

BEST ASIA

December, 2011

FEBRABAN

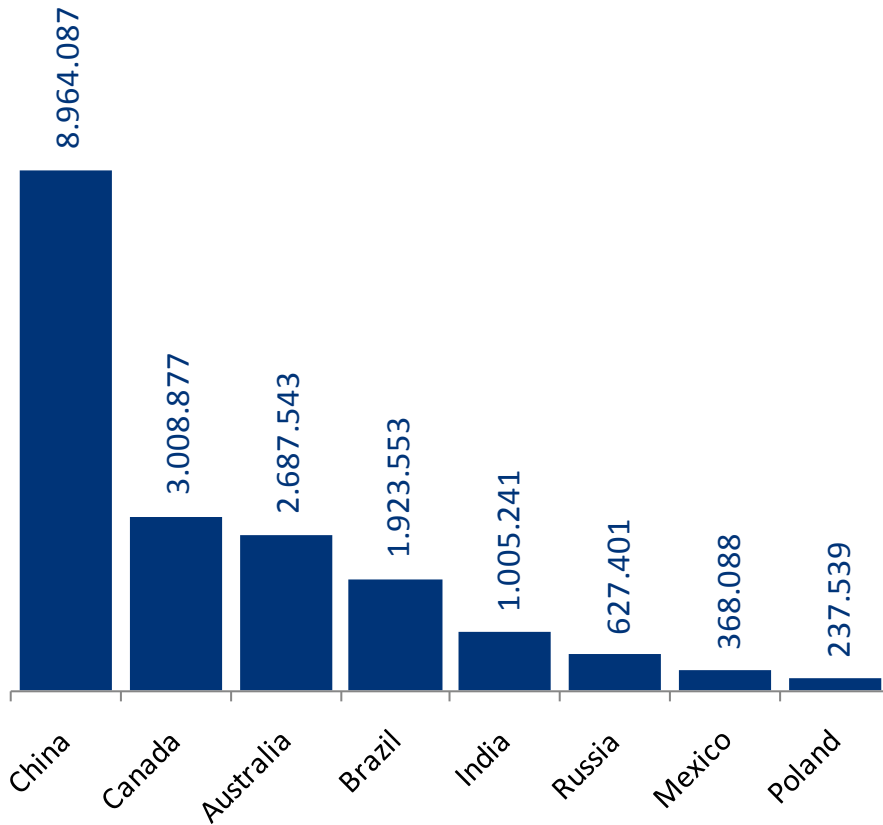
Federação Brasileira de Bancos

Rubens Sardenberg
Chief economist

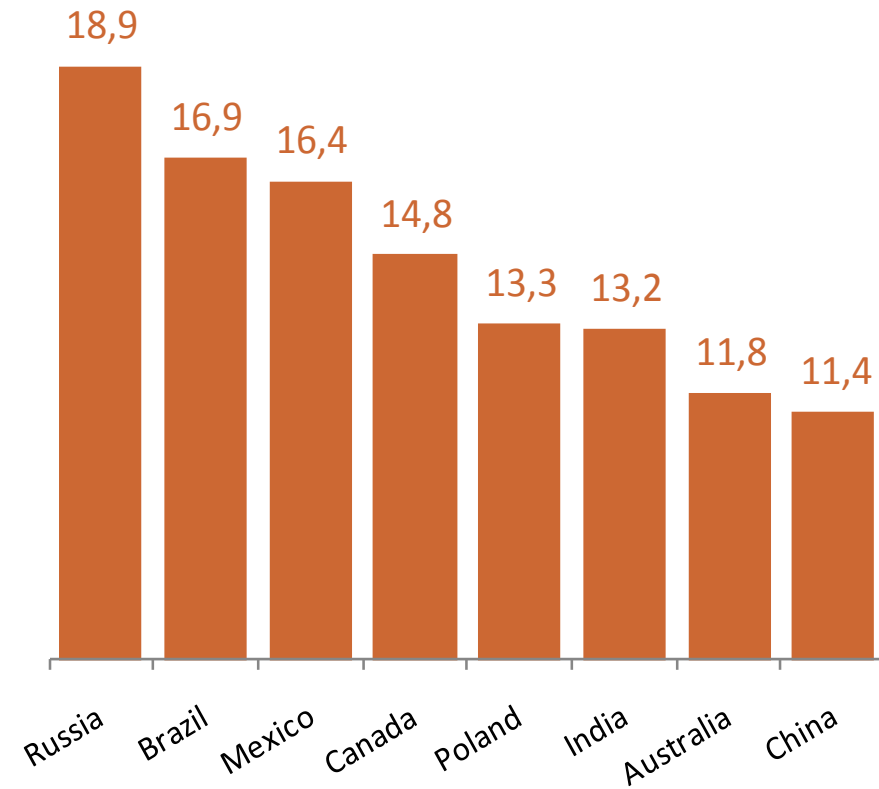
Brazil: Solid and Profitable Financial Sector

Large and well-capitalized financial sector.

