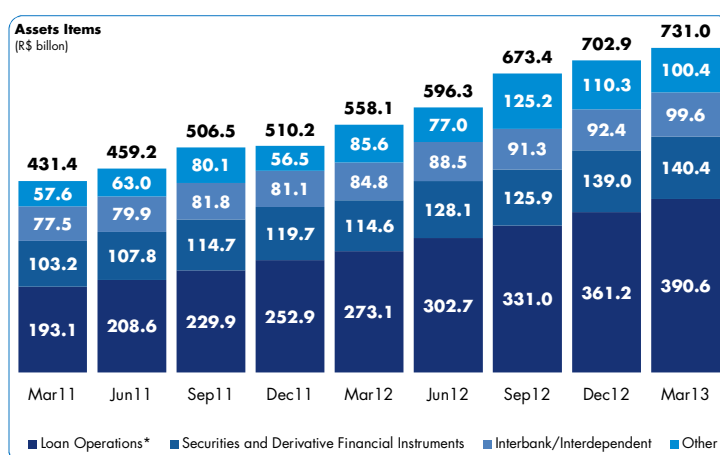
*Operating Efficiency Ratio = [(Personnel Expenses + Other Administrative Expenses) / (Gross Profit from Financial Intermediation - Allowance for Credit Losses + Service Revenues + Results of Subsidiaries and Associates + Other Operating Revenues and Expenses)] * 100*

Assets

CAIXA consolidated assets reached the mark of R\$ 731.0 billion in March 2013, growing 30.9% in 12 months.

Credit operations contributed to this growth, totaling a balance of R\$ 390.6 billion, according to the dispositions of the Central Bank. These operations grew 43.0% in 12 months, R\$ 117.5 billion in absolute terms.

In March 2013, the loan portfolio corresponded to 53.4% of total assets and Securities and Derivatives Financial Instruments corresponded to 19.2%.



* According to the dispositions of the Central Bank.

Assets Items	(R\$ million)				
	Mar12	Dec12	Mar13	Δ% 12M	Δ% Quarter
Availabilities	4,408	8,036	7,070	60.4	(12.0)
Short - Term Interbank Deposits	61,886	75,183	69,247	11.9	(7.9)
Interbank and Interdepartmental Accounts	84,791	92,371	99,550	17.4	7.8
Securities and Derivative Financial Instruments	114,597	138,964	140,431	22.5	1.1
Loan Operations	273,143	361,239	390,650	43.0	8.1
Allowance for loan losses	(16,604)	(19,921)	(20,724)	24.8	4.0
Other credits	28,076	38,499	36,474	29.9	(5.3)
Other assets	1,018	955	959	(5.8)	0.4
Permanent Assets	6,777	7,568	7,383	8.9	(2.4)
Total Assets	558,091	702,895	731,039	31.0	4.0

Securities and Derivative Financial Instruments

Securities and derivative financial instruments, composed substantially of federal government debt bonds, increased 22.5% compared to the same period of 2012, positively influenced by the growth of 45.1% and 162.5% respectively, in the portfolios of securities for trading and for sale, compensated by the reduction of 15.7% in the portfolio of securities held to maturity.

The growth recorded on these portfolios stems mostly from the contraction of Hybrid Debt Capital Instruments, carried out in September 2012 upon a transfer from the government of LTN and NTN-B securities. Regarding securities held to maturity, the reduction recorded in the last 12 months is due to the maturity of NTN securities.

Securites	(R\$ million)					
	Mar12	%	Dec12	%	Mar13	%
I - Trading securities	53,270	46.5	75,545	54.4	77,299	55.0
II - Available-for-sale securities	6,392	5.6	17,067	12.3	16,781	11.9
III - Held-to-maturity securities	54,934	47.9	46,271	33.3	46,297	33.0
IV - Derivative Financial Instruments	-	-	82	0.06	54	0.04
Total	114,597	100.0	138,964	100.0	140,431	100.0

Loan Operations

PCMC (CAIXA Best Credit Program) has boosted CAIXA credit contraction in the last 12 months, and in the quarter R\$ 51.1 billion were contracted in commercial loans, an increase of 54.5% in relation to 1Q12. Individual lending operations reached R\$ 27.3 billion, while corporate operations reached R\$ 23.8 billion, increase of 50.9% and 59.0%, respectively, compared to the contractions operated in the same period of 2012.

