

*New Estrategy Execution:
New Products and Stronger management team
Well-capitalized bank, structured for new growth cycle*

São Paulo, August 8, 2011 – Banco Indusval S.A., financial institution focused on corporate lending, operating in the Brazilian market for over 40 years, listed at the Stock, Commodities and Futures Exchange - BM&FBOVESPA under tickers IDVL3 and IDVL4, announces its financial results for the second quarter (2Q11) and half year (1H11) 2011.

IDVL4: R\$ 8.25 per share
Closing: 08/08/2011

Total stock:	41,212,984
+ Subscription receipts:	21,892,709
= Treasury stock:	(746,853)
	62,358,840

Market Cap: R\$ 514.5 MM

Conference Calls/ Webcasts:

08/09/2011

In English

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Highlights

- Capital increase of R\$ 201 million, equivalent to 21,9 million subscription receipts admitted for negotiation at BM&FBOVESPA under tickers IDVL9 (ON) and IDVL10 (PN), to be converted into shares upon the approval of the capital increase by the Central Bank of Brazil.
- The new Executive Board, together with their teams, defined the goals and action plans, under the Bank's new vision. The action plan aims at resuming growth with an improved credit quality and includes:
 - the strengthening of the commercial team – Middle market and Corporate – hiring and training – to meet our customers needs with multiproduct offering;
 - development of new more cost-efficient products to expand offer, generating recurring fee income;
 - Creating franchise value on certain productive chains;
 - Funding sources diversification, including J.P.Morgan's credit line disbursement in May.
- During this 2nd quarter, while we were preparing the structure, the loan portfolio growth 6%, equivalent to 26% on an annual basis.



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Ações com Tag Along
Diferenciado **ITAG**

Índice de
Ações com Governança
Corporativa Diferenciada **IGC**

Zillow 2q11 Review Of Earnings

Casey B. Mulligan

A red circular graphic with a gradient, appearing as a semi-circle or a partial circle, located to the right of the name Casey B. Mulligan.

Zillow 2q11 Review Of Earnings:

From Foreclosure to Fair Lending Chester Hartman, Gregory Squires, 2013-10-22 This book describes the new wave of fair housing activism in the face of foreclosures and explains what must be done now in the United States to make meaningful progress toward the goals of equitable access to credit fair housing and equal opportunity *The Cambridge Handbook of the Law of the Sharing Economy* Nestor M. Davidson, Michèle Finck, John J. Infranca, 2018-11-22 This Handbook grapples conceptually and practically with what the sharing economy which includes entities ranging from large for profit firms like Airbnb Uber Lyft Taskrabbit and Upwork to smaller non profit collaborative initiatives means for law and how law in turn is shaping critical aspects of the sharing economy Featuring a diverse set of contributors from many academic disciplines and countries the book compiles the most important up to date research on the regulation of the sharing economy The first part surveys the nature of the sharing economy explores the central challenge of balancing innovation and regulatory concerns and examines the institutions confronting these regulatory challenges and the second part turns to a series of specific regulatory domains including labor and employment law consumer protection tax and civil rights This groundbreaking work should be read by anyone interested in the dynamic relationship between law and the sharing economy

Obama's Economy Jack Rasmus, 2012-04-20 Radical economist Jack Rasmus shows how the Obama administration failed to deliver on its promises of economic recovery and social justice and puts forward alternative proposals for how the administration could have realised these goals In the period of Obama s presidency corporate profits were up and economic hardship was the bitter reality for millions of US citizens Rasmus argues that the weakest economic recovery since 1947 was the direct result of the Obama administration s failure to take decisive action Analysing deficit cutting the fear of a global depression tactical populism and austerity this book is a clear and cutting antidote to current liberal narratives From Obama s presidential election to the passage of his 2012 budget this book explains how the US economy failed and why the risk of a double dip recession was on the cards *Demystifying Your Business Strategy* David Lei, John W. Slocum, 2014 This book offers managers a comprehensive overview of the drivers of evolutionary advantage and practical insights on how to spot the emerging inflection points helping them to develop and maintain a strategic competitive advantage *Building from the Ground Up* Kevin Erdmann, 2022-01-11 Remember when mania led to a massive housing bubble When Americans found themselves saddled with too many houses and were hit with the reality that our economy had been built on unsustainable borrowing Everyone knows about that right What if that was wrong What if when we get down to brass tacks Americans have been struggling to build enough new housing especially in places where housing is in high demand and this was true even in 2005 Viewing the economic calamities of the twenty first century with this central insight turns the conventional wisdom about our economic challenges upside down The need for more homes has been the core cause of American economic instability and stagnation Building from the Ground Up will guide you to a sweeping new perspective about the Great

