

dig(i)tal



prát(i)co



Ricardo Reisen
Managing Director
E-Business Itaú



s(i)mplies



i)taú
... Seu banco na era digital.



Banco Itaú - 2007



Banco Itaú - 2007



How to become a fast, smart, light and lean company when you are a big, heavy and traditional bricks and mortars ?

Brand

Capital

Technology

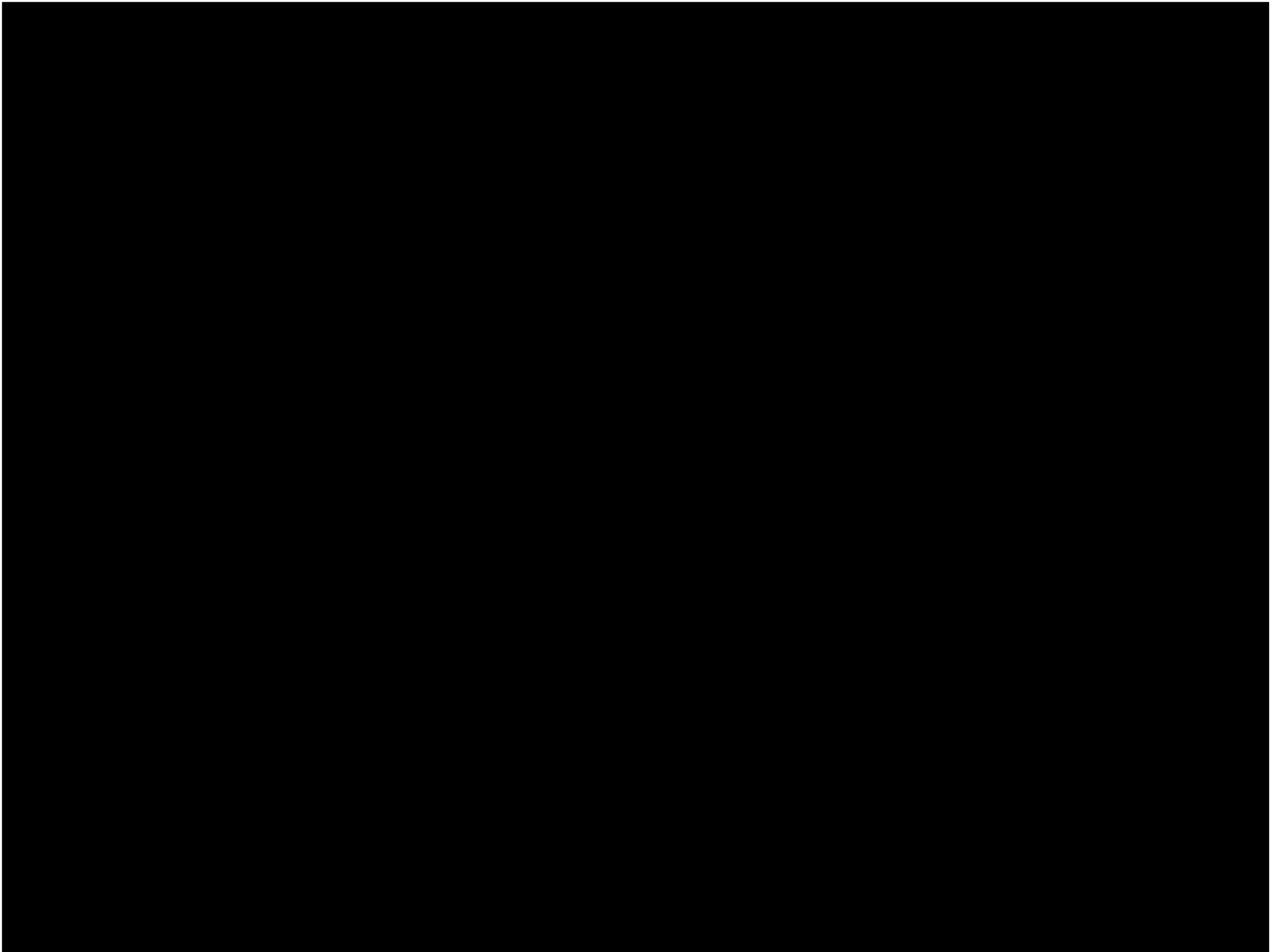
Talent

Alliances

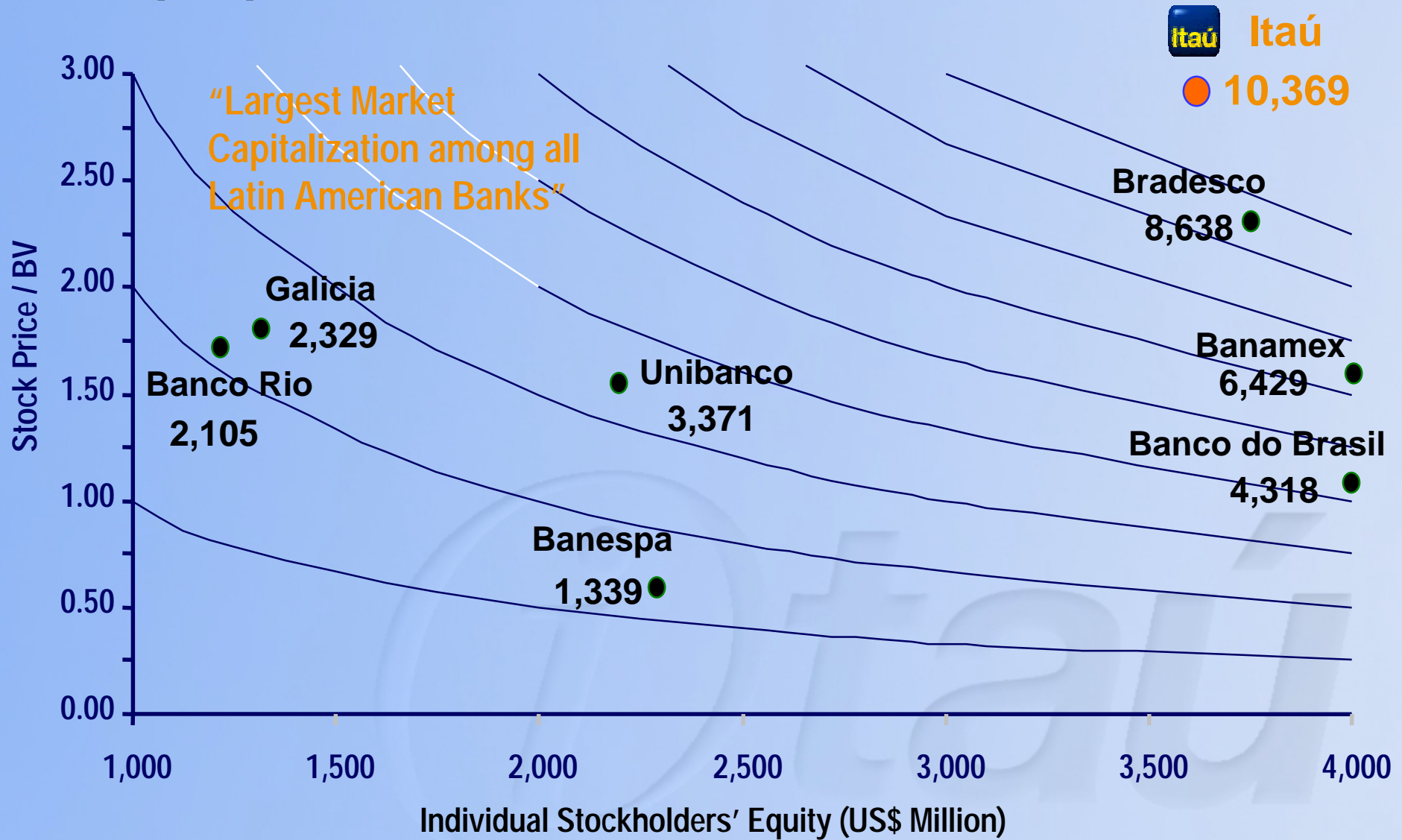


Key Factors





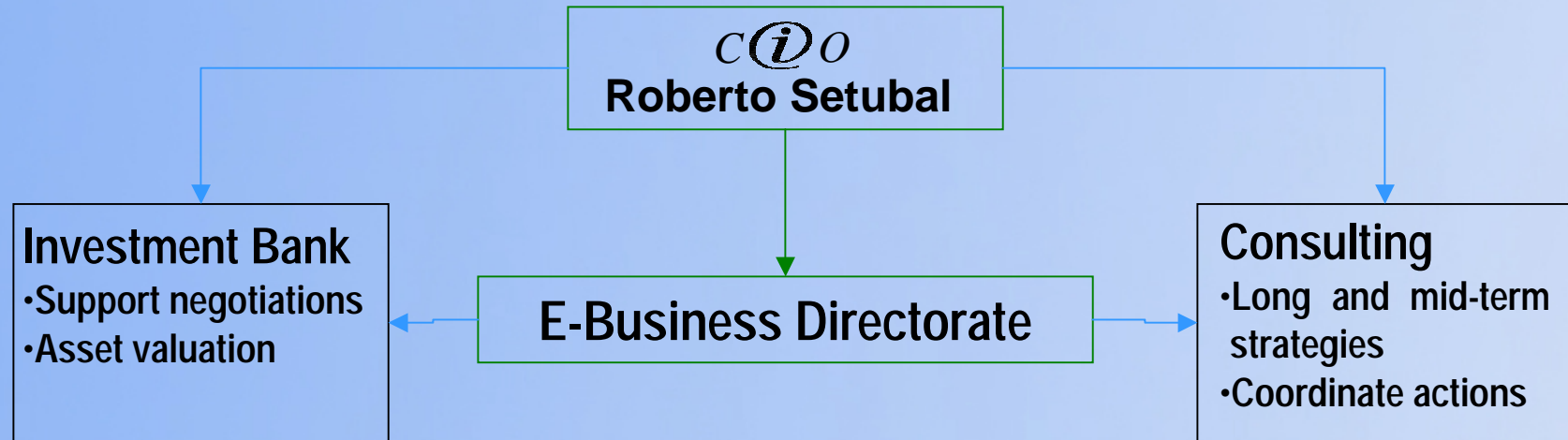
A strong financial performance has lead Itau to an unique position in Latin America.



Investments over US\$600mm in the last 5 years created a multi-channel nationwide organization

1980's 98% of transactions completed	1990's 70% of all transactions were through self-service	2000's 1.5mm customers use an e-channel every day
<ul style="list-style-type: none">• Itaufone• ATMs• Itaufax• Office Banking	<ul style="list-style-type: none">• Bankfone• Investfone• SOS Seguros• Telemarketing• Prevfone• SOS Bankline• PC Banking• Internet Banking	<p>Itaú <i>i-mail</i></p> <p>Itaú Shopline</p> <p><i>i</i>-cellbank</p> <ul style="list-style-type: none">• WAP• PDA• Web TV• Web Collaboration <p>?</p>

You need to allocate your best human resources and ...



... reshape your e-business strategy ...

Identify Opportunities

Portal

B 2 B

B 2 C



Develop Models

JVs

Alliances

Partnerships



Negotiate with Partners

Partners

... to completely change your Internet concepts

A short time ago ...