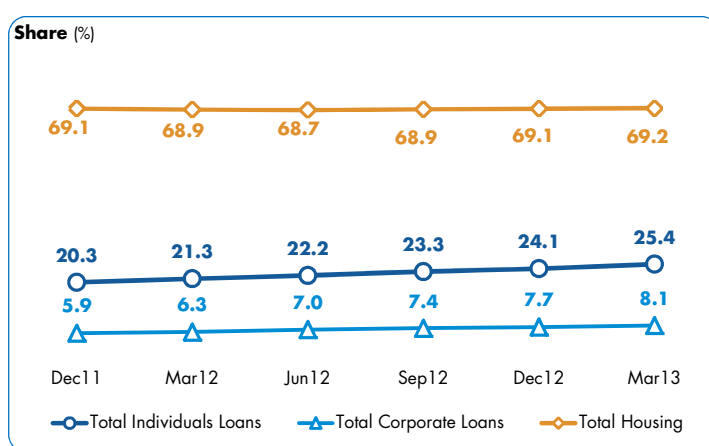
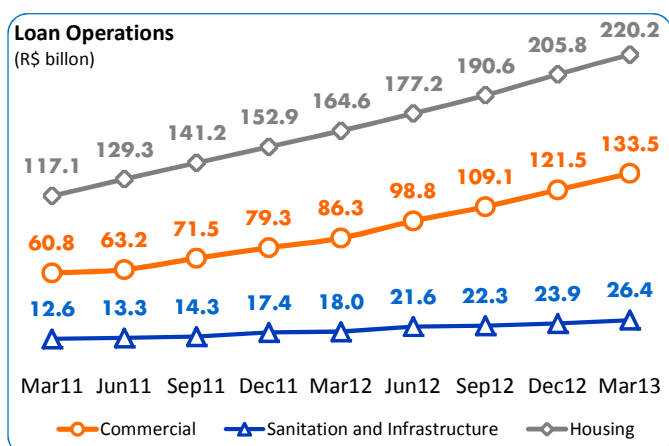
The loan portfolio reached a balance of R\$ 390.6 billion in March 2013, an expansion of 43.0% in 12 months, including "Other Loans with Credit Features". With this balance, CAIXA presents a 16.0% share in the total loan of the National Finance System, which represents an increase of 2.86 p.p. of share in 12 months.

Loan Operations	Mar12	Dec12	Mar13	(R\$ million)	
				Δ% 12M	Δ% Quarter
Loan Operations	268,831	353,740	382,627	42.3	8.2
Commercial Lending	86,259	121,454	133,498	54.8	9.9
Individuals Lending	40,683	55,519	62,289	53.1	12.2
Corporate Lending	45,575	65,935	71,209	56.2	8.0
Housing Lending	164,621	205,789	220,203	33.8	7.0
Sanitation and Infrastructure	17,952	23,914	26,384	47.0	10.3
Rural and Agroindustrial	-	158	207	-	31.4
Credit Linked Assignment	-	2,425	2,335	-	(3.7)
Other receivables with characteristics of loans	4,312	7,500	8,023	86.1	7.0
Total Credit	273,143	361,239	390,650	43.0	8.1

Housing, the main portfolio, reached a balance of R\$ 220.2 billion (Individual and Corporate), an expansion of 33.8% in relation to the same period of the previous year. CAIXA market share in this segment is 69.2%.

The balance of commercial loans was R\$ 133.5 billion, a growth of 54.8% in 12 months. Individual lending operations reached the balance of R\$ 62.3 billion, and the corporate lending operations, R\$ 71.2 billion, increasing 53.1% and 56.2% respectively in 12 months.

In September 2012, CAIXA has entered the agribusiness segment, and in March 2013 the balance of loan operations in this mode was R\$ 207.0 million, representing an increase of 31.4% only in the first quarter of 2013.