Total Assets (US\$ Billion) - 2010

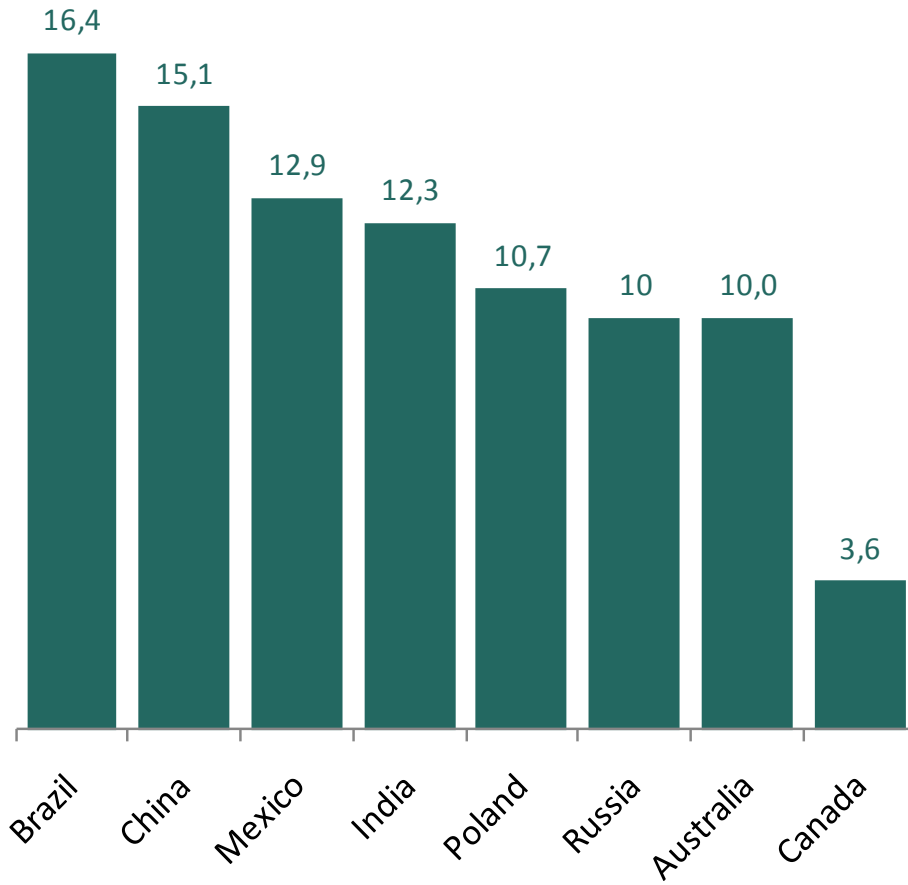


Average Capital Adequacy Ratio (%) - 2010

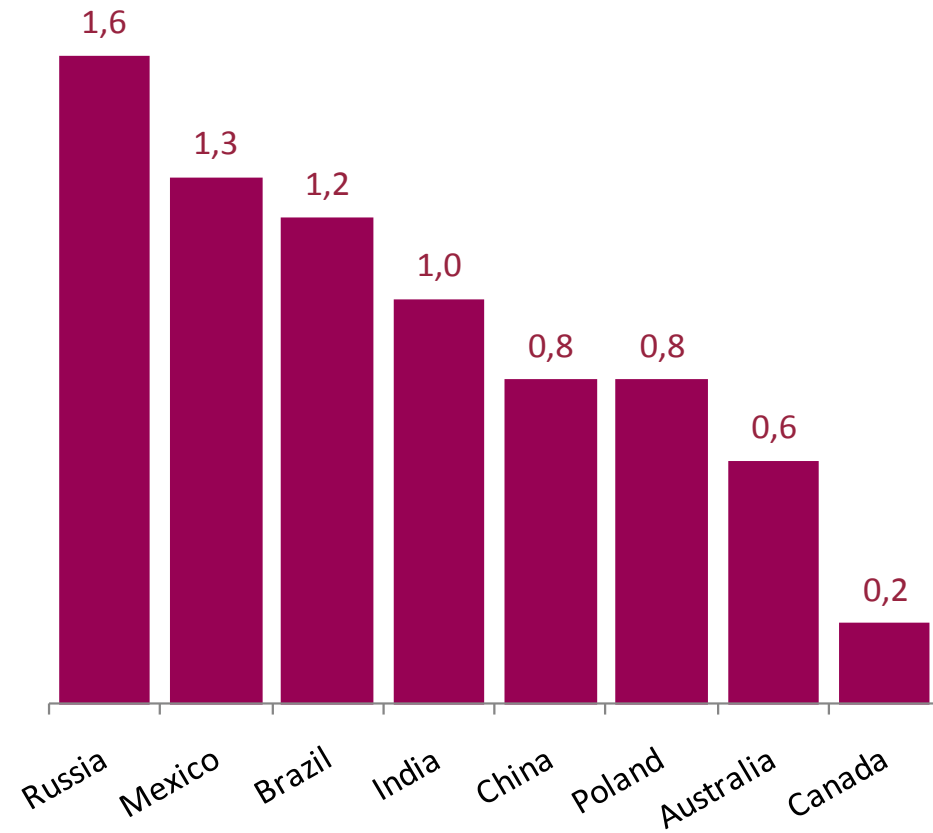


Brazil: Solid and Profitable Financial Sector

Return on Equity (%) - 2010



