

Social Report - 2013 and 2012

1 - Calculation Base	2013 - R\$ thousand			2012 - R\$ thousand				
Net Revenue (NR) ⁽¹⁾	24,976,350			33,757,412				
Operating Income (OI)	14,392,622			13,835,226				
Gross Payroll (GP)	13,061,269			12,186,492				
2 - In-house Social Indicators	R\$ thousand	% of GP	% of NR	R\$ thousand	% of GP	% of NR		
Meals	1,146,056	8.8	4.6	1,080,919	8.9	3.2		
Compulsory social charges	2,293,667	17.6	9.2	2,166,482	17.8	6.4		
Pension plan	622,161	4.8	2.5	590,907	4.8	1.8		
Health	667,131	5.1	2.7	600,904	4.9	1.8		
Occupational health and safety	-	-	-	-	-	-		
Education	-	-	-	-	-	-		
Culture	-	-	-	-	-	-		
Professional qualification and development	126,836	1.0	0.5	132,596	1.1	0.4		
Day care facilities and assistance	74,372	0.6	0.3	66,980	0.5	0.2		
Profit sharing	1,115,330	8.5	4.5	1,030,896	8.5	3.1		
Other	192,250	1.4	0.7	183,380	1.5	0.5		
Total - in-house social indicators	6,237,803	47.8	25.0	5,853,064	48.0	17.3		
3 - External Social Indicators ⁽²⁾	R\$ thousand	% of OI	% of NR	R\$ thousand	% of OI	% of NR		
Education	24,874	0.2	0.1	9,703	0.1	-		
Culture	133,366	0.9	0.5	139,938	1.0	0.4		
Health and sanitation	20,271	0.1	0.1	11,421	0.1	-		
Sports	57,477	0.4	0.2	72,491	0.5	0.2		
Fight against hunger and food safety	-	-	-	110	-	-		
Other	27,762	0.2	0.2	28,728	0.2	0.1		
Total contributions to the community	263,750	1.8	1.1	262,391	1.9	0.8		
Taxes (excluding social charges)	11,010,359	76.5	44.1	10,589,949	76.5	31.4		
Total - External social indicators	11,274,109	78.3	45.1	10,852,340	78.4	32.1		
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	24,039	0.2	0.1	41,545	0.3	0.1		
Total investments in environment	24,039	0.2	0.1	41,545	0.3	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:	(x) does not have goals () has met 51to 75% () has met 0 to 50%		() has met 76 to 100%		(x) does not have goals () has met 51to 75% () has met 0 to 50%		() has met 76 to 100%	
5 - Indicators of Administrative Body	2013 - R\$ thousand			2012 - R\$ thousand				
No. of employees at the end of the period	100,489			103,385				
No. of admissions during the period	7,653			8,092				
No. of outsourced employees	11,689			11,685				
No. of interns	1,023			1,027				
No. of employees over 45 years of age	15,047			14,212				
No. of women working in the company	49,781			51,013				
% of leadership positions held by women	48.0			47.5				
No. of African descendent employees	23,941			24,188				
% of leadership positions held by African descendants	20.6			20.1				
No. of physically disabled or people with special needs	2,185			2,079				
6 - Relevant Information Regarding the Exercise of Corporate Citizenship	2013 - R\$ thousand			Goals - 2014				
Ratio between higher and lower compensation in the company	17.40			N/A				
Total number of occupational accidents	1,054			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 + Cipa		
Regarding 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: 203.479		in court: 246,143	Prepare and make our employees aware and, as a result, reduce number of complaints				
% of complaints and critics solved:	at the Company and Procon: 100%		in court: 76.8%	at the Company: 100%	at Procon: 100%	in court: 100%		
7 - Other Information	2013 - R\$ thousand			2012 - R\$ thousand				
Total value added to distribute (R\$ thousand):	32,081,824			31,363,266				
Distribution of Value Added (Statement of Value Added):	24.2% Federal Government 37.7% Shareholders	35.5% Employees 2.6% Withheld		27.4% Federal Government 36.5% Shareholders	33.6% Employees 2.5% Withheld			
⁽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 shareholders).								