Total individual loans expanded 38.0% in 12 months, reaching R\$ 273.8 billion. Individual commercial loan reached R\$ 62.3 billion, with highlights to the payroll-linked loans, inside the installment loans, which increased 46.2% in 12 months, and to the expansion of R\$ 11.8 billion in the balance.

(R\$ million)					
Total Individual Loans	Mar12	Dec12	Mar13	Δ% 12M	Δ% Quarter
Individual Commercial Loans	40,683	55,519	62,289	53.1	12.2
Overdraft	3,002	3,350	3,847	28.1	14.8
Installment Loans	34,193	47,803	53,750	57.2	12.4
Others	3,488	4,366	4,692	34.5	7.5
Housing Loans	157,682	197,159	211,530	34.2	7.3
Rural and Agroindustrial Lending	-	8	16	-	91.3
Total Individual Lending	198,365	252,686	273,836	38.0	8.4

The total corporate loans recorded a balance of R\$ 106.5 billion in March 2013, representing a growth of 51.1% in relation to the same period of the previous year. We highlight the working capital, in commercial loans, with a R\$ 60.0 billion balance and increase of 62.8% and sanitation and infrastructure, with a balance of R\$ 26.4 billion and a growth of 47.0%.

(R\$ million)					
Total Corporate Loans	Mar12	Dec12	Mar13	Δ% 12M	Δ% Quarter
Corporate Commercial Loans	45,575	65,935	71,209	56.2	8.0
Overdraft	1,997	3,019	3,541	77.3	17.3
Installment Loans	43,113	62,280	66,949	55.3	7.5
Others	465	636	718	54.4	13.0
Housing Loans	6,939	8,630	8,672	25.0	0.5
Sanitation and Infrastructure Lendings	17,952	23,914	26,384	47.0	10.3
Rural and Agroindustrial Lendings	-	149	191	-	28.0
Total Corporate Loans	70,465	98,629	106,456	51.1	7.9

In housing loan detailed by its funding sources, it is noted that most part of the loans, 53.3% or, in absolute terms, R\$ 117.3 billion, is carried out through CAIXA and SBPE resources. Operations with FGTS funding, encompassing Programa Minha Casa Minha Vida ("My Home, My Life Program"), increased 29.5% in relation to the first quarter of 2012, reaching a balance of R\$ 102.9 billion.

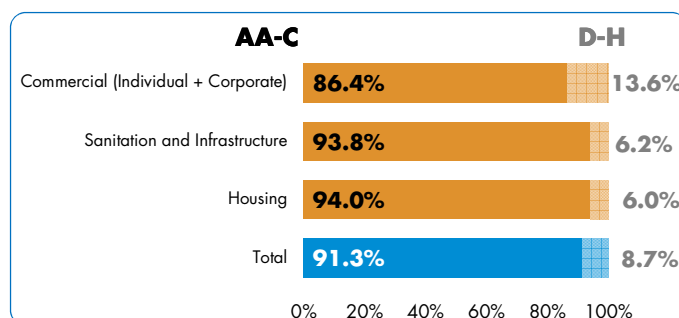
(R\$ million)					
Housing Lending	Mar12	Dec12	Mar13	Δ% 12M	Δ% Quarter
CAIXA / SBPE Funds	85,015	108,369	117,295	38.0	8.2
FGTS Funds	79,397	97,338	102,855	29.5	5.7
Others	208	81	52	(75.0)	(35.7)
Total	164,621	205,789	220,203	33.8	7.0

Loan Portfolio Quality

At the end of the first 2013 quarter, more than 90% of the loan portfolio was rated from AA to C. The ratings show that the loan offer expansion by CAIXA has been associated to good quality concessions.

Commercial loan operations correspond to 36.2% of the total (R\$ 390.6 billion). 86.4% of these operations were rated AA-C and 13.6% were rated between D-H.