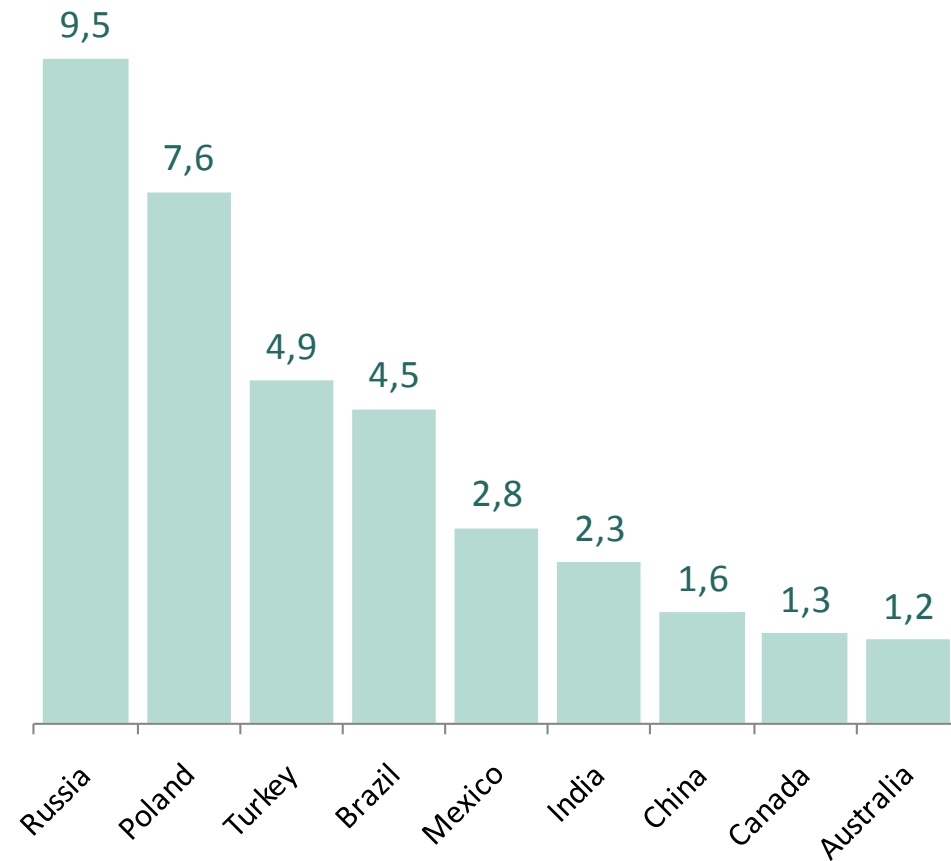
Return on Assets (%) - 2010



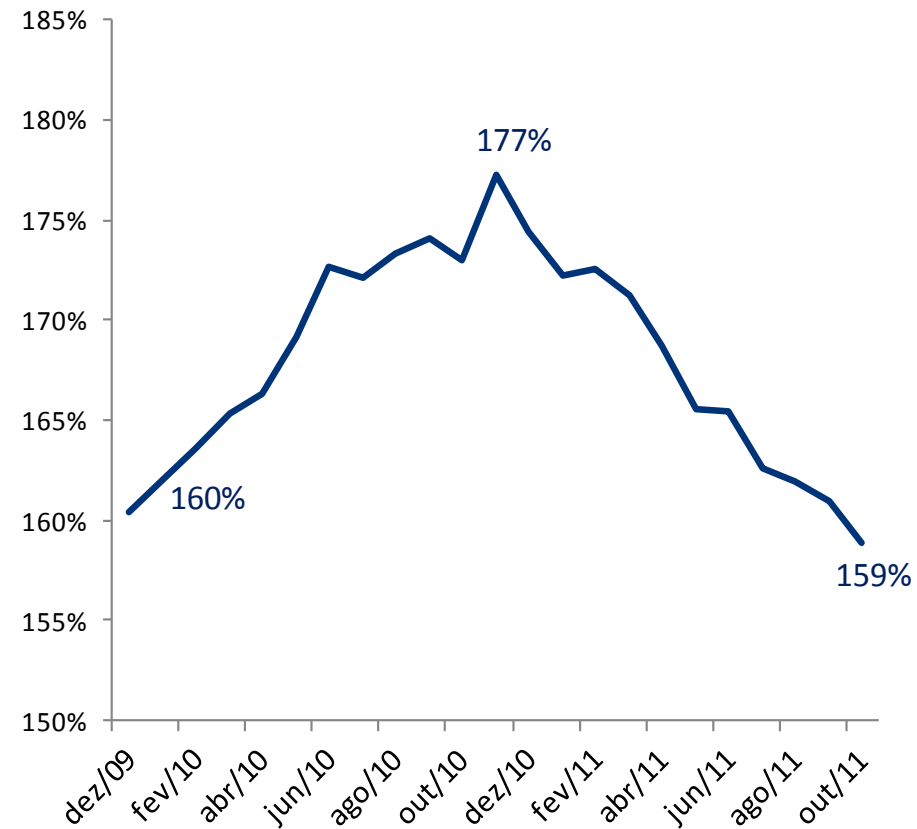
Brazil: Solid and Profitable Financial Sector

With a healthy credit portfolio and surplus provisions.

