

BANK BRADESCO  
Form 6-K  
August 06, 2015

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**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**  
Washington, D.C. 20549

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**FORM 6-K**

**REPORT OF FOREIGN PRIVATE ISSUER PURSUANT TO RULE 13a-16 OR 15d-16 UNDER THE  
SECURITIES EXCHANGE ACT OF 1934**

**For the month of August, 2015  
Commission File Number 1-15250**

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**BANCO BRADESCO S.A.**  
(Exact name of registrant as specified in its charter)

**BANK BRADESCO**  
(Translation of Registrant's name into English)

**Cidade de Deus, s/n, Vila Yara  
06029-900 - Osasco - SP  
Federative Republic of Brazil**  
(Address of principal executive office)

Indicate by check mark whether the registrant files or will file annual reports under cover Form 20-F or Form 40-F.  
Form 20-F  Form 40-F

Indicate by check mark whether the registrant by furnishing the information contained in this Form is also thereby  
furnishing the information to the Commission pursuant to Rule 12g3-2(b) under the Securities Exchange Act of  
1934.

Yes  No

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## Financial Statements of the Prudential Conglomerate and Independent Auditor's Report

**Statement of Financial Position of the Prudential Conglomerate** -In thousands of Reais

| <b>Assets</b>  | <b>2015</b>        | <b>June 30<br/>2014</b> |
|--|--------------------|-------------------------|
| <b>Current assets</b>  | <b>502,523,632</b> | <b>453,158,987</b>      |
| <b>Cash and due from banks (Note 4)</b>  | <b>11,509,470</b>  | <b>11,281,058</b>       |
| <b>Interbank investments (Notes 3d and 5)</b>                                    | <b>175,733,034</b> | <b>136,983,859</b>      |
| Securities purchased under agreements to resell                                  | 171,328,788        | 125,321,861             |
| Interbank investments  | 4,423,388          | 11,675,372              |
| Allowance for losses   | (19,142)           | (13,374)                |
| <b>Securities and derivative financial instruments (Notes 3e, 3f, 6 and 30b)</b> | <b>55,919,999</b>  | <b>55,647,530</b>       |
| Own portfolio  | 31,078,844         | 33,060,877              |
| Subject to unrestricted repurchase agreements                                    | 14,104,427         | 15,382,529              |
| Derivative financial instruments (Notes 3f, 6e II and 30b)                       | 6,195,652          | 4,744,983               |
| Given in guarantee to the Brazilian Central Bank                                 | 20,096             | -                       |
| Given in guarantee   | 4,520,980          | 2,205,341               |
| Subject to unrestricted repurchase agreements                                    | -                  | 253,800                 |
| <b>Interbank accounts</b>  | <b>50,083,694</b>  | <b>55,273,364</b>       |
| Unsettled payments and receipts  | 1,074,734          | 1,635,920               |
| Reserve requirement (Note 7):  |                    |                         |
| - Reserve requirement - Brazilian Central Bank                                   | 48,913,046         | 53,501,826              |
| - SFH  | 8,828              | 4,249                   |
| Correspondent banks  | 87,086             | 131,369                 |
| <b>Interdepartmental accounts</b>  | <b>167,646</b>     | <b>320,342</b>          |
| Internal transfer of funds   | 167,646            | 320,342                 |
| <b>Loans (Notes 3g, 8 and 30b)</b>   | <b>144,305,268</b> | <b>131,953,838</b>      |
| Loans:   |                    |                         |
| - Public sector  | 2,803,212          | 31,779                  |
| - Private sector   | 156,622,091        | 145,465,606             |
| Loans transferred under an assignment with recourse                              | 132,808            | 11,897                  |
| Allowance for loan losses (Notes 3g, 8f, 8g and 8h)                              | (15,252,843)       | (13,555,444)            |
| <b>Leasing (Notes 3g, 8 and 30b)</b>   | <b>(77,181)</b>    | <b>(153,336)</b>        |
| Lease and Sublease Operations receivable:  |                    |                         |
| - Private sector   | 1,622,983          | 2,180,797               |
| Unearned income from leasing   | (1,562,597)        | (2,103,807)             |
| Allowance for leasing losses (Notes 3g, 8f, 8g and 8h)                           | (137,567)          | (230,326)               |
| <b>Other receivables</b>   | <b>62,811,394</b>  | <b>59,786,230</b>       |
| Receivables on sureties and guarantees honored (Note 8a-3)                       | 59,143             | 30,304                  |
| Foreign exchange portfolio (Note 9a)   | 16,245,509         | 11,476,110              |
| Receivables  | 6,563,732          | 6,187,200               |
| Securities trading   | 822,730            | 1,846,928               |
| Specific receivables   | 5,623              | 3,292                   |
| Sundry (Note 9b)   | 39,970,500         | 40,985,266              |