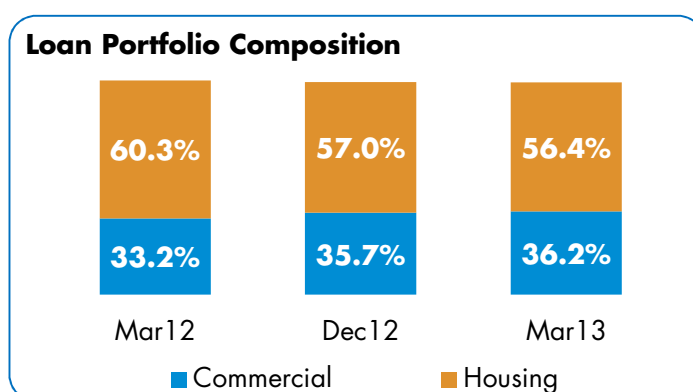
In housing operations (56.4% of the total), 94.0% were rated between AA-C.



CAIXA total delinquency rate (past due loans > 90 days) ended the quarter in 2.3%, a rate below the average market delinquency rate of 3.6%, and 0.2% above the rate presented in March 2012, due to changes in the portfolio composition and in line with the predicted behavior in the Company's planning.

Delinquency	Mar12	Dec12	Mar13	Δ p.p. 12M	Δp.p. Quarter
Commercial	3.0	3.2	3.3	0.3	0.1
Individuals	4.7	4.9	4.9	0.2	0.0
Corporate	1.4	1.7	1.9	0.5	0.2
Housing	1.8	1.6	1.9	0.1	0.3
Total	2.1	2.1	2.3	0.2	0.2

In 1Q12, housing loan operations, that present lower delinquency rates, corresponded to more than 60.0% of the portfolio, while commercial loan, of greater risk, represented 33.2% of the total. In March 2013, the housing portfolio comprised 56.4% (-3.9 p.p.) of the portfolio, while the commercial operations held 36.2% (+3.0 p.p.).



Debit and Credit Cards

The amount of CAIXA credit cards increased 35.0% if compared to 1Q12, reaching 9.6 million units. The income in the quarter corresponded to R\$ 6.6 billion (+41.3%), with the performance of 58.7 million operations (+36.2%). The average value per operation in 1Q13 was R\$ 112.02 (+3.8%).

Credit Cards	1Q12	4Q12	1Q13	Δ%	
				1Q12/1Q13	4Q12/1Q13
Quantity of Cards (in million)	7.1	8.7	9.6	35.0	10.4
Quantity of Transactions (in million)	43.1	60.1	58.7	36.2	(2.3)
Total Value Transacted (R\$ milion)	4,654.1	6,841.5	6,578.3	41.3	(3.8)

Quantities of cards at the end period. Cumulative transactions

The base of debit cards reached 74.6 million, an amount 7.7% higher than 1Q12. 173.1 million operations with these cards were recorded, 32.3% more than the same period of 2012, totaling R\$ 10.6 billion.

ELO flag, a result of the partnership among CAIXA, Banco do Brasil e Bradesco, corresponds to 10% of the debit cards. Atualmente the Company has a base of 7.5 million cards, presenting an increase of 188.5% over the first quarter of 2012.

Debit Cards	1Q12	4Q12	1Q13	Δ%	
				1Q12/1Q13	4Q12/1Q13
Quantity of Cards (in million)	69.2	74.9	74.6	7.7	(0.4)
Quantity of ELO Cards (in million)	2.6	6.2	7.5	188.5	21.9
Quantity of Transactions (in million)	130.9	174.1	173.1	32.3	(0.6)
Total Value Transacted (R\$ milion)	7,284	10,723	10,586	45.3	(1.3)

Quantities of cards at the end period. Cumulative transactions

Fund Raising

Main Items of Funding	Mar12	Dec12	Mar13	Balance (R\$ million)	
				Δ% 12M	Δ% Quarter
Deposits	268,782	319,041	323,294	20.3	1.3
Demand deposits	23,670	27,381	24,622	4.0	(10.1)
Savings accounts	154,749	175,566	181,534	17.3	3.4
Time deposits	74,653	96,535	105,103	40.8	8.9
Other Deposits	15,710	19,559	12,035	(23.4)	(38.5)
Notes	24,868	49,003	56,782	128.3	15.9
Funds obtained in the open market	83,642	93,909	102,185	22.2	8.8
Total	377,291	461,953	482,261	27.8	4.4

Funding balance reached R\$ 482.3 billion at the end of the 1Q13, 27.8% over the same period of 2012.

