

## Social Report – 2016 and 2015

1 - Calculation Basis <sup>(1)</sup>	2016 - R\$ thousand			2015 - R\$ thousand		
Net Revenue (NR) <sup>(2)</sup>	53,337,707			27,144,135		
Operating Income (OI)	27,980,773			9,625,427		
Gross payroll (GP)	17,271,076			14,328,559		
2 - In-house Social Indicators <sup>(1)</sup>	R\$ thousand	% of GP	% of NR	R\$ thousand	% of GP	% of NR
Meals	1,531,512	8.9	2.9	1,272,049	8.9	4.7
Compulsory social charges	2,891,467	16.7	5.4	2,433,394	17.0	9.0
Pension plan	584,438	3.4	1.1	606,342	4.2	2.2
Health	1,156,321	6.7	2.2	841,919	5.9	3.1
Occupational health and safety	-	-	-	-	-	-
Education	-	-	-	-	-	-
Culture	24,517	0.1	-	24,960	0.2	0.1
Professional qualification and development	165,940	1.0	0.3	135,336	0.9	0.5
Day care facilities and assistance	130,246	0.8	0.2	98,968	0.7	0.4
Profit sharing	1,467,868	8.5	2.8	1,318,839	9.2	4.9
Other	233,741	1.3	0.4	183,943	1.3	0.6
<b>Total - In-house social indicators</b>	<b>8,186,050</b>	<b>47.4</b>	<b>15.3</b>	<b>6,915,750</b>	<b>48.3</b>	<b>25.5</b>
3 - External Social Indicators <sup>(3)</sup>	R\$ thousand	% of OI	% of NR	R\$ thousand	% of OI	% of NR
Education	24,430	0.1	-	63,849	0.7	0.2
Culture	109,307	0.4	0.2	127,693	1.3	0.5
Health and sanitation	32,686	0.1	0.1	53,384	0.6	0.2
Sports	131,944	0.5	0.2	105,513	1.1	0.4
Fight against hunger and food safety	-	-	-	-	-	-
Other	18,502	0.1	-	29,948	0.3	0.1
<b>Total contributions to society</b>	<b>316,869</b>	<b>1.1</b>	<b>0.6</b>	<b>380,387</b>	<b>4.0</b>	<b>1.4</b>
Taxes (excluding social charges)	15,528,676	55.5	29.1	10,928,518	113.5	40.3
<b>Total - External social indicators</b>	<b>15,845,545</b>	<b>56.6</b>	<b>29.7</b>	<b>11,308,905</b>	<b>117.5</b>	<b>41.7</b>
4 - Environmental Indicators	R\$ thousand	% of OI	% of NR	R\$ thousand	% of OI	% of NR
Investments related to company's production/operation	-	-	-	-	-	-
Investments in external programs and/or projects	15,560	0.1	-	18,066	0.2	0.1
<b>Total investments in environment</b>	<b>15,560</b>	<b>0.1</b>	<b>-</b>	<b>18,066</b>	<b>0.2</b>	<b>0.1</b>
Regarding establishment of annual goals to minimize wastes and general consumption in production/operation, as well as increase efficiency in the use of natural resources, the company:	( ) does not have goals (X) has met 51to 75% ( ) has met 0 to 50% ( ) has met 76 to 100%		( ) does not have goals (X) has met 51to 75% ( ) has met 0 to 50% ( ) has met 76 to 100%			
5 - Indicators of Administrative Body	2016 - R\$ thousand			2015 - R\$ thousand		
No. of employees at the end of the period	108,793			92,861		
No. of admissions during the period	2,753			5,396		
No. of outsourced employees	14,908			11,858		
No. of interns	1,794			1,365		
No. of employees over 45 years of age	21,564			16,269		
No. of women working in the company	55,965			46,745		
% of leadership positions held by women	50.1%			48.9%		
No. of African descent employees	25,129			22,586		
% of leadership positions held by African descendants	20.4%			21.6%		
No. of physically disabled or people with special needs	3,255			2,092		
6 - Relevant information regarding the exercise of Company's civic awareness	2016 - R\$ thousand			Goals - 2017		
Ratio between higher and lower compensation in the company	23.0			N/A		
Total number of occupational accidents	398			Awareness of staff to avoid occupational accidents		
Social and environmental projects developed by the company were defined by:	( ) officers	(x) officers and managers	( ) all employees	( ) officers	(x) officers and managers	( ) all employees
Safety standards and healthiness in the work environment were defined by:	( ) officers	( ) all employees	(x) all employees + Cipa	( ) officers	( ) all employees	(x) all employees + Cipa
Regarding the trade union freedom, right to collective negotiation and internal representation of employees, the company:	(x) is not involved	( ) follows the ILO rules	( ) encourages and follows ILO	(x) is not involved	( ) follows the ILO rules	( ) encourages and follows ILO
Pension plan includes:	( ) officers	( ) officers and managers	(x) all employees	( ) officers	( ) officers and managers	(x) all employees
Profit sharing includes:	( ) officers	( ) officers and managers	(x) all employees	( ) officers	( ) officers and managers	(x) all employees
In the selection of suppliers, the same ethical and social and environmental responsibility standards adopted by the company:	( ) are not considered	( ) are suggested	(x) are required	( ) are not considered	( ) are suggested	(x) are required
Regarding the participation of employees in volunteer work programs, the company:	( ) is not involved	( ) supports	(x) organizes and encourages	( ) is not involved	( ) supports	(x) organizes and encourages
Total number of complaints and critics from consumers:	210,197 at the Company and 19,963 at Procon		in Court: 270,435	Prepare and make our employees aware and, as a result, reduce the number of complaints		
% of complaints and critics solved:	at the Company and Procon: 100%		in Court (4): 95.48	at the Company 100%	at Procon 100%	in Court 100%
Total value added to distribute (R\$ thousand) <sup>(4)</sup> :	2016 - R\$ thousand			2015 - R\$ thousand		
	51,801,607			29,142,375		
Distribution of Value Added (Statement of Value Added):	39.3% Government 15.9% Withheld 2.0% Third Parties	29.3% Employees 13.5% Shareholders		5.4% Government 38.7% Withheld 3.1% Third Parties	42.9% Employees 20.7% Shareholders	
7 - Other Information						
(1) For comparison purposes, 2015 data was reclassified in accordance with the Notes to the Consolidated Financial Statements.						N/A - Not Applicable
(2) Net Revenue (NR) is the Gross Income from Financial Intermediation.						
(3) Not including funds invested by Fundação Bradesco (one of the Bank's controlling shareholders).						
(4) The percentage includes law suits settled in prior years in relation to law suits filed in 2016.						