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INTEGRAÇÃO DIVERSIDADE resultado PROGRESSO CONHECIMENTO PERFORMANCE  
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cidadania

## Selected Quarterly Information

3<sup>rd</sup> Quarter 2011

# ITAÚSA

segurança pessoas confiabilidade ORGANIZAÇÃO relacionamento expansão  
talento durabilidade responsabilidade DESENVOLVIMENTO  
VALORES internacionalização DURABILIDADE GLOBALIZAÇÃO

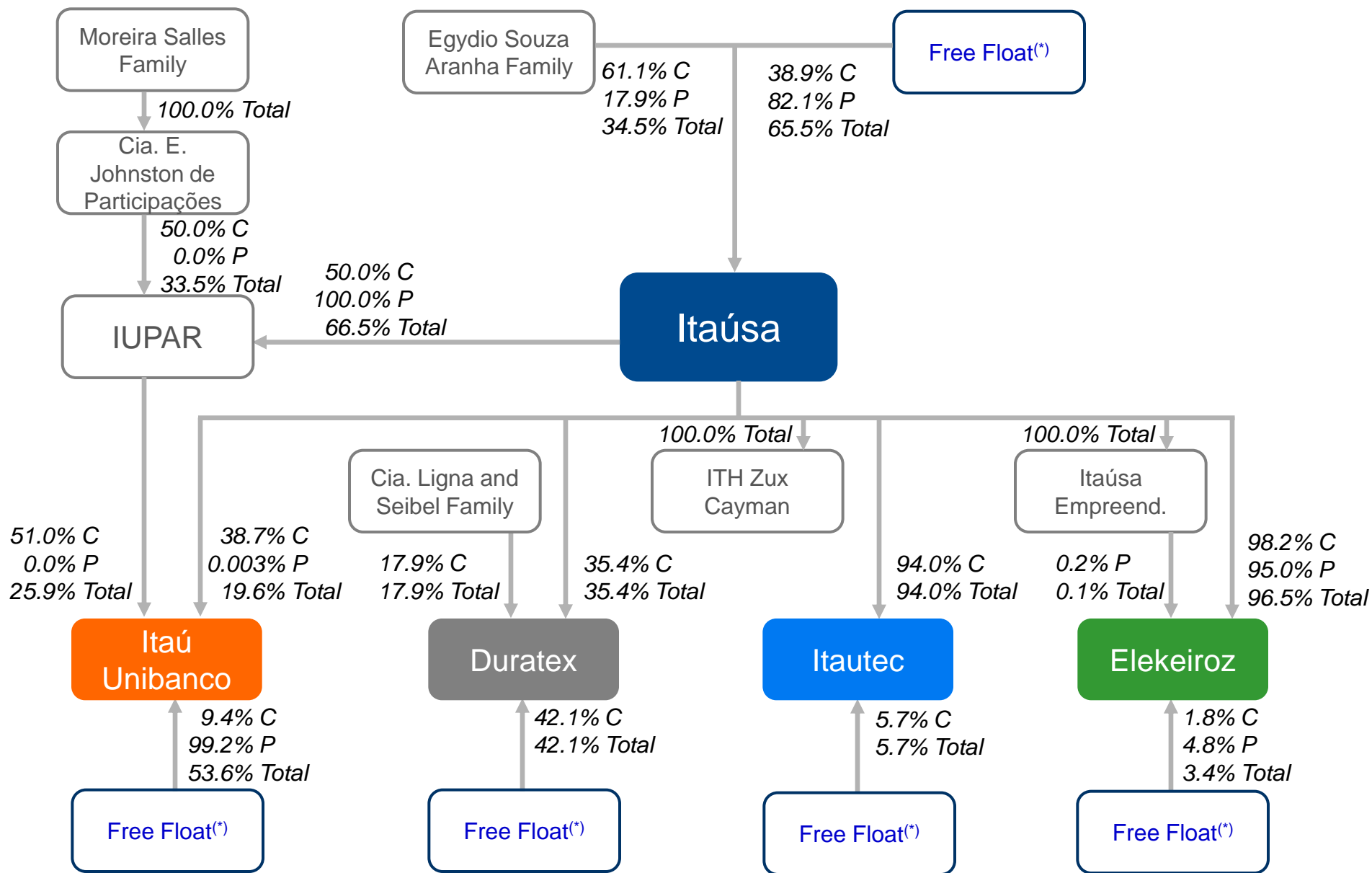
- Executive summary
- Ownership structure
- Highlights
- Economic performance
- Performance assessment
- ITAÚSA in the stock market
- Financial statements

Future expectations arising from the reading of this report should consider the risks and uncertainties that involve any activities and that are beyond the control of the Conglomerate companies (political and economic changes, volatility in interest and exchange rate, technological changes, inflation, competitive pressure on products and prices, and changes to the tax legislation).

We present the financial information and indicators of Itaúsa – Investimentos Itaú S.A. (ITAÚSA) under the International Financial Reporting Standards (IFRS) in compliance with the CVM (Comissão de Valores Mobiliários – Brazilian Securities and Exchange Commission) Instructions 457/07 and 485/10.

As the adjustments arising from the adoption of the IFRS significantly impacted the financial statements of the Company, as well as those of its controlled companies – Duratex, Itautec, Elekeiroz and Itaú Unibanco – and aiming at making a transition in a transparent way and according to the best practices, we will present, when applicable, the information before and after the adjustments for better comparability.

The information is shown in millions of Reais, except if otherwise indicated.



(\*) Excluding the shares held by controlling interests and treasury shares. (C) Common Shares (P) Preferred Shares

# ITAÚSA

Itaúsa was selected for the 8th year to make up the portfolio of Dow Jones Sustainability World Index (*DJSI*), the world's main sustainability index, in its 2011/2012 edition.