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|  |                    |                    |
|--|--------------------|--------------------|
| Allowance for other loan losses (Notes 3g, 8f, 8g and 8h)                        | (855,843)          | (742,870)          |
| <b>Other assets (Note 10)</b>  | <b>2,070,308</b>   | <b>2,066,102</b>   |
| Other assets   | 1,775,744          | 1,571,132          |
| Provision for losses   | (708,946)          | (632,520)          |
| Prepaid expenses (Notes 3i and 10b))   | 1,003,510          | 1,127,490          |
| <b>Long-term receivables</b>   | <b>290,096,605</b> | <b>278,344,373</b> |
| <b>Interbank investments (Notes 3d and 5)</b>                                    | <b>526,925</b>     | <b>669,821</b>     |
| Interbank investments  | 526,925            | 669,821            |
| <b>Securities and derivative financial instruments (Notes 3e, 3f, 6 and 30b)</b> | <b>93,730,645</b>  | <b>104,742,255</b> |
| Own portfolio  | 62,740,963         | 50,603,267         |
| Subject to unrestricted repurchase agreements                                    | 27,230,099         | 46,272,105         |
| Derivative financial instruments (Notes 3f, 6e II and 30b)                       | 826,204            | 1,001,858          |
| Given in guarantee to the Brazilian Central Bank                                 | -                  | 19,008             |
| Privatization rights   | 55,667             | 62,237             |
| Given in guarantee   | 2,555,115          | 5,958,108          |
| Subject to unrestricted repurchase agreements                                    | 322,597            | 825,672            |

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## Financial Statements of the Prudential Conglomerate and Independent Auditor's Report

**Statement of Financial Position of the Prudential Conglomerate -In thousands of Reais**

| <b>Assets</b>   | <b>2015</b>        | <b>June 30<br/>2014</b> |
|---|--------------------|-------------------------|
| <b>Interbank accounts</b>                                 | <b>626,090</b>     | <b>599,801</b>          |
| Reserve requirement (Note 7):                             |                    |                         |
| - SFH   | 626,090            | 599,801                 |
| <b>Loans (Notes 3g, 8 and 30b)</b>                        | <b>156,053,261</b> | <b>145,031,278</b>      |
| Loans:  |                    |                         |
| - Public sector   | 492,281            | 1,919,401               |
| - Private sector  | 155,421,065        | 145,510,575             |
| Loans transferred under an assignment with recourse       | 7,073,084          | 4,205,713               |
| Allowance for loan losses (Notes 3g, 8f, 8g and 8h)       | (6,933,169)        | (6,604,411)             |
| <b>Leasing (Notes 3g, 8 and 30b)</b>                      | <b>(84,013)</b>    | <b>(155,681)</b>        |
| Leasing receivables:                                      |                    |                         |
| - Private sector  | 1,824,488          | 2,528,723               |
| Unearned income from leasing                              | (1,822,840)        | (2,528,065)             |
| Allowance for leasing losses (Notes 3g, 8f, 8g and 8h)    | (85,661)           | (156,339)               |
| <b>Other receivables</b>                                  | <b>38,529,635</b>  | <b>26,408,307</b>       |
| Receivables   | 40                 | 52                      |
| Securities trading  | 419,437            | 126,860                 |
| Sundry (Note 9b)  | 38,134,236         | 26,331,256              |
| Allowance for other loan losses (Notes 3g, 8f, 8g and 8h) | (24,078)           | (49,861)                |
| <b>Other assets (Note 10)</b>                             | <b>714,062</b>     | <b>1,048,592</b>        |
| Prepaid expenses (Notes 3i and 10b)                       | 714,062            | 1,048,592               |
| <b>Permanent assets</b>                                   | <b>52,148,877</b>  | <b>47,447,014</b>       |
| <b>Investments (Notes 3j, 11 and 30b)</b>                 | <b>33,024,130</b>  | <b>29,115,241</b>       |
| Earnings (losses) of affiliates                           |                    |                         |
| - In Brazil   | 32,709,517         | 27,942,510              |
| - Overseas  | 262,682            | 871,508                 |
| Other investments   | 195,545            | 443,835                 |
| Allowance for losses                                      | (143,614)          | (142,612)               |
| <b>Premises and equipment (Notes 3k and 12)</b>           | <b>2,896,521</b>   | <b>2,798,250</b>        |
| Premises  | 44,535             | 189,028                 |
| Other premises and equipment                              | 7,461,126          | 7,141,817               |
| Accumulated depreciation                                  | (4,609,140)        | (4,532,595)             |
| Leased assets (Note 12)                                   | <b>6,971,207</b>   | <b>9,496,169</b>        |
| Leased assets   | 10,785,477         | 14,506,855              |
| Accumulated depreciation                                  | (3,814,270)        | (5,010,686)             |
| <b>Deferred (Notes 3l and 13)</b>                         | <b>49,431</b>      | <b>60,693</b>           |
| Expenses with Organization and Expansion                  | 1,731,053          | 1,736,294               |
| Accumulated amortization                                  | (1,681,622)        | (1,675,601)             |
| <b>Intangible assets (Notes 3m and 14)</b>                | <b>9,207,588</b>   | <b>5,976,661</b>        |

|                          |                    |                    |
|--------------------------|--------------------|--------------------|
| Intangible Assets        | 15,240,150         | 9,883,007          |
| Accumulated amortization | (6,032,562)        | (3,906,346)        |
| <b>Total</b>             | <b>844,769,114</b> | <b>778,950,374</b> |

The accompanying Notes are an integral part of these Financial Statements.