Non Performing Loan/Total Loans (%) - 2010

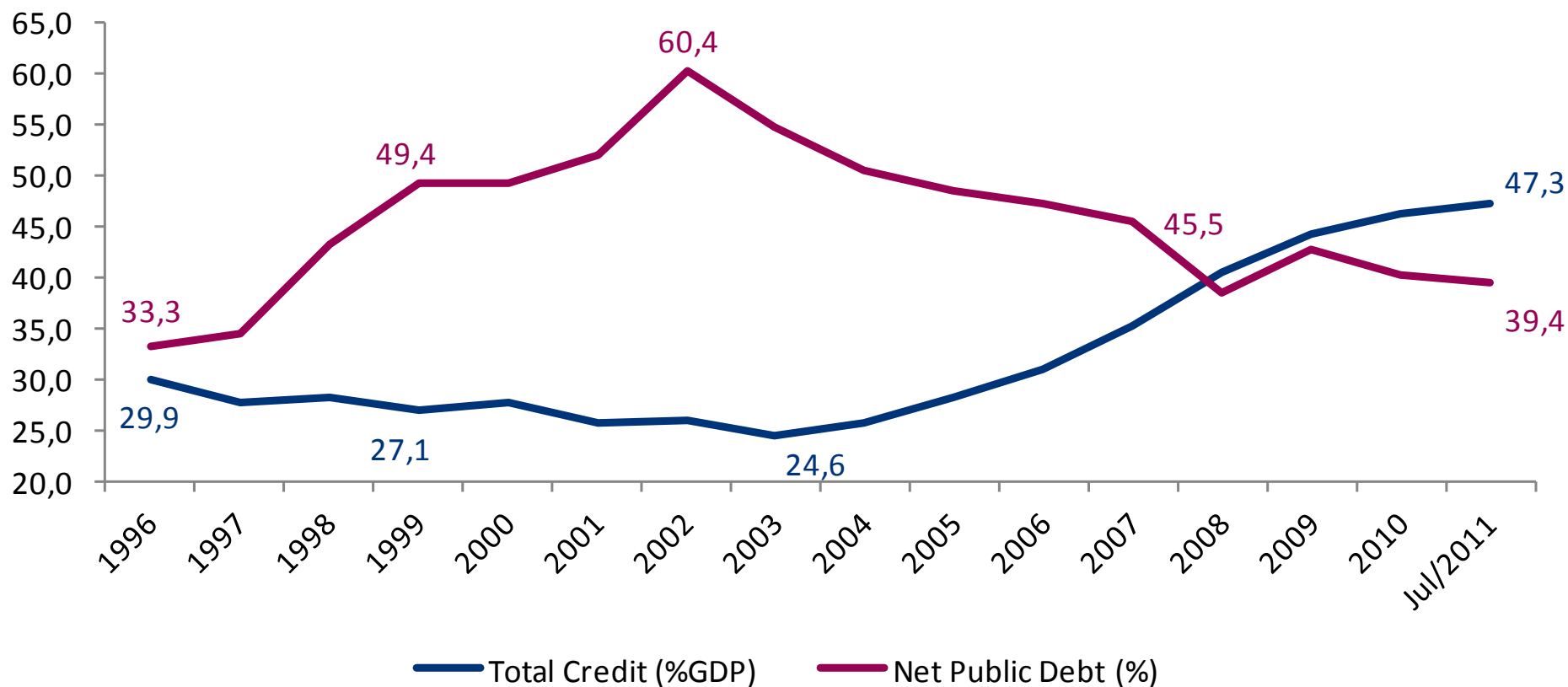


Provisions/NPL (%) - 2010



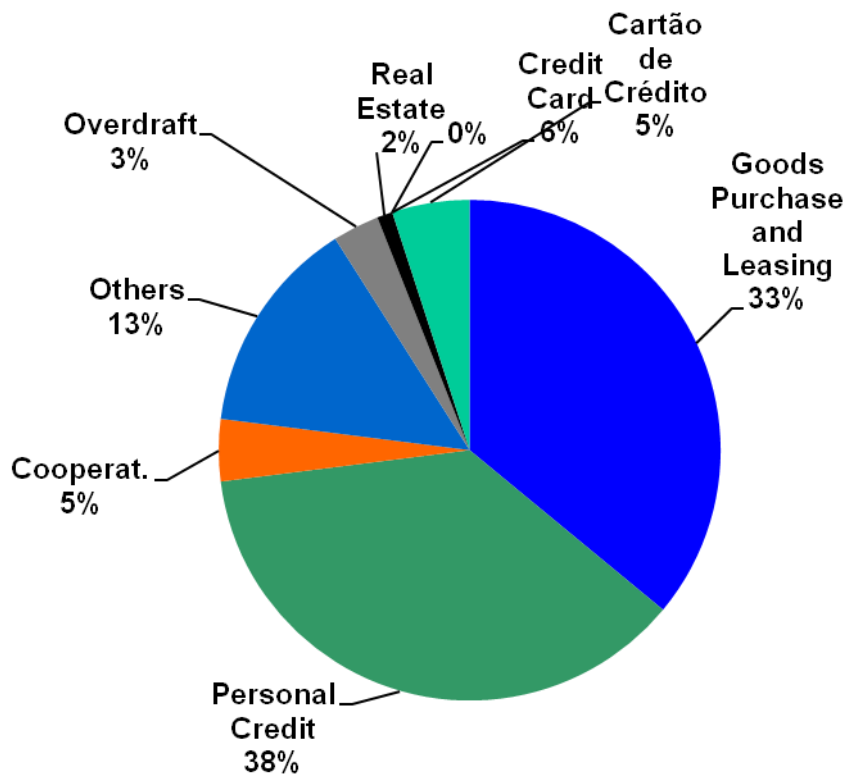
Credit: A benign boom not a bubble

Net Public Debt (% of GDP) and Private Sector Credit (% of GDP)