Highlights of Itaúsa are as follows:

- ✓ Leader in its sector (Financial Services) for the 5th consecutive year.
- ✓ Highest score of the sector in nine criteria:
  - Brand Management;
  - Code of Conduct and Corruption;
  - Business Risks/ Project Finance;
  - Code of Ethics – Financing/Investments;
  - Labor Practice Indicators;
  - Philanthropy and Corporate Citizenship;
  - Occupational Health and Safety;
  - Financial Inclusion and Capacity; and
  - Standards for Suppliers.
- ✓ Score above the average in all assessed items.

In conformity with the best corporate governance practices, since 2005 Itaúsa has Operating Rules for Trading Shares for Treasury. In the quarter ended September 30, 2011, Itaúsa acquired 8,700,000 preferred shares at the average price of R\$ 9.20. At the Board of Directors' Meeting of November 7, 2011, the purchase program was renewed for up to 278 million shares, of which 65 million are common shares and 213 million are preferred shares.



O Itaú Unibanco was selected for the 12th consecutive time to be part of the Dow Jones Sustainability World Index (DJSI) index, 2011/2012 edition, and is the only Latin American bank to be included in the index since its creation. Itaú Unibanco was awarded the highest score (100%) of the sector in the "Development of Human Capital" and "Business Risks / Project Finance" criteria, and the highest score (98%) in the "Anti-crime and Frauds Policy/Actions" criterion.

In Chile, Itaú Unibanco entered into an agreement with Munita, Cruzat & Claro (MCC) to set up a new company for jointly developing the Private Bank business in the country. This new company will be controlled by Itaú Unibanco and managed by MCC, a company with over 28 years of experience in the Chilean market.

Itaú Unibanco began the expansion of Itaú Uniclass services to all retail clients that concentrate their financial relationship in the Bank.

In the third quarter, Itaú Unibanco acquired 25,470,900 treasury shares at the average price of R\$ 29.14 (in the year to date, 40,970,900 treasury shares were acquired at the average price of R\$ 31.69), supported by the program approved on November 1, 2010.



From January to September 2011, Duratex allocated R\$ 423.3 million in investments, among which we highlight as follows:

- (i) the down payment made for acquisition of equipment for installing new MDF lines and infrastructure works in the Itapetininga unit (SP) ;
- (ii) concluding the assembly and start of operations of a new low pressure coating line, installed in Agudos (SP);
- (iii) launching a new laminated floors lines, in Agudos (SP);
- (iv) concluding the acquisition of Elizabeth Louças Sanitárias; and
- (v) concluding the assembly and start of operations of a new galvanoplasty equipment, in the segment of bathroom metals, in Jundiaí (SP), and of the new furnace with annual burning capacity of 800 thousand porcelain pieces in the Cabo de Santo Agostinho (State of Pernambuco) unit.

Duratex celebrates 60 years with sustainable projects:

- ✓ Since September, Duratex has promoted the Rino Mania Project, which gathers a number of rino-sculptures decorated by artists in exhibits held in São Paulo and in the other 11 cities in which the Company operates with manufacturing and forest units. All works were taken to auction on October 27 and the resulting income was donated to charities.
- ✓ Duratex has promoted concerts with Filarmônica Bachiana Sesi-SP, under the regency of Mr. João Carlos Martins, in the cities in which it has units installed.

The logo for Itautec, featuring a blue square icon with a white stylized 'I' and the word 'Itautec' in a bold, blue, sans-serif font.

A roll-out operation was carried out in the stores of a large retailer, with outlets throughout the country. In 48 hours a team of 1,500 technicians successfully switched twelve thousand of equipment in 455 stores. The deal included products and services, and it showed Itautec's operational capacity for handling large projects, thus contributing to its clients' growth.

About five thousand ATMs was sold in the year, among that two thousand was fitted with a biometric identification device for a large Brazilian bank. At that bank, Itautec implemented the Biometry Project software, with capacity to serve 30 million clients, in addition to an assets monitoring and management solution.

Proceeding with the operating improvement process, Itautec has opened an office in Taipei, Taiwan, engaged in the purchase of raw material. This process aligns the Company's strategy of strengthening its supply chain, reducing costs, and increasing its competitive edge.

The logo for Elekeiroz, featuring a blue square icon with a white stylized 'E' and the word 'Elekeiroz' in a bold, blue, sans-serif font.

R\$ 46 million were invested in the period from January to September 2011, and highlight the project to expand the production capacity of 2-ethyl hexanoic acid and several programs for increasing productivity, occupational safety and environmental preservation.



## Results of Itaúsa - Main indicators

	Parent company		Non-controlling interest		Conglomerate	
	09/30/2011	09/30/2010	09/30/2011	09/30/2010	09/30/2011	09/30/2010
<b>BRGAAP</b>						
Net income	3,840	3,375	7,301	6,953	11,141	10,328
Stockholders' equity	26,768	22,287	45,958	41,988	72,726	64,275
Return on average equity (%)	20.3%	21.4%	21.8%	23.1%	21.3%	22.5%
<b>IFRS</b>						
Net income	3,499	3,124	390	431	3,889	3,555
Recurring net income	3,665	3,204	406	434	4,071	3,638
Stockholders' equity	28,471	25,542	2,872	2,840	31,343	28,382
Return on average equity (%)	17.1%	17.2%	18.1%	20.8%	17.2%	17.5%
Recurring return on average equity (%)	17.9%	17.6%	18.8%	21.0%	18.0%	18.0%

Results per thousand shares - in R\$	09/30/2011	09/30/2010	Actual change	Change %
Net income of parent company - IFRS	0.80	0.72	0.08	11.2
Recurring net income of parent company - IFRS	0.83	0.74	0.10	13.5
Book value of parent company - IFRS	6.46	5.84	0.62	10.6
Dividends / JCP net of taxes <sup>(1)</sup>	0.19	0.24	(0.05)	(20.6)
Price of preferred share (PN) <sup>(2)</sup>	9.45	12.81	(3.36)	(26.2)
Market capitalization <sup>(3)</sup> - in millions of Reais	41,644	56,035	(14,390)	(25.7)

(1) JCP – Interest on Own Capital. Amounts paid/provisioned. As of year 2011, the dividends are provisioned by considering the minimum statutory requirement.

