

## Social Report – 2015 and 2014

1 - Calculation Basis	2015 - R\$ thousand			2014 - R\$ thousand		
Net Revenue (NR) <sup>(1)</sup>	25,913,604			34,005,522		
Operating income (OI)	10,202,785			21,053,538		
Gross payroll (GP)	14,966,775			14,455,259		
2 - In-house Social Indicators	R\$ thousand	% of GP	% of NR	R\$ thousand	% of GP	% of NR
Meals	1,290,031	8.6	5.0	1,203,814	8.3	3.5
Compulsory social charges	2,526,474	16.9	9.7	2,434,495	16.8	7.2
Pension plan	610,890	4.1	2.3	622,807	4.3	1.8
Health	887,174	5.9	3.4	762,403	5.3	2.2
Occupational health and safety	-	-	-	-	-	-
Education	-	-	-	-	-	-
Culture	-	-	-	-	-	-
Professional qualification and development	145,135	1.0	0.6	144,658	1.0	0.4
Day care facilities and assistance	99,207	0.7	0.4	88,578	0.6	0.3
Profit sharing	1,342,319	9.0	5.2	1,256,427	8.7	3.7
Other	263,015	1.7	1.0	241,395	1.7	0.8
<b>Total - In-house social indicators</b>	<b>7,164,245</b>	<b>47.9</b>	<b>27.6</b>	<b>6,754,577</b>	<b>46.7</b>	<b>19.9</b>
3 - External Social Indicators <sup>(2)</sup>	R\$ thousand	% of OI	% of NR	R\$ thousand	% of OI	% of NR
Education	63,849	0.6	0.2	56,218	0.3	0.2
Culture	127,693	1.3	0.5	169,943	0.8	0.4
Health and sanitation	53,384	0.5	0.2	58,601	0.3	0.2
Sports	105,513	1.0	0.4	63,621	0.3	0.2
Fight against hunger and food safety	-	-	-	-	-	-
Other	29,948	0.3	0.2	28,116	0.1	0.1
<b>Total contributions to society</b>	<b>380,387</b>	<b>3.7</b>	<b>1.5</b>	<b>376,499</b>	<b>1.8</b>	<b>1.1</b>
Taxes (excluding social charges)	10,835,438	106.2	41.8	10,888,272	51.7	32.0
<b>Total - External social indicators</b>	<b>11,215,825</b>	<b>109.9</b>	<b>43.3</b>	<b>11,264,771</b>	<b>53.5</b>	<b>33.1</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	18,066	0.2	0.1	18,400	0.1	0.1
<b>Total investments in environment</b>	<b>18,066</b>	<b>0.2</b>	<b>0.1</b>	<b>18,400</b>	<b>0.1</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 ( ) has met 51 to 75% (x) has met 0 to 50% ( ) has met 76 to 100%		( ) does not have goals ( ) has met 51 to 75% (x) has met 0 to 50% ( ) has met 76 to 100%			
5 - Indicators of Administrative Body	2015 - R\$ thousand			2014 - R\$ thousand		
No. of employees at the end of the period	92,861			95,520		
No. of admissions during the period	5,396			6,798		
No. of outsourced employees	11,858			11,718		
No. of interns	1,365			1,198		
No. of employees over 45 years of age	16,269			15,549		
No. of women working in the company	46,745			48,279		
% of leadership positions held by women	48.9%			48.6%		
No. of African descent employees	22,586			22,968		
% of leadership positions held by African descendants	21.6%			21.2%		
No. of physically disabled or people with special needs	2,092			2,045		
6 - Relevant information regarding the exercise of Company's civic awareness	2015 - R\$ thousand			Goals - 2016		
Ratio between higher and lower compensation in the company	17.1			N/A		
Total number of occupational accidents	596			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:	at the Company and Procon: 158.839		in Court: 234.366	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 (3): 100.6%	at the Company 100%	no Procon 100%	in Court 100%
7 - Other Information	2015 - R\$ thousand			2014 - R\$ thousand		
Total value added to distribute (R\$ thousand):	30,761,708			40,134,135		
Distribution of Value Added (Statement of Value Added):	-2.1% Government 54.9% Shareholders	44.1% Employees 3.1% Withheld		28.5% Government 37.9% Shareholders	31.4% Employees 2.2% Withheld	

(1) Net Revenue (NR) is the Gross Income from Financial Intermediation.

N/A - Not Applicable.

(2) Not including funds invested by Fundação Bradesco (one of the Bank's controlling shareholders).

(3) The percentage also includes settled lawsuits from previous years in relation to lawsuits filed in 2015