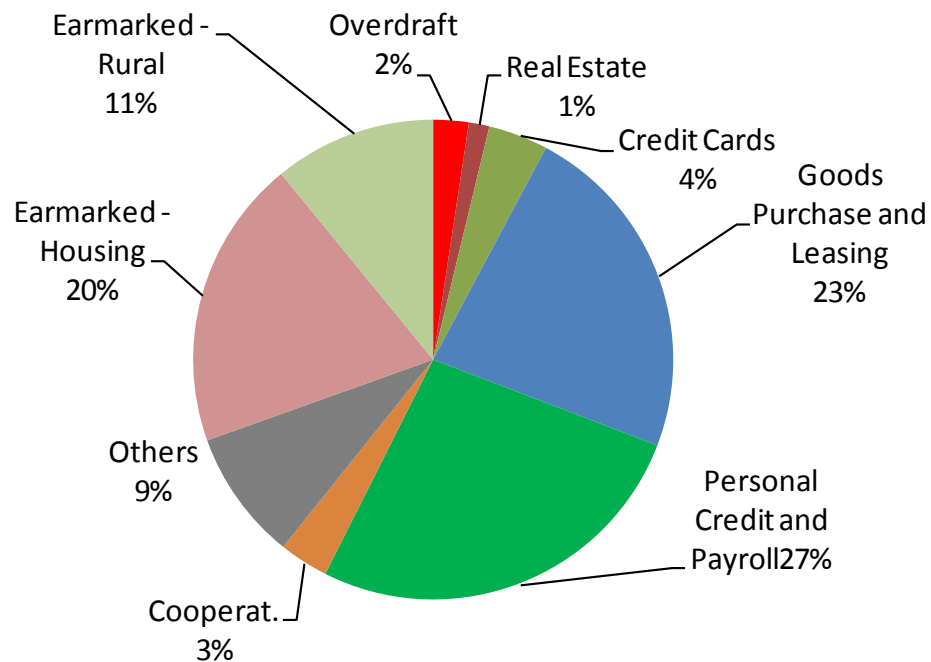
Credit: A benign boom not a bubble

Individual (%) – Non earmarked Resources – Oct/11



R\$ 629,4 bi

Individual (%) – Credit Total Individual – Oct/11