(2) Calculated based on the average quotation of preferred shares on the last day of the period.

(3) Calculated based on the average quotation of preferred shares on the last day of the period (quotation of average PN multiplied by the number of outstanding shares at the end of the period).





## Reconciliations between BRGAAP and IFRS

R\$ million





	Stockholders' equity		Net income	
	09/30/2011	09/30/2010	Jan-Set/11	Jan-Set/10
<b>Consolidated before IFRS adjustments</b>	<b>72,726</b>	<b>64,275</b>	<b>11,141</b>	<b>10,328</b>
<b>Adjustments that affect stockholders' equity between BRGAAP and IFRS</b>	<b>(41,383)</b>	<b>(35,893)</b>	<b>(7,252)</b>	<b>(6,773)</b>
Exclusion of Itaú Unibanco from consolidation	(43,434)	(39,670)	(6,911)	(6,523)
Loan operations	674	845	(11)	(347)
Recognition of total deferred tax assets	356	723	(171)	(139)
Pension and health care plans	44	659	-	70
Business combinations	392	840	-	(181)
Biological assets	219	217	-	32
Additional dividends	-	501	-	-
Other	366	(8)	(159)	315
<b>Consolidated under IFRS</b>	<b>31,343</b>	<b>28,382</b>	<b>3,889</b>	<b>3,555</b>

As we can see in the reconciliation above, the main impact from the adoption of IFRS arises from the Technical Pronouncement CPC 19, according to which the parent company, for purposes of consolidation of the financial statements of the jointly-controlled entities, shall recognize its interest in assets, liabilities, income and expenses by applying the proportionate consolidation method. Accordingly, the financial statements of IUPAR – Itaú Unibanco Participações and its controlled company Itaú Unibanco Holding S.A., since it is a financial entity under the jointly control of Itaúsa, were consolidated proportionally to the interest held by Itaúsa.

## Main indicators of the Itaúsa Conglomerate companies - before IFRS adjustments

	January to September					ITAÚSA (1)
Net income	2011	10,940	303	27	17	11,141
	2010	9,433	311	26	30	10,328
Stockholders' equity	2011	68,206	2,801	531	490	72,726
	2010	57,225	2,544	524	467	64,275

## Main indicators of the Itaúsa Conglomerate companies - under IFRS

	January to September					ITAÚSA (1) (2)
Total assets	2011	789,670	6,695	1,175	644	301,529
	2010	657,442	5,970	1,049	644	250,663
Operating revenues	2011	93,644	2,201	1,074	563	38,894
	2010	76,292	2,022	1,154	643	32,262
Net income	2011	10,186	295	30	17	3,889
	2010	8,660	324	34	29	3,555
Stockholders' equity	2011	71,364	3,638	535	478	31,343
	2010	64,421	3,401	532	456	28,382
Annualized return on average equity (%)	2011	19.8%	11.1%	7.6%	4.9%	17.2%
	2010	18.9%	13.2%	8.7%	8.6%	17.5%
Internal fund generation	2011	29,684	635	52	33	12,005
	2010	27,911	591	73	59	10,760

(1) Consolidated/Conglomerate data is net of consolidation elimination and unrealized results of intercompany transactions.

(2) Itaúsa Conglomerate includes: the consolidation of 100% of controlled companies, and the proportional consolidation of the interest held in jointly-controlled companies.