Prudential – June 2015

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## Financial Statements of the Prudential Conglomerate and Independent Auditor's Report

**Statement of Financial Position of the Prudential Conglomerate** -In thousands of Reais

| <b>Liabilities</b>   | <b>2015</b>        | <b>June 30<br/>2014</b> |
|--|--------------------|-------------------------|
| <b>Current liabilities</b>   | <b>554,260,814</b> | <b>510,463,367</b>      |
| <b>Deposits (Notes 3o and 15a)</b>                                       | <b>156,533,864</b> | <b>165,799,445</b>      |
| Demand deposits  | 26,369,826         | 36,421,103              |
| Savings deposits   | 91,008,482         | 84,318,918              |
| Interbank deposits   | 518,527            | 332,802                 |
| Time deposits (Notes 15a and 30b)  | 38,637,029         | 44,726,622              |
| <b>Securities sold under agreements to repurchase (Notes 3o and 15b)</b> | <b>252,409,551</b> | <b>215,014,630</b>      |
| Own portfolio  | 94,476,502         | 105,045,917             |
| Third-party portfolio  | 155,869,230        | 108,520,557             |
| Unrestricted portfolio   | 2,063,819          | 1,448,156               |
| <b>Funds from issuance of securities (Notes 15c and 30b)</b>             | <b>44,634,746</b>  | <b>36,898,189</b>       |
| Mortgage and real estate notes, letters of credit and others             | 40,552,530         | 33,703,331              |
| Securities issued overseas   | 3,830,280          | 3,043,455               |
| Structured operations certificates                                       | 251,936            | 151,403                 |
| <b>Interbank accounts</b>  | <b>1,263,042</b>   | <b>1,988,364</b>        |
| Unsettled payments and receipts  | 77,608             | 77,934                  |
| Correspondent banks  | 1,185,434          | 1,910,430               |
| <b>Interdepartmental accounts</b>  | <b>3,392,800</b>   | <b>3,762,883</b>        |
| Third-party funds in transit   | 3,392,800          | 3,762,883               |
| <b>Borrowing (Notes 16a and 30b)</b>                                     | <b>16,909,856</b>  | <b>12,867,545</b>       |
| Borrowing overseas   | 16,909,856         | 12,867,545              |
| <b>On-lending in Brazil - official institutions (Notes 16b and 30b)</b>  | <b>13,155,180</b>  | <b>11,860,115</b>       |
| National treasury  | 30,931             | 1,109                   |
| BNDES  | 4,543,794          | 3,261,698               |
| CEF  | 11,420             | 16,388                  |
| FINAME   | 8,567,451          | 8,579,662               |
| Other institutions   | 1,584              | 1,258                   |
| <b>On-lending overseas (Notes 16b and 30b)</b>                           | <b>1,676,409</b>   | <b>212,745</b>          |
| On-lending overseas  | 1,676,409          | 212,745                 |
| <b>Derivative financial instruments (Notes 3f, 6e II and 30b)</b>        | <b>5,456,372</b>   | <b>3,990,507</b>        |
| Derivative financial instruments   | 5,456,372          | 3,990,507               |
| <b>Other liabilities</b>   | <b>58,828,994</b>  | <b>58,068,944</b>       |
| Payment of taxes and other contributions                                 | 3,323,685          | 3,639,962               |
| Foreign exchange portfolio (Note 9a)                                     | 8,142,031          | 5,551,655               |
| Social and statutory   | 2,720,099          | 2,329,907               |
| Tax and social security (Note 19a)                                       | 3,780,230          | 4,659,619               |
| Securities trading   | 2,103,983          | 3,004,188               |
| Financial and development funds  | 1,512              | 1,236                   |

|  |                    |                    |
|--|--------------------|--------------------|
| Subordinated debts (Notes 18 and 30b)                                    | 2,345,301          | 2,678,856          |
| Sundry (Note 19b)  | 36,412,153         | 36,203,521         |
| <b>Long-term liabilities</b>   | <b>203,149,882</b> | <b>191,364,182</b> |
| <b>Deposits (Notes 3o and 15a)</b>                                       | <b>40,601,084</b>  | <b>48,442,416</b>  |
| Interbank deposits   | 212,502            | 191,281            |
| Time deposits (Notes 15a and 30b)  | 40,388,582         | 48,251,135         |
| <b>Securities sold under agreements to repurchase (Notes 3o and 15b)</b> | <b>18,062,442</b>  | <b>26,812,933</b>  |
| Own portfolio  | 18,062,442         | 26,812,933         |
| <b>Funds from issuance of securities (Notes 15c and 30b)</b>             | <b>54,902,439</b>  | <b>38,747,732</b>  |
| Mortgage and real estate notes, letters of credit and others             | 50,468,750         | 33,650,611         |
| Securities issued overseas   | 4,281,704          | 5,038,363          |
| Structured operations certificates                                       | 151,985            | 58,758             |
| <b>Borrowing (Notes 16a and 30b)</b>                                     | <b>3,537,195</b>   | <b>843,258</b>     |
| Borrowing overseas   | 3,537,195          | 843,258            |