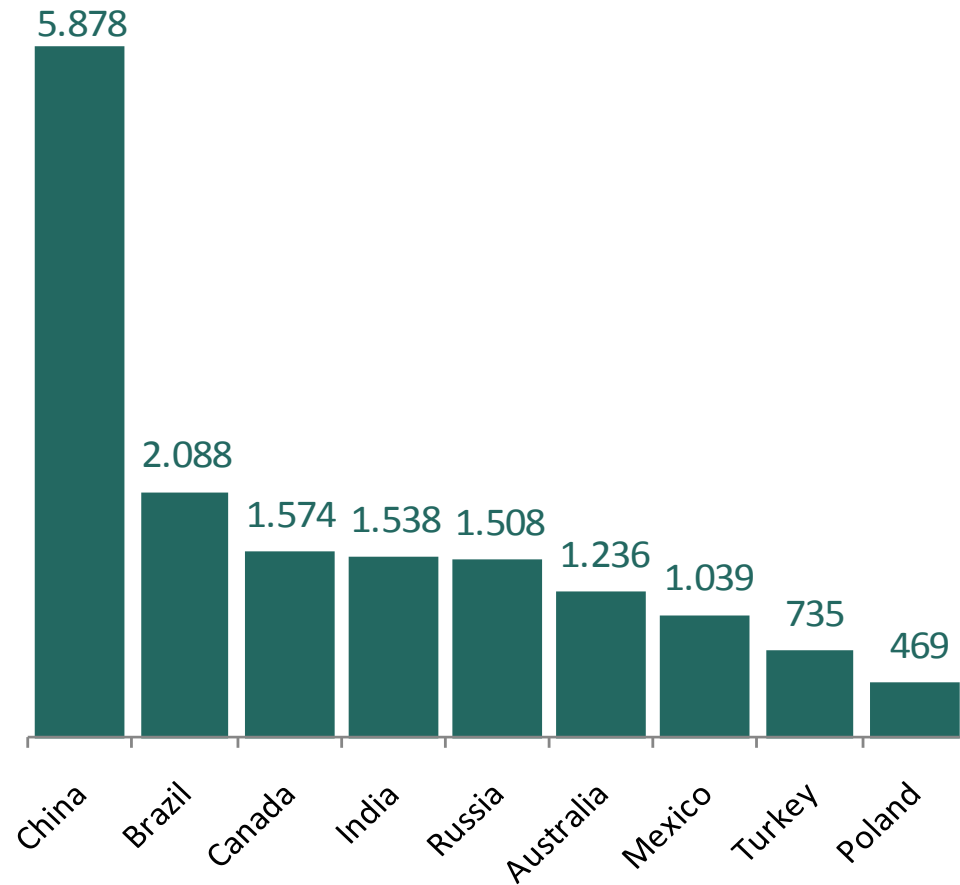


R\$ 905,3 bi

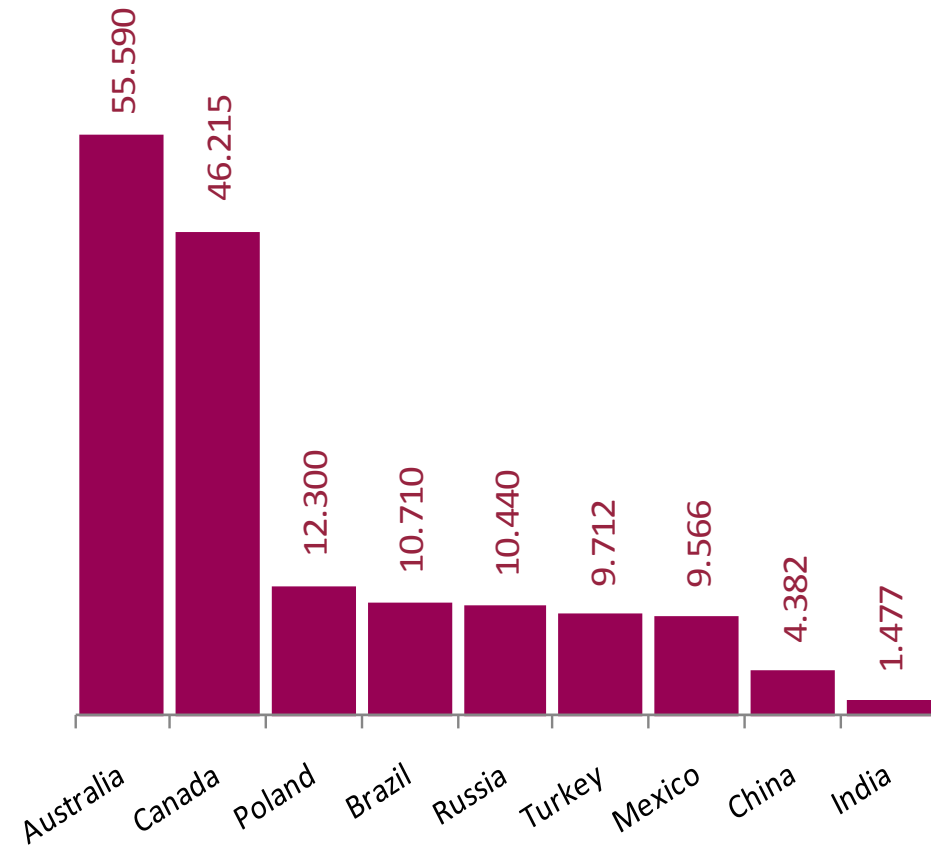
Brazil: A Good Investment Option

Large economy with an important domestic market and growing per capita income.