## Proforma Statement of Income - under IFRS

R\$ million

	3rd quarter 2011		2nd quarter 2011		3rd quarter 2010		Jan-Sep 2011		Jan-Sep 2010		Change		
											3rd Q11/ 2nd Q11	3rd Q11/ 3rd Q10	Jan-Sep 11/ Jan-Sep 10
<b>FINANCIAL SERVICES AREA</b>	<b>1,272</b>	97.2%	<b>1,078</b>	95.6%	<b>970</b>	94.1%	<b>3,635</b>	96.5%	<b>3,189</b>	95.6%	<b>18.0%</b>	<b>31.1%</b>	<b>14.0%</b>
<b>INDUSTRIAL AREA</b>	<b>35</b>	2.7%	<b>49</b>	4.3%	<b>58</b>	5.7%	<b>131</b>	3.5%	<b>144</b>	4.3%	<b>-28.6%</b>	<b>-40.1%</b>	<b>-9.0%</b>
DURATEX	36	2.8%	32	2.8%	53	5.1%	96	2.5%	113	3.4%	12.5%	-32.1%	-15.0%
ITAUTEC	-	0.0%	7	0.6%	(7)	-0.7%	18	0.5%	2	0.1%	-100.0%	-100.0%	800.0%
ELEKEIROZ	(1)	-0.1%	10	0.9%	12	1.2%	17	0.5%	29	0.9%	-110.0%	-108.1%	-40.8%
Other areas	1	0.1%	1	0.1%	2	0.2%	2	0.1%	2	0.1%	0.0%	-50.0%	0.0%
<b>SHARE OF INCOME</b>	<b>1,308</b>	100.0%	<b>1,128</b>	100.0%	<b>1,030</b>	100.0%	<b>3,768</b>	100.0%	<b>3,335</b>	100.0%	<b>16.0%</b>	<b>26.9%</b>	<b>13.0%</b>
FINANCIAL INCOME	23		25		17		69		63		-8.0%	35.3%	9.4%
FINANCIAL EXPENSE - Debentures	(22)		(29)		(28)		(81)		(35)		-23.2%	-21.4%	133.7%
PRICE ADJUSTMENT - DISPOSAL OF INVESTMENT BPI	-		-		2		-		(133)		-	-	-
ADMINISTRATIVE EXPENSES	(5)		(6)		(1)		(19)		(12)		-16.7%	400.0%	53.1%
TAX EXPENSES	(26)		(42)		(40)		(113)		(100)		-38.1%	-35.0%	13.0%
MANAGEMENT FEES	(2)		(2)		(3)		(7)		(12)		0.0%	-33.3%	-41.7%
OTHER OPERATING REVENUES (EXPENSES)	(1)		(1)		1		(2)		6		-	-	-
<b>RESULTS OF ITAÚSA</b>	<b>(33)</b>		<b>(55)</b>		<b>(52)</b>		<b>(152)</b>		<b>(224)</b>		<b>-39.6%</b>	<b>-36.2%</b>	<b>-31.8%</b>
<b>NET INCOME BEFORE INCOME TAX/SOCIAL CONTRIBUTION</b>	<b>1,275</b>		<b>1,073</b>		<b>979</b>		<b>3,616</b>		<b>3,112</b>		<b>18.8%</b>	<b>30.3%</b>	<b>16.2%</b>
INCOME TAX/SOCIAL CONTRIBUTION	2		43		(24)		51		93		-95.3%	-108.3%	-45.9%
<b>RECURRING INDIVIDUAL NET INCOME</b>	<b>1,277</b>		<b>1,115</b>		<b>954</b>		<b>3,665</b>		<b>3,204</b>		<b>14.5%</b>	<b>33.9%</b>	<b>14.4%</b>
<b>NON-RECURRING RESULTS</b>	<b>(155)</b>		<b>0</b>		<b>(8)</b>		<b>(167)</b>		<b>(81)</b>				
RESULTS	-		-		-		-		(40)				
FINANCIAL SERVICES AREA	(159)		(3)		(9)		(175)		(23)				
INDUSTRIAL AREA	5		3		1		8		(19)				
DURATEX	5		3		1		8		0				
ITAUTEC	-		-		-		-		(19)				
<b>INDIVIDUAL NET INCOME</b>	<b>1,123</b>		<b>1,116</b>		<b>947</b>		<b>3,499</b>		<b>3,124</b>		<b>0.7%</b>	<b>18.6%</b>	<b>12.0%</b>
Net income attributable to non-controlling interests	150		133		165		390		431		12.8%	-9.1%	-9.5%
<b>CONSOLIDATED NET INCOME</b>	<b>1,273</b>		<b>1,249</b>		<b>1,112</b>		<b>3,889</b>		<b>3,555</b>		<b>2.0%</b>	<b>14.5%</b>	<b>9.4%</b>

As a holding, Itaúsa's results are basically composed of the Share of Income, determined based on the results of its controlled companies. The calculation of Share of Income by company is shown below.

**Determination of Share of Income - 3rd Quarter 2011**

R\$ million

	ITAÚ UNIBANCO	DURATEX	ITAUTEC	ELEKEIROZ	OTHER AREAS	TOTAL
<b>Recurring net income</b>	<b>3,511</b>	<b>102</b>	<b>9</b>	<b>(2)</b>	<b>1</b>	
(x) Direct/indirect interest	36.83%	35.40%	94.01%	96.49%	100.00%	
<b>(=) Recurring share of net income</b>	<b>1,293</b>	<b>36</b>	<b>8</b>	<b>(2)</b>	<b>1</b>	<b>1,336</b>
(+/-) Share of income not arising from net income	(21)	-	(8)	1		(28)
<b>Recurring share of income</b>	<b>1,272</b>	<b>36</b>	<b>-</b>	<b>(1)</b>	<b>1</b>	<b>1,308</b>
<b>Non-recurring results</b>	<b>(159)</b>	<b>5</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(155)</b>
Change of treasury shares	(115)	(1)	-	-	-	(116)
Recognition of provision for contingencies - economic plans	(18)	-	-	-	-	(18)
Other	(26)	6	-	-	-	(20)
<b>Share of income</b>	<b>1,113</b>	<b>41</b>	<b>-</b>	<b>(1)</b>	<b>1</b>	<b>1,154</b>

**Determination of Share of Income - Jan-Sep/11**

R\$ million

	ITAÚ UNIBANCO	DURATEX	ITAUTEC	ELEKEIROZ	OTHER AREAS	TOTAL
<b>Recurring net income</b>	<b>10,099</b>	<b>270</b>	<b>30</b>	<b>17</b>	<b>2</b>	
(x) Direct/indirect interest	36.83%	35.40%	94.01%	96.49%	100.00%	
<b>(=) Recurring share of net income</b>	<b>3,703</b>	<b>95</b>	<b>27</b>	<b>16</b>	<b>2</b>	<b>3,843</b>
(+/-) Share of income not arising from net income	(68)	1	(9)	1	-	(75)
<b>Recurring share of income</b>	<b>3,635</b>	<b>96</b>	<b>18</b>	<b>17</b>	<b>2</b>	<b>3,768</b>
<b>Non-recurring results</b>	<b>(175)</b>	<b>8</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(167)</b>
Change of treasury shares	(207)	(1)	-	-	-	(208)
Recognition of provision for contingencies - economic plans	(77)	-	-	-	-	(77)
Program for Settlement or Installment Payment of Federal Taxes - Law No. 11,941/09	187	-	-	-	-	187
Other	(78)	9	-	-	-	(69)
<b>Share of income</b>	<b>3,460</b>	<b>104</b>	<b>18</b>	<b>17</b>	<b>2</b>	<b>3,601</b>

In the quarter the Recurring Share of Income amounted to R\$ 1,308 million, a 16.0% increase in relation to the 2nd quarter of 2011, and a 26.9% increase as compared to the same quarter of the previous year, mainly affected by the performance of the Financial Services Area. In the January to September 2011 year to date, the Recurring Share of Income reached R\$ 3,768 million and increased 13.0% as compared to the same period of 2010.