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## Financial Statements of the Prudential Conglomerate and Independent Auditor's Report

**Statement of Financial Position of the Prudential Conglomerate** -In thousands of Reais

| <b>Liabilities</b>  | <b>2015</b>        | <b>June 30<br/>2014</b> |
|---|--------------------|-------------------------|
| <b>On-lending in Brazil - official institutions (Notes 16b and 30b)</b> | <b>26,073,014</b>  | <b>28,340,766</b>       |
| BNDES   | 6,955,178          | 8,124,315               |
| CEF   | 2,840              | 13,515                  |
| FINAME  | 19,114,996         | 20,202,564              |
| Other institutions  | -                  | 372                     |
| <b>Derivative financial instruments (Notes 3f, 6e II and 30b)</b>       | <b>126,448</b>     | <b>741,053</b>          |
| Derivative financial instruments  | 126,448            | 741,053                 |
| <b>Other liabilities</b>  | <b>59,847,260</b>  | <b>47,436,024</b>       |
| Tax and social security (Note 19a)                                      | 7,356,713          | 7,989,464               |
| Subordinated debts (Notes 18 and 30b)                                   | 35,104,386         | 32,734,624              |
| Sundry (Note 19b)   | 17,386,161         | 6,711,936               |
| <b>Deferred income</b>  | <b>373,141</b>     | <b>220,623</b>          |
| Deferred income   | 373,141            | 220,623                 |
| <b>Non-controlling interests in subsidiaries (Note 20)</b>              | <b>13,711</b>      | <b>101,924</b>          |
| <b>Shareholders' equity (Note 21)</b>                                   | <b>86,971,566</b>  | <b>76,800,278</b>       |
| Capital:  |                    |                         |
| - Domiciled in Brazil   | 42,559,829         | 37,622,310              |
| - Domiciled overseas  | 540,171            | 477,690                 |
| Capital reserves  | 11,441             | 11,441                  |
| Profit reserves   | 44,995,397         | 38,976,929              |
| Asset valuation adjustments   | (764,260)          | 9,923                   |
| Treasury shares (Notes 21d and 30b)                                     | (371,012)          | (298,015)               |
| <b>Total</b>  | <b>844,769,114</b> | <b>778,950,374</b>      |

The accompanying Notes are an integral part of these Financial Statements.

## Financial Statements of the Prudential Conglomerate and Independent Auditor's Report

**Income Statement of the Prudential Conglomerate** *— in thousands of Reais*

|   | <b>Semesters ended June 30</b> |                    |
|---|--------------------------------|--------------------|
|   | <b>2015</b>                    | <b>2014</b>        |
| <b>Finance Intermediation Income</b>                                      | <b>55,485,507</b>              | <b>48,850,730</b>  |
| Loans (Note 8j)   | 31,804,841                     | 27,916,278         |
| Leasing (Note 8j)   | 1,585,222                      | 2,852,550          |
| Operations with securities (Note 6h)                                      | 20,554,406                     | 14,690,186         |
| Derivative financial instruments (Note 6h)                                | (1,588,147)                    | 1,063,382          |
| Foreign exchange operations (Note 9a)                                     | 1,252,434                      | 66,122             |
| Reserve requirement (Note 7b)   | 2,035,409                      | 2,221,748          |
| Sale or transfer of financial assets                                      | (158,658)                      | 40,464             |
| <b>Financial intermediation expenses</b>                                  | <b>47,517,053</b>              | <b>29,318,558</b>  |
| Retail and professional market funding (Note 15e)                         | 27,875,027                     | 21,571,497         |
| Borrowing and on-lending (Note 16c)                                       | 10,352,614                     | (1,613,434)        |
| Leasing (Note 8j)   | 1,316,318                      | 2,510,322          |
| Allowance for loan losses (Notes 3g, 8g and 8h)                           | 7,973,094                      | 6,850,173          |
| <b>Gross income from financial intermediation</b>                         | <b>7,968,454</b>               | <b>19,532,172</b>  |
| <b>Other operating income/expenses</b>                                    | <b>(387,743)</b>               | <b>(8,583,701)</b> |
| Fee and commission income (Note 22)                                       | 10,706,553                     | 8,916,574          |
| Other fee and commission income   | 8,033,989                      | 6,577,968          |
| Income from banking fees  | 2,672,564                      | 2,338,606          |
| Payroll and related benefits (Note 23)                                    | (6,200,104)                    | (5,698,685)        |
| Other administrative expenses (Note 24)                                   | (8,162,844)                    | (7,471,583)        |
| Tax expenses (Note 25)  | (2,035,422)                    | (1,814,080)        |
| Equity in the earnings (losses) of subsidiaries and affiliates (Nota 11a) | 9,215,106                      | 804,207            |
| Other operating income (Note 26)  | 3,213,835                      | 2,109,990          |
| Other operating expenses (Note 27)  | (7,124,867)                    | (5,430,124)        |
| <b>Operating income</b>   | <b>7,580,711</b>               | <b>10,948,471</b>  |
| <b>Non-operating income (loss) (Note 28)</b>                              | <b>(137,147)</b>               | <b>(216,639)</b>   |
| <b>Income before taxes and non-controlling interest</b>                   | <b>7,443,564</b>               | <b>10,731,832</b>  |
| <b>Income tax and social contribution (Notes 32a and 32b)</b>             | <b>1,274,575</b>               | <b>(3,505,229)</b> |
| <b>Non-controlling interests in subsidiaries</b>                          | <b>(785)</b>                   | <b>(5,673)</b>     |
| <b>Net income</b>   | <b>8,717,354</b>               | <b>7,220,930</b>   |

