

Social Report – 2014 and 2013

1 - Calculation Base	2014 - R\$ thousand			2013 - R\$ thousand		
Net Revenue (NR) ⁽¹⁾			34,005,522			24,976,350
Operating Income (OI)			21,053,538			14,392,622
Gross Payroll (PG)			14,455,259			13,061,269
2 - In-house Social Indicators	R\$ thousand	% of GP	% of NR	R\$ thousand	% of GP	% of NR
Meals	1,203,814	8.3	3.5	1,146,056	8.8	4.6
Compulsory social charges	2,434,495	16.8	7.2	2,293,667	17.6	9.2
Pension plan	622,807	4.3	1.8	622,161	4.8	2.5
Health	762,403	5.3	2.2	667,131	5.1	2.7
Occupational health and safety	-	-	-	-	-	-
Education	-	-	-	-	-	-
Culture	-	-	-	-	-	-
Professional qualification and development	144,658	1.0	0.4	126,836	1.0	0.5
Day care facilities and assistance	88,578	0.6	0.3	74,372	0.6	0.3
Profit sharing	1,256,427	8.7	3.7	1,115,330	8.5	4.5
Other	241,395	1.7	0.8	192,250	1.4	0.7
Total - In-house social indicators	6,754,577	46.7	19.9	6,237,803	47.8	25.0
3 - External Social Indicators ⁽²⁾	R\$ thousand	% of OI	% of NR	R\$ thousand	% of OI	% of NR
Education ⁽³⁾	56,218	0.3	0.2	38,258	0.3	0.1
Culture	169,943	0.8	0.4	133,366	0.9	0.5
Health and sanitation	58,601	0.3	0.2	20,271	0.1	0.1
Sports	63,621	0.3	0.2	57,477	0.4	0.2
Fight against hunger and food safety	-	-	-	-	-	-
Other	28,116	0.1	0.1	27,762	0.2	0.2
Total contributions to society	376,499	1.8	1.1	277,134	1.9	1.1
Taxes (excluding social charges)	10,888,272	51.7	32.0	11,010,359	76.5	44.1
Total - External social indicators	11,264,771	53.5	33.1	11,287,493	78.4	45.2
4 - Environmental Indicators	R\$ thousand	% of OI	% of NR	R\$ thousand	% of OI	% of NR
Investments related to company production/operation	-	-	-	-	-	-
Investments in external programs and/or projects	18,400	0.1	0.1	24,039	0.2	0.1
Total investments in environment	18,400	0.1	0.1	24,039	0.2	0.1
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%			(x) does not have goals () has met 51% to 75% () has met 0 to 50% () has met 76% to 100%		
5 - Indicators of Administrative Body	2014 - R\$ thousand			2013 - R\$ thousand		
No. of employees at the end of the period	95,520			100,489		
No. of admissions during the period	6,798			7,653		
No. of outsourced employees	11,718			11,689		
No. of interns	1,198			1,023		
No. of employees over 45 years of age	15,549			15,047		
No. of women working in the company	48,279			49,781		
% of leadership positions held by women	48.6			48.0		
No. of African descent employees	22,968			23,941		
% of leadership positions held by African descendants	21.2			20.6		
No. of physically disabled or people with special needs	2,045			2,185		
6 - Relevant Information Regarding the Exercise of Corporate Citizenship	2014 - R\$ thousand			Goals - 2015		
Ratio between higher and lower compensation in the company	17.2			N/A		
Total number of occupational accidents	933			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) employees and officers + Cipa	() officers	() all employees	(x) employees and officers +
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 of consumers:	at the Company and Procon: 58,703		in Court: 228,899	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: 87.8%	at the Company: 100%	at Procon: 100%	in Court: 100%
Total value added to distribute (R\$ thousand):	2014 - R\$ thousand			2013 - R\$ thousand		
	40,134,135			32,081,824		
Distribution of Value Added (Statement of Value Added):	28.5% Federal Government	31.4% Employees	37.9% Shareholders	2.2% Withheld	24.2% Federal Government	35.5% Employees
					37.7% Shareholders	2.6% Withheld
7 - Other Information	N/A - Not Applicable.					
(1) Net Revenue (NR) is the Gross Income from Financial Intermediation.						
(2) Not including funds invested by Fundação Bradesco (one of the Bank's controlling shareholder)						
(3) For comparison purposes, we restated 2013.						