Itaúsa's Results were basically impacted by the following events:

- Tax Expenses

In the quarter, the amount of R\$ 26 million represents a 38.1% decrease as compared to the previous quarter, and corresponds to PIS and COFINS levied on Interest on Capital declared/paid by controlled companies in the period.

- Price Adjustments – Disposal of Investments BPI

In the January to September 2010 year, the amount of R\$ 133 million refers to the adjustment linked to the price variation related to the agreement for disposal of foreign ownership interests.

Non-recurring Share of Income in the period from January to September 2011 basically results from:

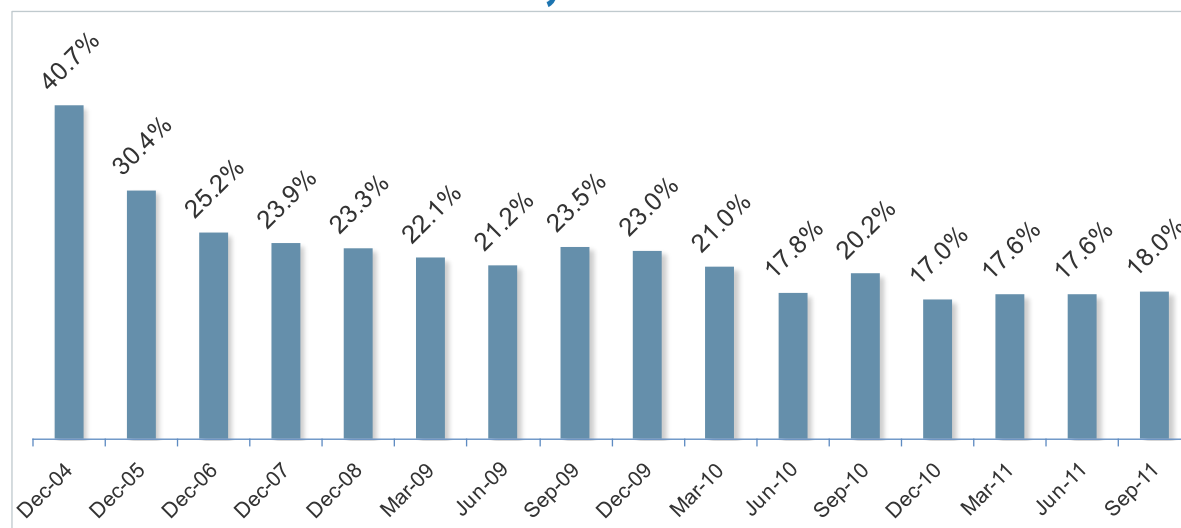
- Effects on Share of Income due to purchase of treasury shares by Itaú Unibanco and Duratex.
- Financial Services Area – effects of the program for payment or installment payment of Federal Taxes – Law 11,941/09, due to the recognition of a provision for contingencies related to economic plans and impairment of foreign investments – BPI.
- Duratex – effects on sale of fixed assets.