The accompanying Notes are an integral part of these Financial Statements.



## Financial Statements of the Prudential Conglomerate and Independent Auditor's Report

**Statement of Changes in Shareholders' Equity – In Reais**

| Events  | Paid- up<br>Capital | Capital<br>reserves<br>Share<br>premium | Profit reserves  |                   | Asset valuation<br>adjustment |                  | Treasury<br>shares | Retained<br>earnings<br>(accumula<br>losses) |
|---|---------------------|---|------------------|-------------------|-------------------------------|------------------|--------------------|--|
|   |                     |   | Legal            | Statutory         | Bradesco                      | Subsidiaries     |                    |  |
| <b>Balance on December<br/>31, 2013</b>                                   | <b>38,100,000</b>   | <b>11,441</b>                           | <b>4,439,025</b> | <b>29,712,872</b> | <b>(865,373)</b>              | <b>(189,070)</b> | <b>(269,093)</b>   |  |
| Acquisition of treasury<br>shares   | -                   | -                                       | -                | -                 | -                             | -                | (28,922)           |  |
| Asset valuation<br>adjustments  | -                   | -                                       | -                | -                 | 587,419                       | 476,947          | -                  |  |
| Net income  | -                   | -                                       | -                | -                 | -                             | -                | -                  | 7,220,9                                      |
| -   |                     |   |                  |                   |                               |                  |                    |  |
| Allocations: Reserves   | -                   | -                                       | 361,047          | 4,463,985         | -                             | -                | -                  | (4,825,0                                     |
| - Interest<br>on<br>Shareholders'<br>Equity Paid                          | -                   | -                                       | -                | -                 | -                             | -                | -                  | (1,566,8                                     |
| - Interim<br>Dividends<br>Paid  | -                   | -                                       | -                | -                 | -                             | -                | -                  | (829,0                                       |
| <b>Balance on June 30,<br/>2014</b>                                       | <b>38,100,000</b>   | <b>11,441</b>                           | <b>4,800,072</b> | <b>34,176,857</b> | <b>(277,954)</b>              | <b>287,877</b>   | <b>(298,015)</b>   |  |
| <b>Balance on December<br/>31, 2014</b>                                   | <b>38,100,000</b>   | <b>11,441</b>                           | <b>5,193,467</b> | <b>38,992,668</b> | <b>(405,477)</b>              | <b>(85,834)</b>  | <b>(298,015)</b>   |  |
| Increase of capital stock<br>with reserves                                | 5,000,000           | -                                       | -                | (5,000,000)       | -                             | -                | -                  |  |
| Acquisition of treasury<br>shares   | -                   | -                                       | -                | -                 | -                             | -                | (72,997)           |  |
| Asset valuation<br>adjustments  | -                   | -                                       | -                | -                 | (421,620)                     | 148,671          | -                  |  |
| Net income  | -                   | -                                       | -                | -                 | -                             | -                | -                  | 8,717,3                                      |
| Allocations: - Reserves   | -                   | -                                       | 435,867          | 5,373,395         | -                             | -                | -                  | (5,809,2                                     |
| - Interest<br>on<br>Shareholders'<br>Equity Paid<br>and/or<br>provisioned | -                   | -                                       | -                | -                 | -                             | -                | -                  | (1,996,0                                     |
| - Interim<br>Dividends<br>Provisioned                                     | -                   | -                                       | -                | -                 | -                             | -                | -                  | (912,0                                       |

|                                     |                   |                       |                             |                        |
|-------------------------------------|-------------------|-----------------------|-----------------------------|------------------------|
| <b>Balance on June 30,<br/>2015</b> | <b>43,100,000</b> | <b>11,441,562,334</b> | <b>39,366,063 (827,097)</b> | <b>62,837(371,012)</b> |
|-------------------------------------|-------------------|-----------------------|-----------------------------|------------------------|

The accompanying Notes are an integral part of these Financial Statements.