Just another
channel with
customers

Information

Internet for the
customers

***i*taú**

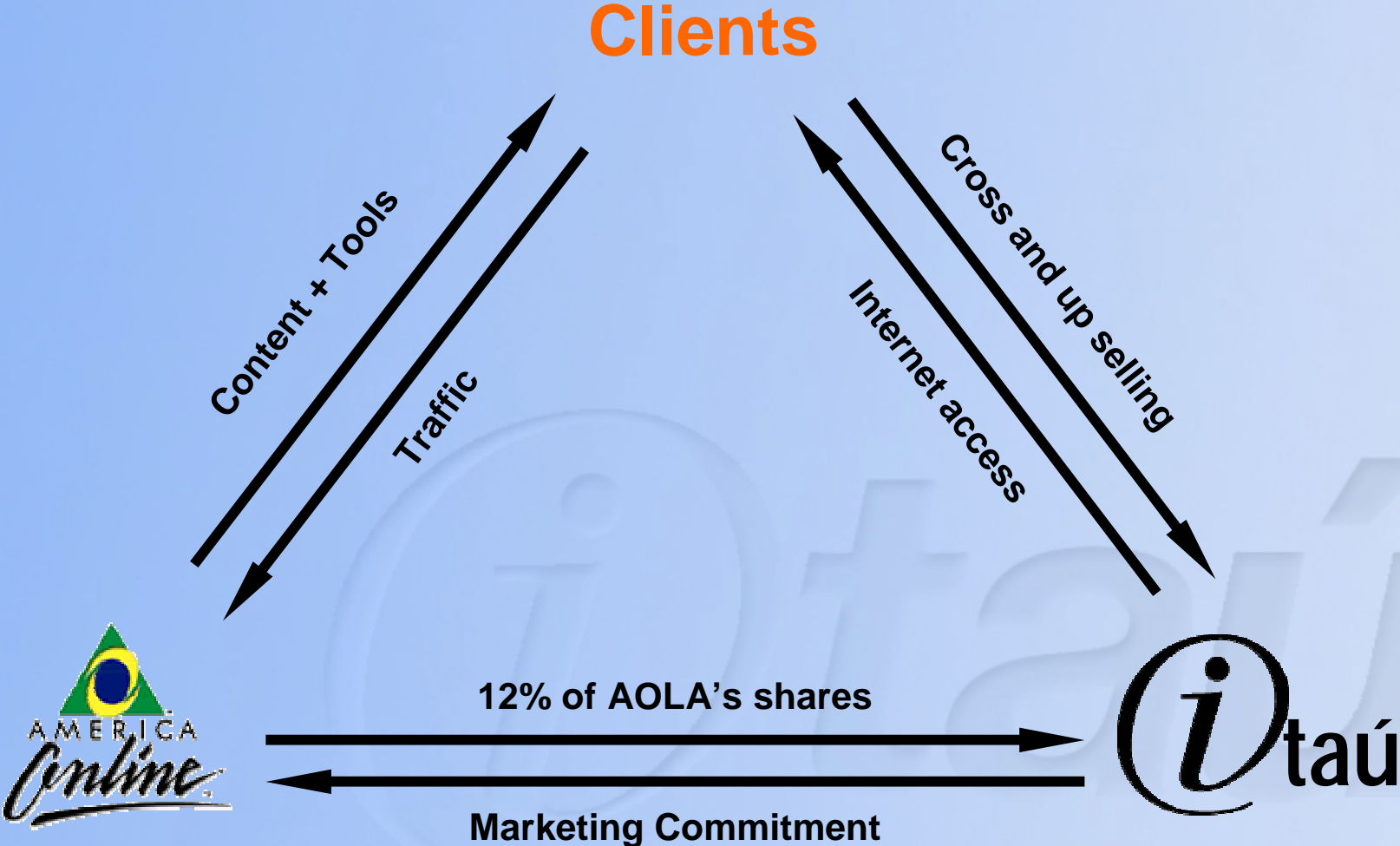
... and now

New business
opportunities

Core Business

Internet for the
Bank as a whole

The launching of a co-branded service with an ISP adds value to clients and shareholders