Recession and the financial crisis which points to a brighter path for America's economic potential **Building the New Urbanism** Aaron Passell, 2013 The New Urbanism is perhaps the most influential movement that has emerged in suburban design planning and development in recent decades. It proposes to reform conventional suburban development by building community. Building the New Urbanism asks why new urbanism now to provide the first in-depth sociological investigation of the emergence of this phenomenon. This volume situates the growth of New Urbanism in the history of urban and suburban policy and development. The book builds an account of the movement's founding and development, linking its progress to the making of new places. The volume also investigates how the movement capitalized upon dynamics within architecture planning and the homebuying public to recruit support from among those groups. The book establishes a framework for analyzing the opportunities and constraints that confront any effort to change the way we produce the built environment. Moreover, it reveals how elaborately social the production of the built environment is and how specific the material solutions to social conditions must be to resolve this process. Building the New Urbanism is an accessible volume that encapsulates and engages the dominant history of American suburbia. It draws on interviews with key figures, brings the work of prominent theorists of culture and science into the investigation, and broadens the focus of urban studies to the metropolitan region. It will be of particular interest to scholars and students of urban and suburban development, sociology, geography, and planning.

Analytics, Innovation, and Excellence-Driven Enterprise Sustainability Elias G. Carayannis, Stavros Sindakis, 2017-04-19 This book offers a unique view of how innovation and competitiveness improve when organizations establish alliances with partners who have strong capabilities and broad social capital, allowing them to create value and growth as well as technological knowledge and legitimacy through new knowledge resources. Organizational intelligence integrates the technology variable into production and business systems, establishing a basis to advance decision-making processes. When strategically integrated, these factors have the power to promote enterprise resilience, robustness, and sustainability. This book provides a unique perspective on how knowledge, information, and data analytics create opportunities and challenges for sustainable enterprise excellence. It also shows how the value of digital technology at both personal and industrial levels leads to new opportunities for creating experiences, processes, and organizational forms that fundamentally reshape organizations. **CEO Society** Peter Bloom, Carl Rhodes, 2018-04-15 Chief Executive Officers (CEOs) have become the cultural icons of the 21st century. Figures like Steve Jobs and Mark Zuckerberg are held up as role models who epitomize the modern pursuit of innovation, wealth, and success. We now live, Bloom and Rhodes argue, in a CEO society, a society where corporate leadership has become the model for transforming not just business but all spheres of life, where everyone from politicians to jobseekers to even those seeking love are expected to imitate the qualities of the lionized corporate executive. But why, in the wake of the failings exposed by the 2008 financial crisis, does the corporate ideal continue to exert such a grip on popular attitudes? In this insightful new book, Bloom and Rhodes examine the rise of the CEO society and how it has started

to transform governments culture and the economy This influence they argue holds troubling implications for the future of democracy as evidenced by the disturbing political rise of Donald Trump in the US and for our society as a whole **Making Housing Happen, 2nd Edition** Jill Suzanne Shook,2012-09-19 The growing housing crisis cries out for solutions that work As many as 3 5 million Americans experience homelessness each year half of them women and children One in four renters spends more than half of their income on rent and utilities more than 30 percent is considered unaffordable With record foreclosures and 28 percent of homes underwater middle and low income homeowners are suffering Many congregations want to address this daunting problem yet feel powerless and uncertain about what to do The good news is that churches are effectively addressing the housing crisis from Washington State to New York City where an alliance of sixty churches has built five thousand homes for low income homeowners with virtually no government funding or foreclosures This book not only presents solid theological thinking about housing but also offers workable solutions to the current crisis true stories by those who have made housing happen Each story features a different Christian denomination geographic area and model adaptive reuse cohousing cooperative housing mixed income mixed use inclusionary zoning second units community land trusts sweat equity and more Making Housing Happen is about vision and faith relationships and persistence Its remarkable stories will inspire and challenge you to action This new edition includes significant new material especially in light of the ongoing mortgage crisis