\_\_\_\_\_ Prudential – June 2015

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## Financial Statements of the Prudential Conglomerate and Independent Auditor's Report

**Statement of Cash Flows of the Prudential Conglomerate – In Reais**

|  | <b>2015</b>         | <b>June 30<br/>2014</b> |
|--|---------------------|-------------------------|
| <b>Cash flow from operating activities:</b>                                    |                     |                         |
| <b>Net Income before income tax and social contribution</b>                    | <b>7,443,564</b>    | <b>10,731,832</b>       |
| <b>Adjustments to net income before income tax and social contribution</b>     | <b>7,624,778</b>    | <b>10,238,632</b>       |
| Allowance for loan losses  | 7,973,094           | 6,850,173               |
| Depreciation and amortization  | 1,746,259           | 1,464,838               |
| Expenses with civil, labor and tax provisions                                  | 1,694,629           | 1,319,963               |
| Equity in the earnings (losses) of subsidiaries and associated companies       | (9,215,106)         | (804,207)               |
| Loss on sale of investments  | 138                 | -                       |
| Loss on sale of fixed assets   | 10,838              | 9,316                   |
| Loss on sale of foreclosed assets  | 120,056             | 147,463                 |
| Other  | 5,294,870           | 1,251,086               |
| <b>Adjusted net income before taxes</b>  | <b>15,068,342</b>   | <b>20,970,464</b>       |
| Decrease in interbank investments  | 1,564,157           | 14,555,560              |
| Decrease/(Increase) in trading securities and derivative financial instruments | 5,461,526           | (5,750,678)             |
| (Increase) in interbank and interdepartmental accounts                         | (2,186,891)         | (2,189,615)             |
| (Increase) in loan and leasing   | (16,067,502)        | (12,743,372)            |
| Increase/(decrease) in deferred income   | 83,807              | (367,063)               |
| Decrease/(Increase) in other receivables and other assets                      | (3,414,097)         | 2,706,309               |
| Decrease in reserve requirement - Brazilian Central Bank                       | 2,011,860           | 1,879,164               |
| (Decrease) in deposits   | (15,372,328)        | (4,781,567)             |
| (Decrease) in securities sold under agreements to repurchase                   | (30,473,103)        | (960,966)               |
| Increase in funds from issuance of securities                                  | 9,835,669           | 12,867,171              |
| Increase/(Decrease) in borrowings and on-lending                               | 2,371,346           | (1,961,273)             |
| Increase in other liabilities  | 7,790,513           | 4,945,209               |
| Income tax and social contribution paid  | (2,924,336)         | (2,182,215)             |
| <b>Net cash provided by operating activities</b>                               | <b>(26,251,037)</b> | <b>26,987,128</b>       |
| <b>Cash flow from investing activities:</b>                                    |                     |                         |
| (Increase) in held-to-maturity securities                                      | (72,500)            | (7,159)                 |
| Sale of/maturity of and interests on available-for-sale securities             | 26,879,495          | 18,656,571              |
| Proceeds from sale of foreclosed assets  | 305,870             | 268,005                 |
| Sale of investments  | (2,913,999)         | -                       |
| Disposal of premises and equipment and leased assets                           | 1,565,524           | 447,215                 |
| Purchases of available-for-sale securities                                     | (25,415,325)        | (24,957,104)            |
| Foreclosed assets received   | (667,577)           | (655,410)               |
| Investment acquisitions  | (109,069)           | (18,382)                |
| Acquisition of premises and equipment and leased assets                        | (2,164,319)         | (1,471,051)             |
| Intangible asset acquisitions  | (4,040,965)         | (216,749)               |
| Dividends and interest on shareholders' equity received                        | 1,359,769           | 106,888                 |
| <b>Net cash (used in) investing activities</b>                                 | <b>(554,902)</b>    | <b>(7,847,176)</b>      |

**Cash flow from financing activities:**

|  |                     |                    |
|--|---------------------|--------------------|
| Increase/(decrease) in subordinated debts                  | 1,605,332           | (505,235)          |
| Dividends and interest on shareholders' equity paid        | (3,416,771)         | (2,595,321)        |
| Non-controlling interest                                   | 4,817               | (29,361)           |
| Acquisition of own shares                                  | (72,997)            | (28,922)           |
| <b>Net cash provided by/(used in) financing activities</b> | <b>(1,879,619)</b>  | <b>(3,158,839)</b> |
| <b>Net increase in cash and cash equivalents</b>           | <b>(27,575,754)</b> | <b>15,981,113</b>  |
| Cash and cash equivalents - at the beginning of the period | 204,669,142         | 117,680,012        |
| Cash and cash equivalents - at the end of the period       | 177,093,388         | 133,661,125        |
| <b>Net increase in cash and cash equivalents</b>           | <b>(27,575,754)</b> | <b>15,981,113</b>  |

The accompanying Notes are an integral part of these Financial Statements.