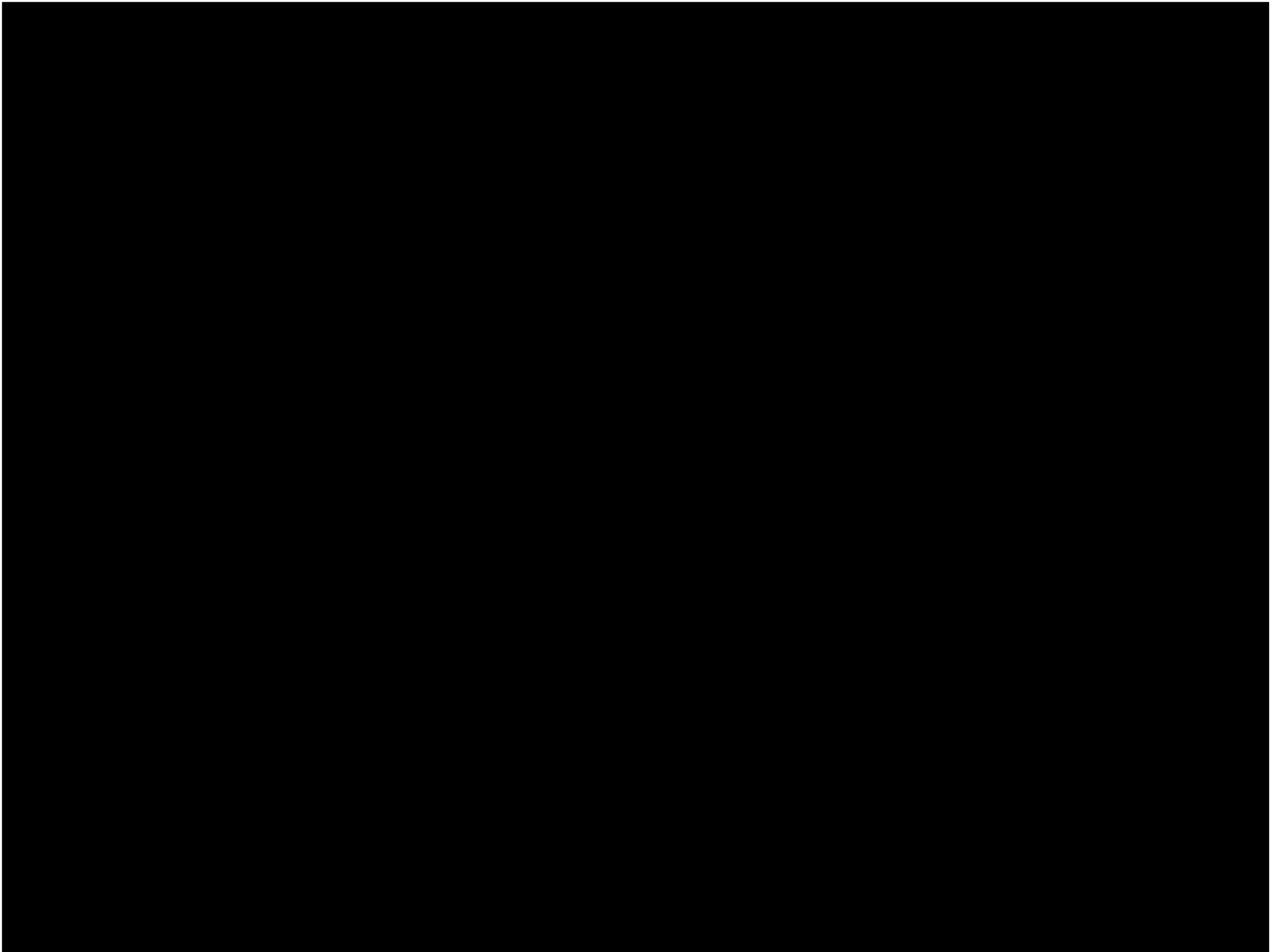
Banks are in the best position to enjoy Latin America B2B and B2C's opportunities

- **Significant penetration rate in the corporate market**
- **Inflationary environment resulted in a strong telecommunication network and computer expertise**
- **Banks control the bulk of the country's payment flow**
- **Strong customer base with a quality off-line database**



A strong culture and presence on the Internet will create a winner in the e-business universe, in which Itaú is the “star-up” and not just a “start-up”.





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