GDP (US\$ B) - 2010



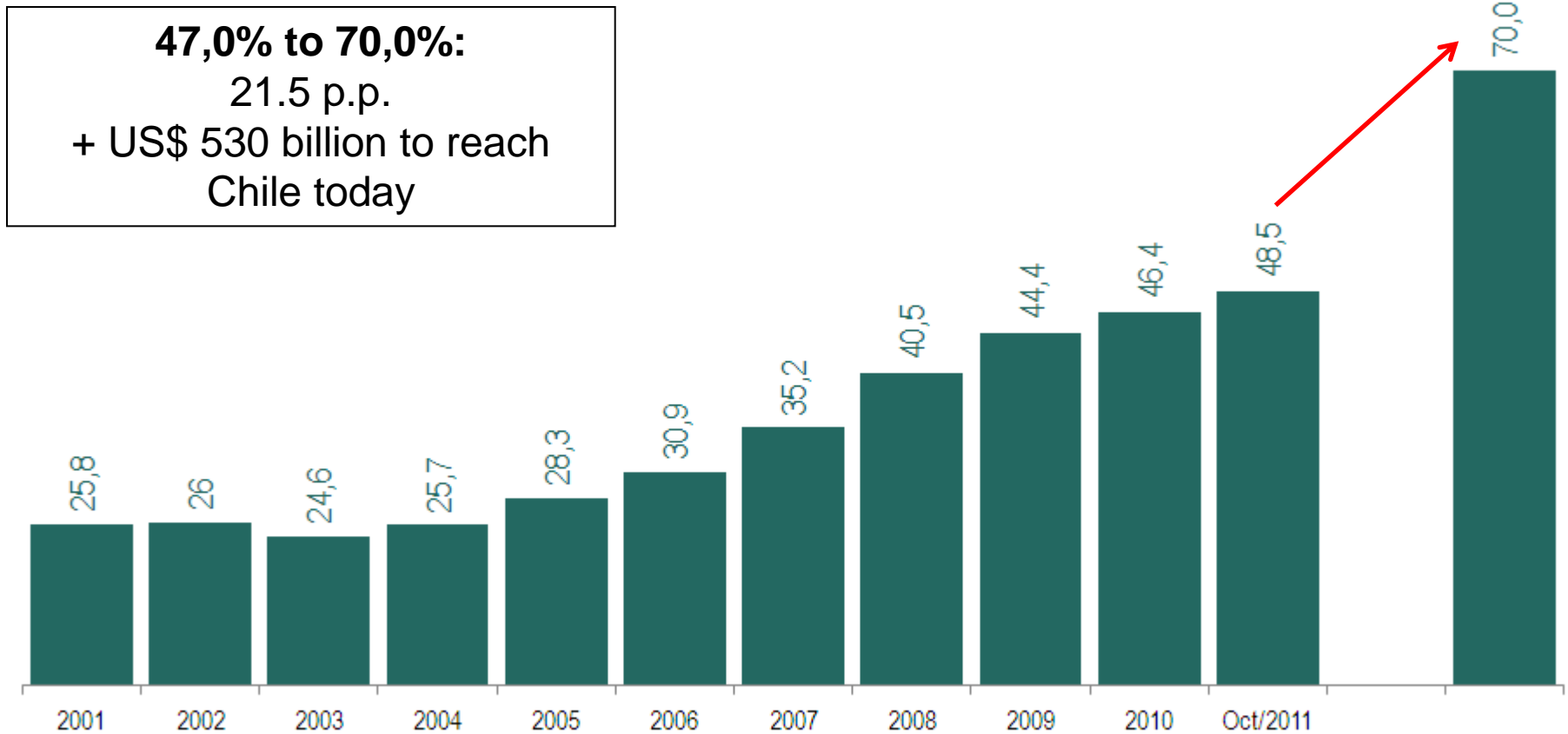
GDP Per capita (US\$) - 2010



Brazil: A Good Investment Option

A country with many opportunities.