Bradesco \_\_\_\_\_

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## Financial Statements of the Prudential Conglomerate and Independent Auditor's Report

***Index of Explanatory Notes from Management***

We have presented the Explanatory Notes that integrate the set of Consolidated Financial Statements of the Prudential Conglomerate of Bradesco, distributed as follows:

|  | <b>Page</b> |
|--|-------------|
| 1) OPERATIONS  | 11          |
| 2) PRESENTATION OF THE FINANCIAL STATEMENTS  | 11          |
| 3) SIGNIFICANT ACCOUNTING PRACTICES  | 13          |
| 4) CASH AND CASH EQUIVALENTS   | 19          |
| 5) INTERBANK INVESTMENTS   | 20          |
| 6) SECURITIES AND DERIVATIVE FINANCIAL INSTRUMENTS   | 21          |
| 7) INTERBANK ACCOUNTS - RESERVE REQUIREMENT  | 32          |
| 8) LOANS   | 34          |
| 9) OTHER RECEIVABLES   | 45          |
| 10) OTHER ASSETS   | 47          |
| 11) INVESTMENTS  | 48          |
| 12) PREMISES AND EQUIPMENT AND LEASED ASSETS   | 49          |
| 13) DEFERRED   | 49          |
| 14) INTANGIBLE ASSETS  | 50          |
| 15) DEPOSITS, SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE AND FUNDS FROM ISSUANCE OF SECURITIES <sup>51</sup> | 51          |
| 16) BORROWING AND ON-LENDING   | 53          |
| 17) PROVISIONS, CONTINGENT ASSETS AND LIABILITIES AND LEGAL LIABILITIES – TAX AND SOCIAL SECURITY                | 54          |
| 18) SUBORDINATED DEBT  | 57          |
| 19) OTHER LIABILITIES  | 60          |
| 20) NON-CONTROLLING INTERESTS IN SUBSIDIARIES  | 60          |
| 21) SHAREHOLDERS' EQUITY (PARENT COMPANY)  | 60          |
| 22) FEE AND COMMISSION INCOME  | 63          |
| 23) PAYROLL AND RELATED BENEFITS   | 63          |
| 24) OTHER ADMINISTRATIVE EXPENSES  | 63          |
| 25) TAX EXPENSES   | 64          |
| 26) OTHER OPERATING INCOME   | 64          |
| 27) OTHER OPERATING EXPENSES   | 64          |
| 28) NON-OPERATING INCOME (LOSS)  | 64          |
| 29) RELATED-PARTY TRANSACTIONS (DIRECT AND INDIRECT)   | 65          |
| 30) FINANCIAL INSTRUMENTS  | 67          |
| 31) EMPLOYEE BENEFITS  | 73          |
| 32) INCOME TAX AND SOCIAL CONTRIBUTION   | 74          |
| 33) OTHER INFORMATION  | 76          |



Prudential – June 2015

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Financial Statements of the Prudential Conglomerate and Independent Auditor's Report

***Notes to the Financial Statements of the Prudential Conglomerate***

**1) OPERATIONS**

Banco Bradesco S.A. (Bradesco) is a private-sector publicly traded company and universal bank that through its commercial, foreign exchange, consumer financing and housing loan portfolios carries out all the types of banking activities that it is authorized to do so. The Bank is involved in a number of other activities, either directly or indirectly, through its subsidiaries, specifically leasing, investment banking, brokerage, consortium management, credit cards, real estate projects, insurance, pension plans and capitalization bonds. All these activities are undertaken by the various companies in Organização Bradesco, working together in an integrated fashion in the market.

**2) PRESENTATION OF THE FINANCIAL STATEMENTS**

The Financial Statements of the Prudential Conglomerate were prepared to comply with the requirements of Resolution No. 4.280/13, of the National Monetary Council (CMN) and additional rules of the Central Bank of Brazil (Bacen). Thus, specific requirements in the consolidation and/or combination of the entities listed in Resolution No. 4.280/13 determined by the CMN and Bacen were observed, which are not necessarily the same established by the corporate law and by the CMN or Bacen for other types of consolidation. In this sense, they cover the financial statements of Banco Bradesco, and foreign branches, subsidiaries and investment funds, as requested in Resolution No. 4.280/13.

In the preparation of these Financial Statements of the Prudential Conglomerate intercompany transactions, including investments, assets and liabilities, revenue, expenses and unrealized profit were eliminated and net income and shareholders' equity attributable to the non-controlling interests were accounted for in a separate line. For jointly controlled investments with other shareholders, assets, liabilities and income and loss were proportionally consolidated in the consolidated financial statements of the Prudential Conglomerate according to the interest held in the shareholders' equity of each investee. Goodwill on the acquisition of investments in subsidiary/associate companies or jointly controlled entities is presented in the investments and intangible assets lines (Note 14a).

The financial statements include estimates and assumptions, such as: the calculation of estimated loan losses; fair value estimates of certain financial instruments; civil, tax and labor provisions; impairment losses of securities classified as available-for-sale and held-to-maturity securities and non-financial assets; and the determination of the useful life of specific assets. Actual results may differ from those based on estimates and assumptions.

Bradesco's financial statements of the Prudential Conglomerate were approved by the Board of Executive Officers and by the Disclosure Committee on July 29, 2015.