## Market Value of Subsidiaries x Discount in the Price of Itaúsa

On September 30, 2011

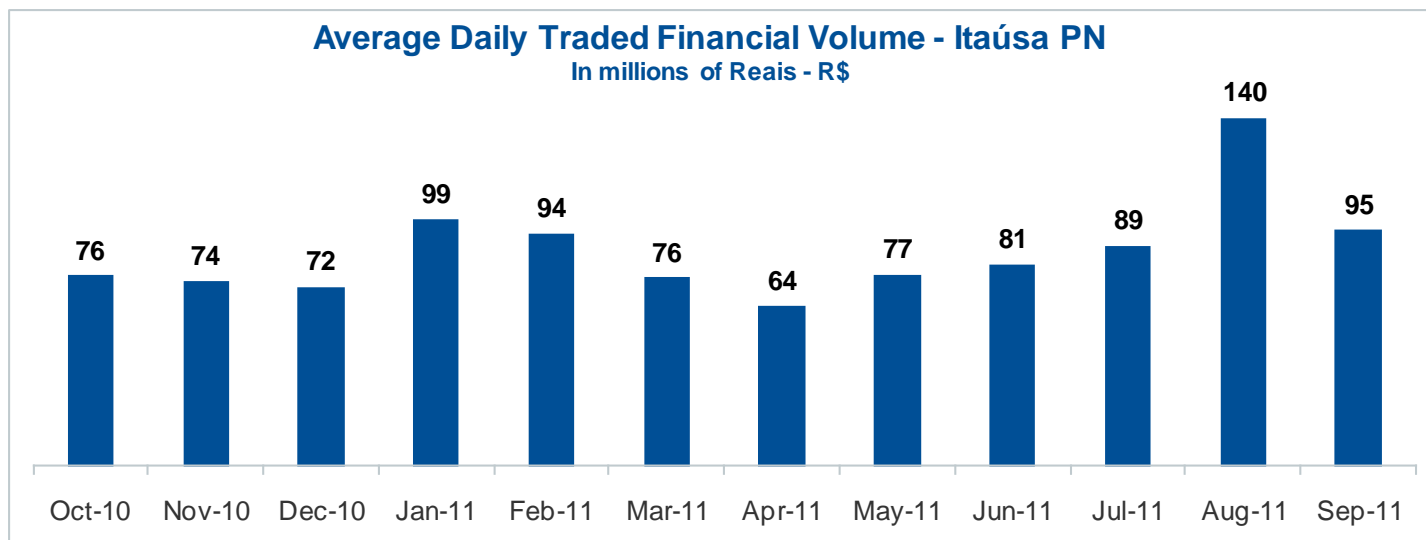
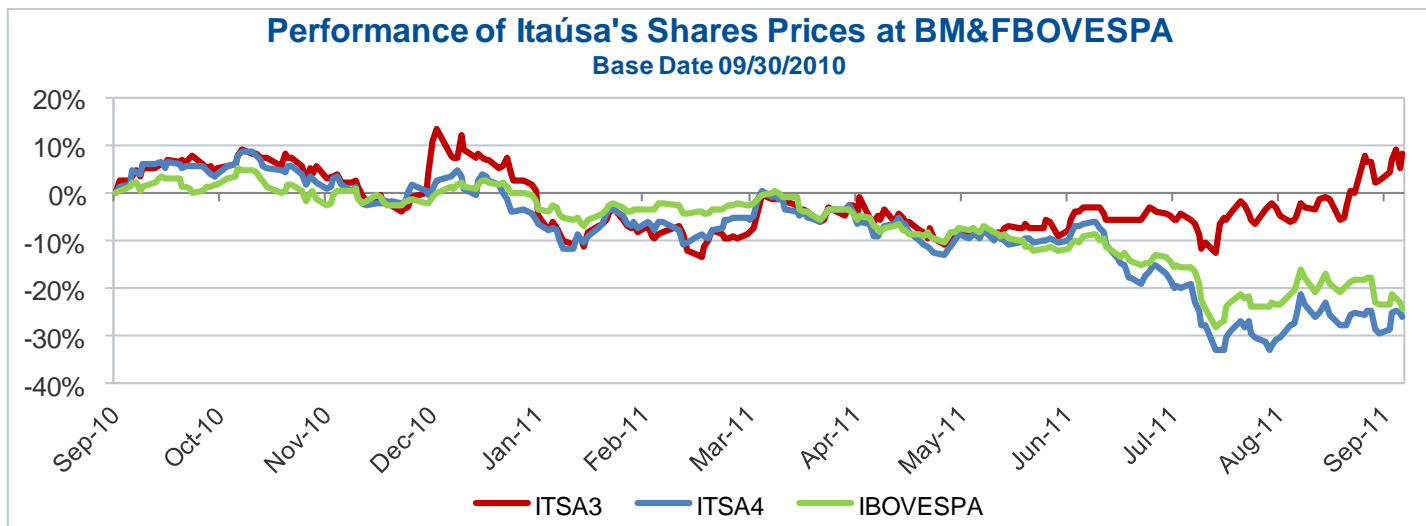
Public companies	Total shares (thousand)	Average quotation* of the most liquid share (R\$)	Market value of companies (in millions of Reais)	Interest of Itaúsa in companies (%)	Market value of interests (in millions of Reais)
	(A)	(B)	(C) = (A) x (B)	(D)	(E) = (C) x (D)
Itaú Unibanco Holding S.A.	4,512,243	29.09	131,261	36.83%	48,348
Duratex S.A.	548,186	8.60	4,714	35.40%	1,669
Itautec S.A.	11,651	33.00	384	94.01%	361
Elekeiroz S.A.	31,485	11.23	354	96.60%	342
Other assets and liabilities, net (F)					83
Market value of the Itaúsa interests (G)					50,803
Market value of Itaúsa (H)	4,406,782	9.45	41,644	-	41,644
<b>Discount (%) (I) = (H)/(G)-1</b>					<b>-18.03%</b>

### History of Discount



(\*) Average quotation of the most liquid share on the last day of the period.