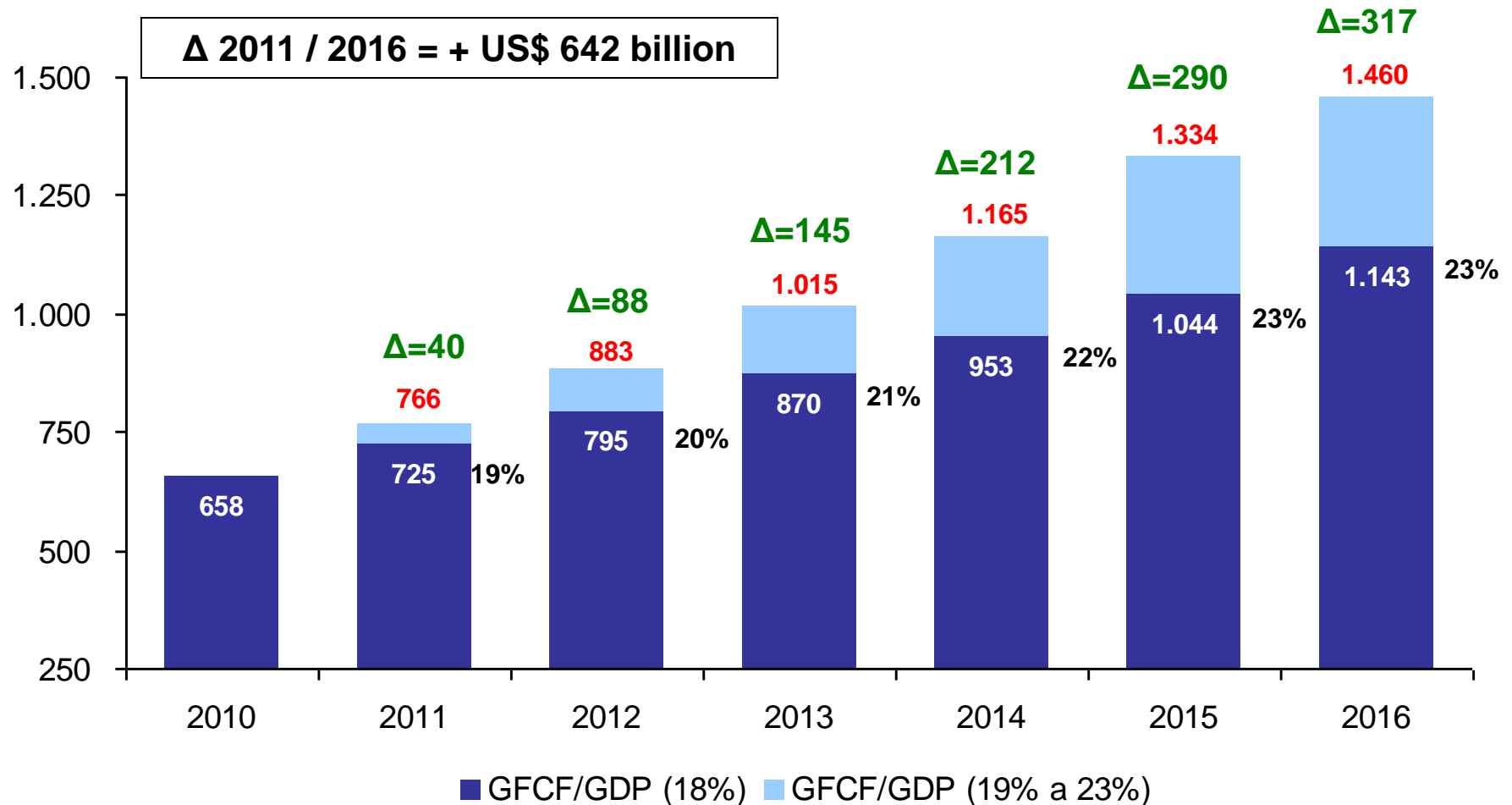
Credit / GDP (%)



Brazil: A Good Investment Option

A country with many opportunities.

Investment / GDP (%)



Thanks!

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