Housing Policy in the United States Alex F. Schwartz,2021-04-28 The fourth edition of Housing Policy in the United States refreshes its classic foundational coverage of the field with new data analysis and comparative focus This landmark volume offers a broad overview that synthesizes a wide range of material to highlight the significant problems concepts programs and debates that all define the aims challenges and milestones within and involving housing policy Expanded discussion in this edition centers on state and local activity to produce and preserve affordable housing the impact and the implications of reduced financial incentives for homeowners Other features of this new edition include Analysis of the impact of the Tax Cuts and Jobs Act of 2017 on housing related tax expenditures Review of the state of fair housing programs in the wake of the Trump Administration's rollback of several key programs and policies Cross examination of U S housing policy and conditions in an international context Featuring the latest available data on housing patterns and conditions this is an excellent companion for graduate and advanced undergraduate courses in urban studies urban planning sociology and social policy and housing policy

Housing Finance Systems S. Phang,2013-02-06 The term housing crisis has recently been associated with rising foreclosure rates and tottering financial institutions particularly in the US and Europe However in many emerging countries the housing crisis is about urban poverty unplanned settlements overcrowded slums and homelessness

The Semiannual Monetary Policy Report to the Congress United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs,2017

The New Urban Crisis Richard Florida,2017-04-11 In recent years the young educated and affluent have surged back into cities reversing decades of

suburban flight and urban decline And yet all is not well Richard Florida argues in *The New Urban Crisis* Florida one of the first scholars to anticipate this back to the city movement in his groundbreaking *The Rise of the Creative Class* demonstrates how the same forces that power the growth of the world's superstar cities also generate their vexing challenges gentrification unaffordability segregation and inequality Meanwhile many more cities still stagnate and middle class neighborhoods everywhere are disappearing Our winner take all cities are just one manifestation of a profound crisis in today's urbanized knowledge economy A bracingly original work of research and analysis *The New Urban Crisis* offers a compelling diagnosis of our economic ills and a bold prescription for more inclusive cities capable of ensuring growth and prosperity for all

Pinched Don Peck, 2012-08-07 An editor of *The Atlantic* best known for his 2010 cover story *How a New Jobless Era Will Transform America* presents cautionary predictions about American life in the aftermath of the recession that describes long term consequences being faced by Americans from every walk of life

When We Walk By Kevin F. Adler, Donald W. Burnes, 2023-11-07 How to end homelessness in America a must read guide to understanding housing instability supporting our unhoused neighbors and reclaiming our humanity A deeply humanizing analysis that will change the way you think about poverty and homelessness for the socially engaged reader of Isabel Wilkerson's *Caste* and Matthew Desmond's *Evicted* Think about the last time that you saw or interacted with an unhoused person What did you do What did you say Did you offer money or a smile or did you avert your gaze *When We Walk By* takes an urgent look at homelessness in America showing us what we lose in ourselves and as a society when we choose to walk past and ignore our neighbors in shelters insecure housing or on the streets And it brilliantly shows what we stand to gain when we embrace our humanity and move toward evidence based people first community driven solutions offering social analysis economic and political histories and the real stories of unhoused people Authors Kevin F Adler and Donald W Burnes with Amanda Banh and Andrijana Bilbija recast chronic homelessness in the U S as a byproduct of twin crises our social services systems are failing and so is our humanity Readers will learn Why our brains have been trained to overlook our unhoused neighbors The social economic and political forces that shape myths like all homeless people are addicts and they'd have a house if they got a job What conservative economics gets wrong about housing insecurity What relational poverty is and how to shift away from us versus them thinking That for many Americans housing insecurity is just one missed paycheck away Who the homeless really are and why that might surprise you What you can do to help starting today A necessary deeply humanizing read that goes beyond theory and policy analysis to offer engaged solutions with compassion and heart *When We Walk By* is a must read for anyone who cares about homelessness housing solutions and their own humanity

Engaging Customers Using Big Data Arvind Sathi, 2017-03-15 Data is transforming how and where we market to our customers Using a series of case studies from pioneers this book will describe how each marketing function is undergoing fundamental changes and provides practical guidance about how companies can learn the tools and techniques to take advantage of marketing analytics