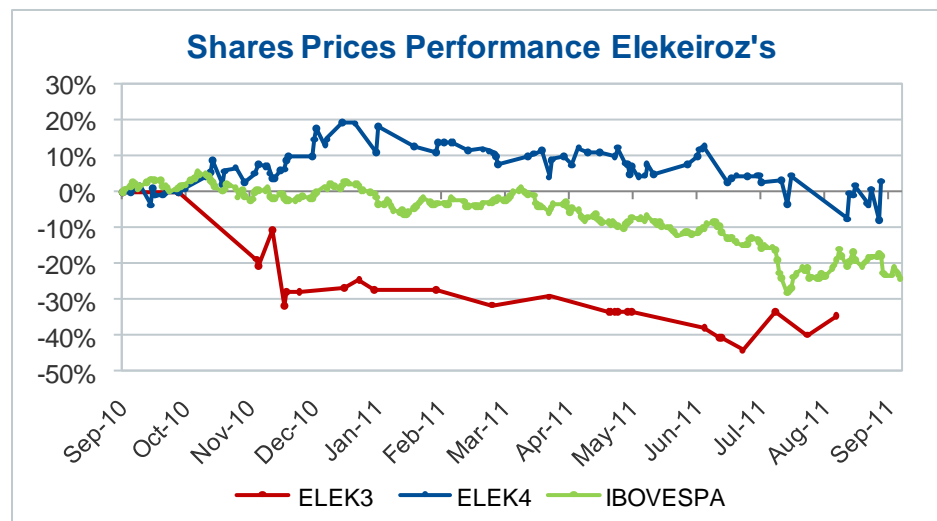
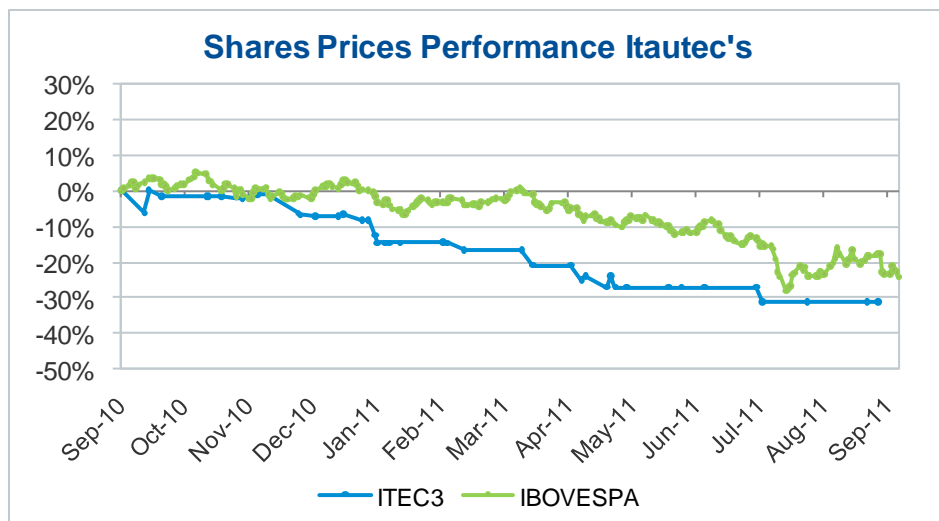
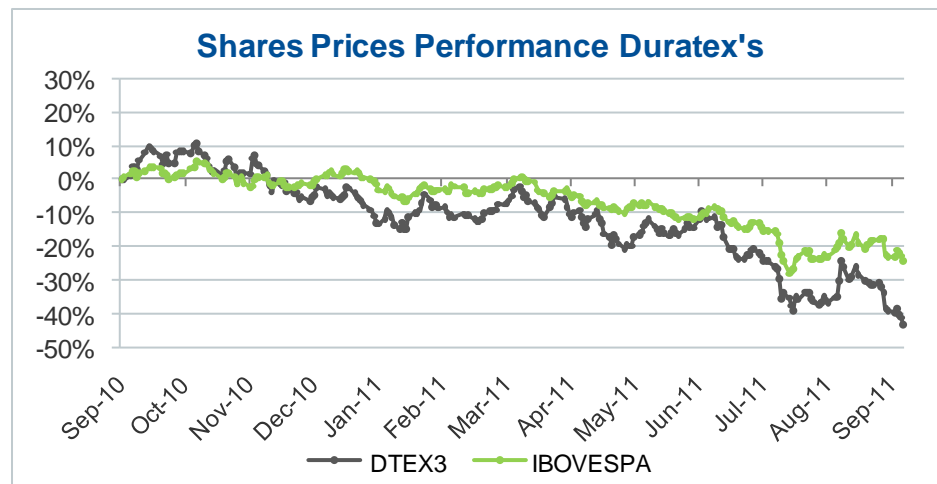
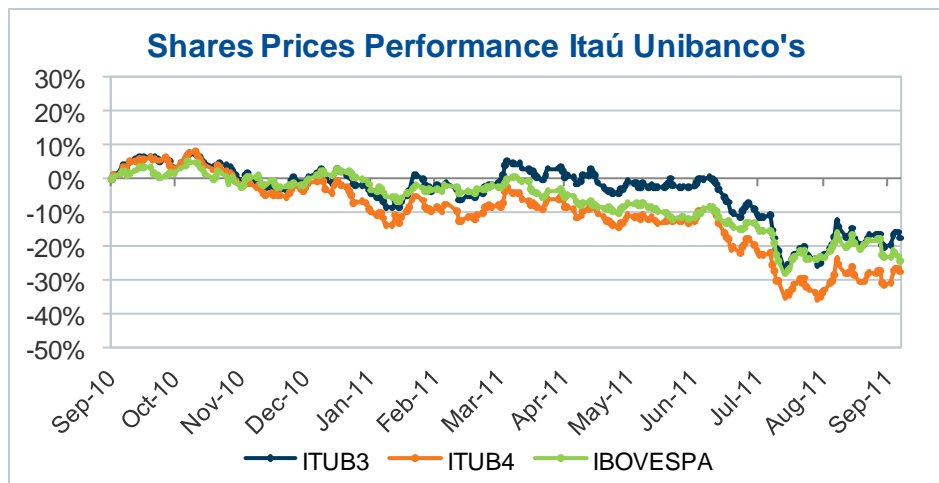
(F) Net value of other assets and liabilities (individual balance sheet)