Savings, with a funding uptrend in 1Q13, reached a balance of R\$ 181.5 billion, an evolution of 17.3% compared to the first quarter of 2012.

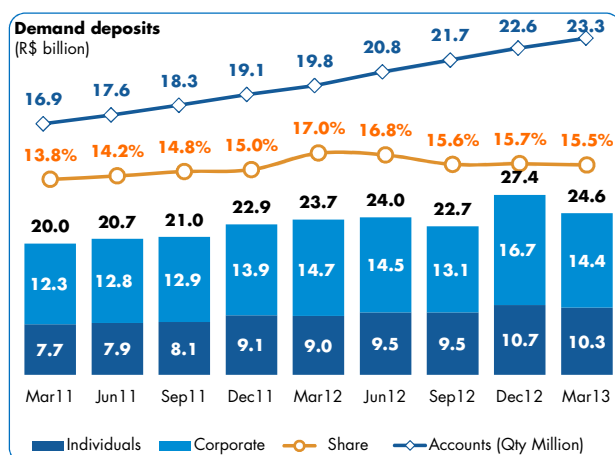
We also highlight time deposits, with a balance of R\$ 105.1 billion, an increase of 40.8% in relation to 1Q12, and credit and mortgage linked notes, which grew 128.3% in 12 months, strengthened by housing and financial companies.

Demand Deposits

Demand deposits recorded a balance growth of 4.0% in relation to 1Q12, rising from R\$ 23.7 billion to R\$ 24.6 billion, ending the 1Q13 with a 15.5% of market share.

In 12 months, checking accounts base expanded 17.9%, reaching 23,3 million accounts.

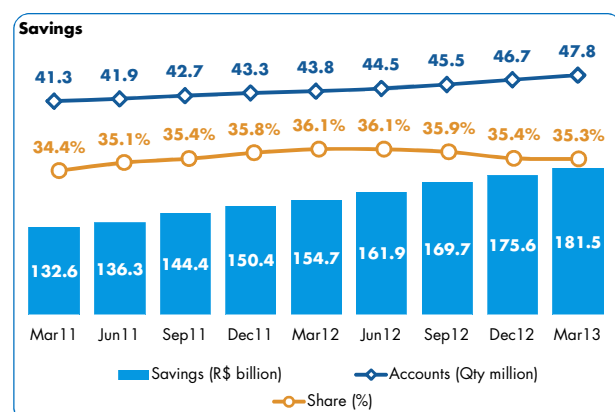
Highlights to individual deposits, that increased 14.5% in 12 months, reaching a balance of R\$ 10.3 billion. Corporate deposits reached R\$ 14.4 billion.



Savings

One of the main sources of funding for housing credit, CAIXA Savings ended the quarter with a balance of R\$ 181.5 billion, an expansion of 17.3% in relation to the same period of the previous year. In March 2013, the Bank's market share reached 35.3%.

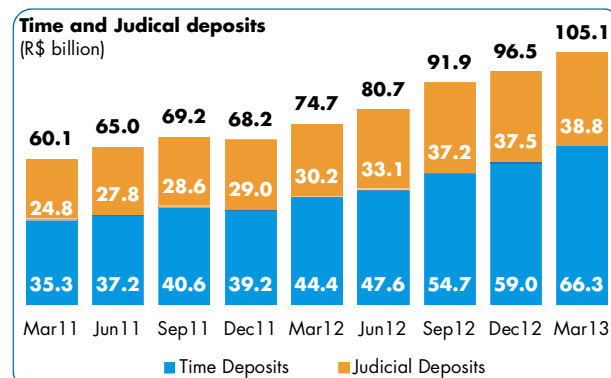
The expansion of the account base was of 9.1% over March 2012, totaling 47.8 million savings accounts at the end of the quarter.