Inequality

in U.S. Social Policy Bryan Warde,2021-09-26 In the second edition of *Inequality in U S Social Policy An Historic Analysis* Bryan Warde illuminates the pervasive and powerful role that social inequality based on race and ethnicity gender immigration status sexual orientation class and disability plays and has historically played in informing social policy Using critical race theory and other structural oppression theoretical frameworks this book examines social inequalities as they relate to social welfare education housing employment health care and child welfare immigration and criminal justice With fully updated statistics throughout and an examination of the impact of the COVID 19 pandemic on the United States this new edition addresses the mammoth political and social changes which have affected inequality in the past few years *Inequality in U S Social Policy* will help social work students better understand the origins of inequalities that their clients face as well as providing an introduction for other social science students

Making Education Work for the Poor William Elliott,Melinda Lewis,2018-07-03 *Making Education Work for the Poor* identifies wealth inequality as the gravest threat to the endangered American Dream Though studies have clearly illustrated that education is the primary path to upward mobility today educational outcomes are more directly determined by wealth than innate ability and exerted effort This accounting directly contradicts Americans understanding of the promise the American Dream is supposed to offer a level playing field and a path towards a more profitable future In this book the authors share their own stories of their journeys through the unequal U S education system One started from relative privilege and had her way to prosperity paved and her individual efforts augmented by institutional and structural support The other grew up in poverty and had to fight against currents to complete higher education only to find his ability to profit from that degree compromised by student debt To directly counter wealth inequality and make education the great equalizer that Americans believe it to be this book calls for a revolution in financial aid policy from debt dependence to asset empowerment The book examines the evidence base supporting Children s Savings Accounts including CSAs demonstrated potential to improve children s outcomes all along the opportunity pipeline early education school achievement college access and completion and post college financial health It then outlines a policy that builds on CSAs to incorporate a sizable progressive wealth transfer This new policy Opportunity Investment Accounts is framed as the cornerstone of the wealth building agenda the nation needs in order to salvage the American Dream Written by leading CSA researchers the book includes overviews of the major children s savings legislation proposed in Congress and the key features of prominent CSA programs in operation around the country today as well as new qualitative and quantitative CSA research The book ultimately presents a critical development of the theories that together explain how universal progressive asset based education financing could make education work equitably for all American children

The Trickle-Down Delusion John Seip,Dee Wood Harper,2016-05-02 From inside the book Since 1980 the economy has been growing and productivity has been growing but trickle down values that we the American people promote pursuant to the Republican Party s conservative ideology have rigged the economy to continuously upwardly redistribute

those revenues attributable to our increased productivity yielding a productivity wage disconnect resulting in increased concentration of income and wealth at the top in corporations and among older Americans beneficiaries of income from Social Security pensions and investments and continuing income due to delaying retirement and the lowest percentage of GDP attributable to wages and highest attributable to profits since World War II But trickle down has not only distorted our economic thought it has also distorted our political thought our sociology and our concept of the rule of law The result has been that the trickle down policies promoted by the Republican Party are undermining our economy democracy institutions and health For further discussion contact author at johnjseip gmail com **The Redistribution Recession** Casey B.

Mulligan, 2012-11-29 Major subsidies and regulations intended to help the poor and unemployed were changed in more than a dozen ways after 2007 Economist Casey B Mulligan argues that many of these changes were reasonable reactions to economic events with the intention of helping people endure the recession but they also reduced incentives for people to work and businesses to hire He measures the startling changes in implicit tax rates that resulted from a labyrinth of new and expanded social safety net programs and quantifies the effects of these changes on the labor market and the economy He also reveals how borrowers can expect their earnings to affect the amount that lenders will forgive in debt renegotiation and how this has acted as a massive implicit tax on earning He explains how redistribution in the forms of subsidies taxes and minimum wage laws profoundly altered the path of the economy and made the recent recession one of the deepest and longest in decades The Redistribution Recession is a controversial clear cut and thoroughly researched analysis of the effects of various government policies on the labor market It offers ground breaking interpretations and precise explanations of the interplay between unemployment and financial markets Jacket

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