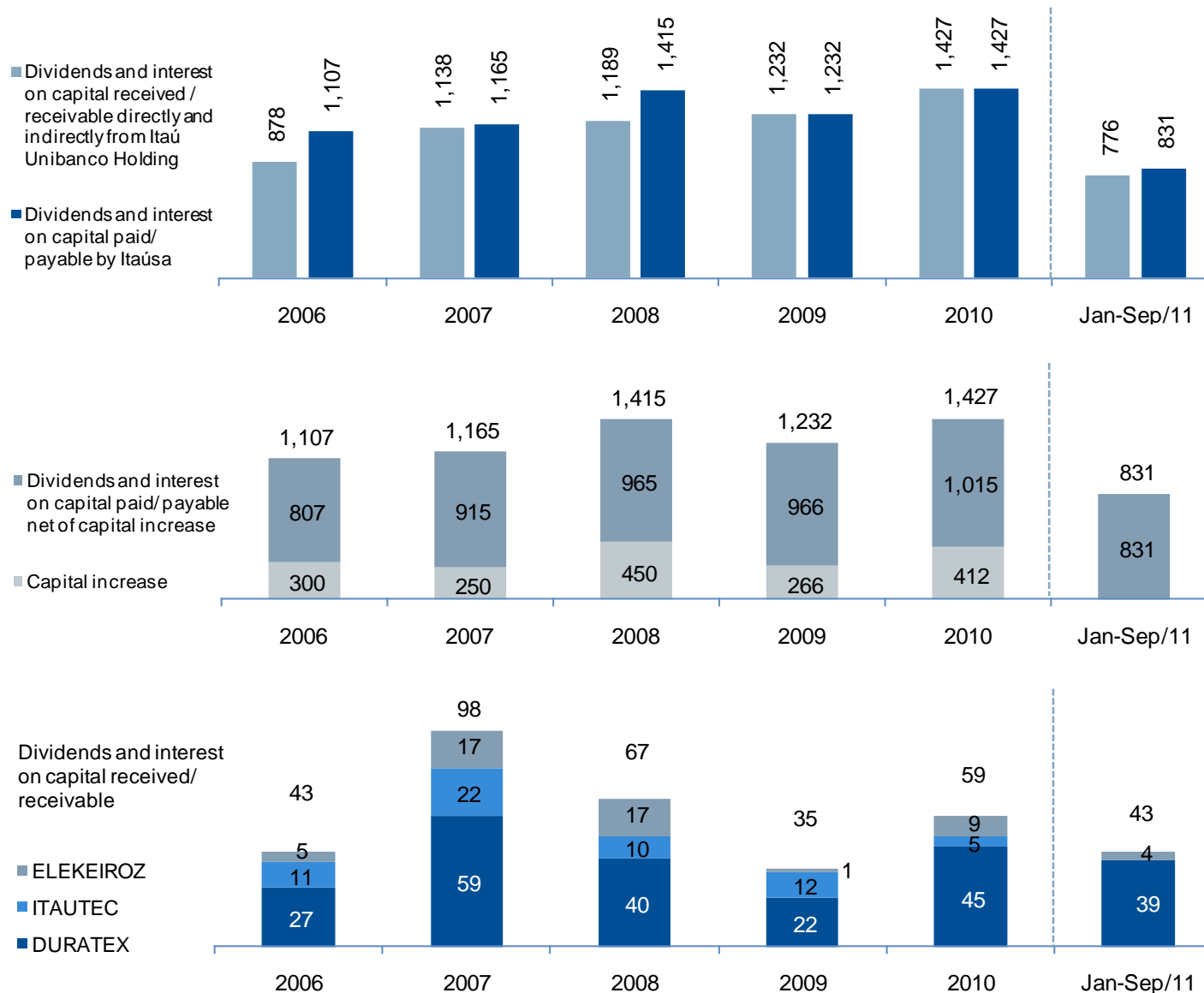
Source: Economática  
 Period: 09/30/2010 to 09/30/2011  
 Quotation adjusted by events such as reverse split, split and bonus of shares.



Shares Prices Performance at BM&FBOVESPA – Base Date 09/30/2010



Source: Economática  
 Period: 09/30/2010 to 09/30/2011  
 Quotation adjusted by events such as reverse split, split and bonus of shares.



(\*) Interest on capital, net of withholding income tax

**ITAÚSA - INVESTIMENTOS ITAÚ S.A.**
**INDIVIDUAL BALANCE SHEET AT SEPTEMBER 30, 2011 AND DECEMBER 31, 2010**
*(In millions of Reais)*

<b>ASSETS</b>	<b>09/30/2011</b>	<b>12/31/2010</b>	<b>LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>09/30/2011</b>	<b>12/31/2010</b>
<b>Financial assets</b>	<b>606</b>	<b>1,028</b>	<b>Current and noncurrent</b>	<b>1,347</b>	<b>1,916</b>
Cash and deposits on demand	-	-	Funding from institutional markets - debentures	729	1,064
Held-for-trading financial assets	312	489	Tax liabilities - income tax and social contribution	31	104
Available-for-sale investments	15	29	Provisions	42	14
Dividends / Interest on capital receivable	279	510	Dividends / Interest on capital payable	544	712
<b>Tax assets</b>	<b>515</b>	<b>519</b>	Other non-financial liabilities	1	22
Income tax and social contribution for offset	83	136	<b>TOTAL LIABILITIES</b>	<b>1,347</b>	<b>1,916</b>
Income tax and social contribution - deferred	432	383			
<b>Investments</b>	<b>28,071</b>	<b>25,768</b>	<b>Stockholders' equity</b>	<b>28,471</b>	<b>26,302</b>
<b>Fixed assets, net</b>	<b>72</b>	<b>7</b>	Capital	13,678	13,266
<b>Intangible assets</b>	<b>460</b>	<b>832</b>	Additional paid-in capital	12	12
<b>Other non-financial assets</b>	<b>94</b>	<b>64</b>	Reserves	15,193	13,129
Deposits in guarantee	89	50	Cumulative comprehensive income	(332)	(105)
Other sundry receivables	5	14	(-) Treasury shares	(80)	-
<b>TOTAL ASSETS</b>	<b>29,818</b>	<b>28,218</b>	<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>29,818</b>	<b>28,218</b>

**ITAÚSA - INVESTIMENTOS ITAÚ S.A.**  
**INDIVIDUAL STATEMENT OF INCOME**  
**Quarters ended September 30, 2011 and 2010**  
*(In millions of Reais, except for share information)*

	01/01 to 09/30/2011	01/01 to 09/30/2010
<b>OPERATING REVENUES (Net)</b>	<b>3,668</b>	<b>3,319</b>
Net gain from financial assets	47	23
Share of income of subsidiaries	3,605	3,292
Other operating revenues	16	4
<b>OPERATING EXPENSES</b>	<b>(221)</b>	<b>(310)</b>
General and administrative expenses	(27)	(28)
Other operating expenses	(113)	(98)
Financial expenses	(81)	(184)
<b>NET INCOME BEFORE INCOME TAX</b>	<b>3,447</b>	<b>3,009</b>
<b>INCOME TAX AND SOCIAL CONTRIBUTION</b>	<b>52</b>	<b>114</b>
Current income tax and social contribution	-	1
Deferred income tax and social contribution	52	113
<b>NET INCOME</b>	<b>3,499</b>	<b>3,123</b>
<b>EARNINGS PER SHARE - BASIC/ DILUTED</b>		
Common	0.80	0.72
Preferred	0.80	0.72