Time Deposits

Time deposits reached a balance of R\$ 105.1 billion in 1Q13, an increase of 40.8% in 12 months. Most of this balance, equivalent to 63.1%, or, in absolute terms, R\$ 66.3 billion, corresponds to CDB resources, which grew 49.1% in 12 months.

In the same comparison, judicial deposits raised 28.5% or, in absolute terms R\$ 8.6 billion, reaching the balance of R\$ 38.8 billion.



Capital Adequacy

Reference Equity	Mar12	Dec12	Mar13	(R\$ million)	
				Δ 12M	Δ Quarter
RE - Reference Equity	40,446	56,329	56,992	40.9%	1.2%
TIER I	22,551	28,689	29,019	28.7%	1.1%
TIER II	18,967	28,689	29,019	53.0%	1.1%
Deductions from Reference Equity - RE	(1,071)	(1,050)	(1,045)	-2.4%	-0.5%
RRE - Required Reference Equity	34,815	47,706	44,168	26.9%	-7.4%
Basel Ratio (RE x 100) / (RRE / 0,11)	12.8%	13.0%	14.2%	1,4 p.p.	1,2 p.p.

By the end of 1Q13, the Reference Equity and the Required Reference Equity were R\$ 57.0 billion and R\$ 44.2 billion respectively, meeting the requirements of CMN Resolutions Nos. 3.444/07 and 3.490/07, which state the ascertainment methodologies.

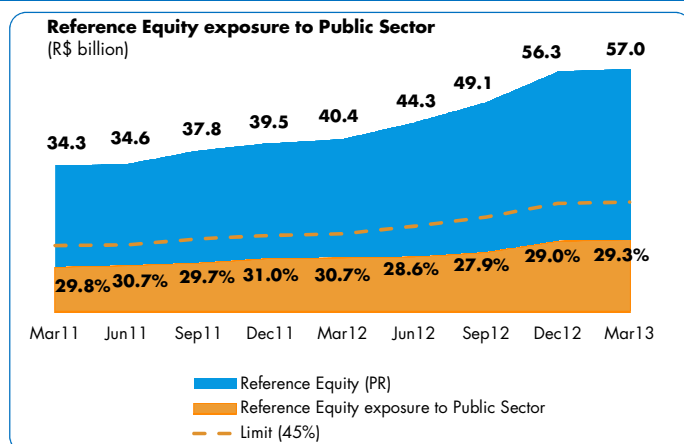
The credit risk tranche ended March representing 94.0% of the Required Reference Equity. The new rules for credit risk, following the disclosure of the BACEN Circular No. 3.644/13, have modified risk weights for housing operations, payrolls and large companies, reducing the capital allocation for these segments from March 2013.

The Basel Index recorded in March 2013 was 14.2%, above the legal requirement of 11% e 1.4 p.p. above the index recorded in 1Q12.

Fixed Asset	Mar12	Dec12	Mar13	(R\$ million)	
				Δ 12M	Δ Quarter
(A) Fixed Asset Adjusted	6,285	7,086	6,871	9.3%	-3.0%
(B) Reference Equity	40,446	56,329	56,992	40.9%	1.2%
(C) Fixed Asset Adjusted Ratio ((A / B) x 100)	15.5%	12.6%	12.1%	-3,5 p.p.	-0,5 p.p.

Fixed Asset Ratio was 12.1%, maintaining CAIXA within the requirements defined by CMN Resolution No. 2.669/1999, which establishes a limit of 50%.

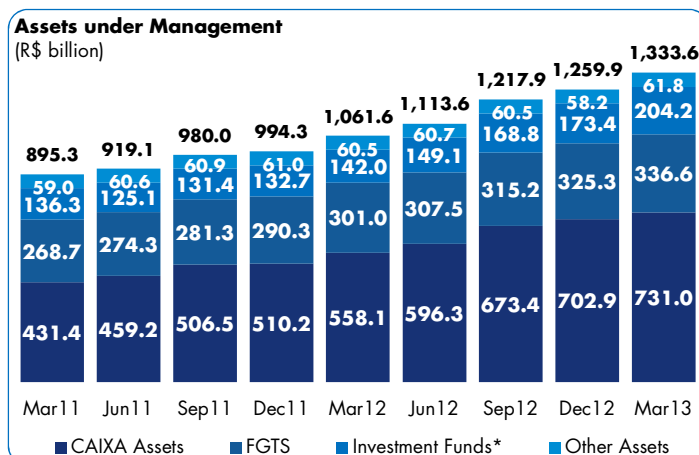
Reference Equity exposure to Public Sector with CAIXA was 29.3% in March 2013, a reduction of 1.5 p.p. in 12 months. The indicator meets the threshold established by CMN Resolution No. 2.827/2001, according to which the credit operations of a financial institution with public institutions are limited to 45% of its Reference Equity.



Assets under Management

In the end of March 2013, CAIXA was responsible for the management of almost R\$ 1.3 trillion in assets. In 12 months, this volume raised 25.6%, a growth mainly driven by the evolution of 31.0% of its own assets.

Among the R\$ 602.6 billion of third party assets, we highlight the FGTS with a balance of R\$ 336.6 billion and the investment funds with R\$ 204.2 billion, which grew 11.8% and 43.8% respectively, compared to the same period of the previous year.



* Not including Fund Portfolios and Programs, FI FIC e FI FGTS.

Assets Management

Aiming to provide diversification to its customers, CAIXA launched investment funds related to the new economic scenery, such as funds of multi market shares and funds with other benefits, and relocated several funds, reducing their starting investment values and management fees.

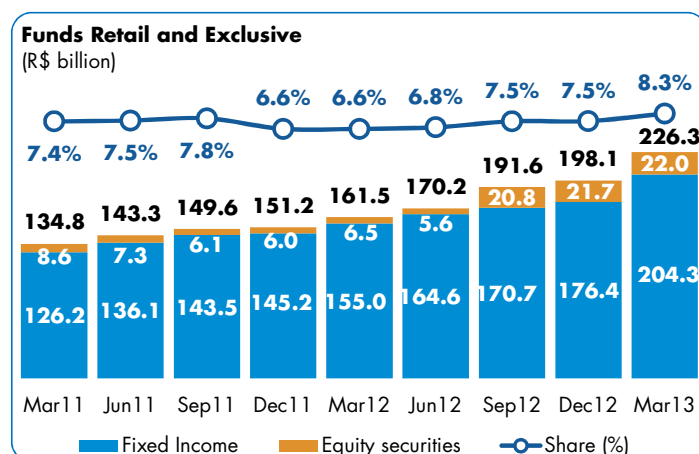
These several actions contributed to a growth in the net equity of the investment funds, which recorded a balance increase of R\$ 79.3 billion in 12 months. Exclusive funds, with R\$ 133.5 billion, presented an absolute growth of R\$ 48.9 billion, or 57.8% compared to the same period of the previous year. The retail funds ended the year with R\$ 92.8 billion, 20.8% more over 1Q12.

Assets Management	Mar12	Dec12	Mar13	(R\$ million)	
				Δ% 12M	Δ% Quarter
Retail Funds	76.860	88.370	92.816	20,8	5,0
Exclusive Funds	84.599	109.723	133.532	57,8	21,7
Programs and Fund Portfolios	123.767	121.275	124.114	0,3	2,3
FI of FIC	66.410	77.360	81.126	22,2	4,9
Other portfolios under	2.050	1.477	1.383	(32,6)	(6,4)
Total	353.686	398.205	432.971	22,4	8,7

Fixed income funds have ended the 1Q13 with a balance of R\$ 204.3 billion (90.3% of the investment funds) which represents an increase of 31.8% in 12 months.

In their turn, equity funds grew 241.2%, ending the 1Q13 with R\$ 22.0 billion.

According to ANBIMA, in March, CAIXA was the manager of 8.3% of the market funds, a growth of 1.6 p.p. in 12 months.





Prepared by VIFIN / DECON / SUMAV / GEINE:

GEINE - National Management of Executive Information

SUMAV - National Superintendence of Assessment and Result Monitoring

DECON - Executive Controlling Management

VIFIN - Vice-Presidency of Finances and Capital Market