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## Financial Statements of the Prudential Conglomerate and Independent Auditor's Report

**Notes to the Financial Statements of the Prudential Conglomerate**

Below are the directly and indirectly owned companies included in the financial statements of the Prudential Conglomerate:

|  | Activity              | Equity interest |                |
|--|-----------------------|-----------------|----------------|
|  |                       | 2015            | 2014           |
| <b>Financial Institutions</b>                              |                       |                 |                |
|  |                       | Parent          | Parent Company |
| Banco Bradesco S.A.  | Banking               |                 | Company        |
| Banco Alvorada S.A.  | Banking               | 99.99%          | 99.99%         |
| Banco Bradesco Financiamentos S.A.                         | Banking               | 100.00%         | 100.00%        |
| BMC Asset Management - DTVM Ltda.                          | Asset management      | 100.00%         | 100.00%        |
| Banco Bradesco BBI S.A. (1)                                | Investment bank       | 99.80%          | 98.35%         |
| Banco Boavista Interatlântico S.A.                         | Banking               | 100.00%         | 100.00%        |
| Banco CBSS S.A.  | Banking               | 100.00%         | 100.00%        |
| Banco Bradesco Cartões S.A.                                | Cards                 | 100.00%         | 100.00%        |
| Banco Bradesco BERJ S.A.                                   | Banking               | 100.00%         | 100.00%        |
| Bradesco Leasing S.A. Arrendamento Mercantil               | Leasing               | 100.00%         | 100.00%        |
| Bradesco S.A. Corretora de Títulos e Valores Mobiliários   | Brokerage             | 100.00%         | 100.00%        |
| BEC - Distribuidora de Títulos e Valores Mobiliários Ltda. | Asset management      | 100.00%         | 100.00%        |
| BEM - Distribuidora de Títulos e Valores Mobiliários Ltda. | Asset management      | 100.00%         | 100.00%        |
| BRAM - Bradesco Asset Management S.A. DTVM                 | Asset management      | 100.00%         | 100.00%        |
| Ágora Corretora de Títulos e Valores Mobiliários S.A.      | Brokerage             | 100.00%         | 100.00%        |
| Banco Bradescard S.A.                                      | Cards                 | 100.00%         | 100.00%        |
| Crediare S.A. - Crédito, Financiamento e Investimento      | Banking               | 50.00%          | 50.00%         |
| Everest Leasing S.A. Arrendamento Mercantil                | Leasing               | 100.00%         | 100.00%        |
| Tibre Distribuidora de Títulos e Valores Mobiliários Ltda. | Asset management      | 100.00%         | 100.00%        |
| Banco Bradesco Argentina S.A.                              | Banking               | 99.99%          | 99.99%         |
| Banco Bradesco Europa S.A.                                 | Banking               | 100.00%         | 100.00%        |
| Banco Bradesco S.A. Grand Cayman Branch (2)                | Banking               | 100.00%         | 100.00%        |
| Banco Bradesco S.A. Grand Cayman Branch II (3)             | Banking               | -               | 100.00%        |
| Banco Bradesco New York Branch                             | Banking               | 100.00%         | 100.00%        |
| Bradesco Securities, Inc.                                  | Brokerage             | 100.00%         | 100.00%        |
| Bradesco Securities, UK.                                   | Brokerage             | 100.00%         | 100.00%        |
| Bradesco Securities Hong Kong                              | Brokerage             | 100.00%         | 100.00%        |
| Bradescard México, Sociedad de Responsabilidad Limitada    | Cards                 | 100.00%         | 100.00%        |
| Consortium management                                      |                       |                 |                |
| Bradesco Administradora de Consórcios Ltda.                | Consortium management | 100.00%         | 100.00%        |
| Payment Institutions                                       |                       |                 |                |
| Cielo S.A. (4) (5)   | Services              | 30.06%          | 28.65%         |

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|   |                    |         |         |
|---|--------------------|---------|---------|
| Cia. Brasileira de Soluções e Serviços - Alelo (5)        | Services           | 50.01%  | 50.01%  |
| Tempo Serviços Ltda. (6)                                  | Services           | 100.00% |         |
| Paggo Soluções e Meios de Pagamentos S.A. (6)             | Services           | 15.03%  |         |
| Braspag – Tecnologia em Pagamentos (6)                    | Services           | 30.06%  |         |
| Cielo Inc. (6)  | Services           | 30.06%  |         |
| Merchant E-Solutions (6)                                  | Services           | 30.06%  |         |
| Cateno Gestão de Contas de Pagamentos S.A. (6)            | Services           | 21.04%  |         |
| Cidade Capital Markets Limited                            | Banking            | 100.00% | 100.00% |
| Farly Participações Ltda. (6)                             | Services           | 50.01%  |         |
| Livelo S.A. (6)   | Services           | 50.01%  |         |
| Stelo S.A. (6)  | Services           | 44.02%  |         |
| Elo Holding Financeira S.A. (6)                           | Services           | 50.01%  |         |
| Leader S.A. Administradora de Cartões de Crédito (6)      | Services           | 50.00%  |         |
| MPO Processadora de Pagamentos Móveis S.A. (6)            | Services           | 50.00%  |         |
| IBI Promotora de Vendas Ltda. (6)                         | Services           | 50.01%  |         |
| Alvorada Administradora de Cartões Ltda. (6)              | Services           | 100.00% |         |
| <b>Securitization Companies</b>                           |                    |         |         |
| Cia. Securitizadora de Créditos Financeiros Rubi          | Credit acquisition | 100.00% | 100.00% |
| Alvorada Cia. Securitizadora de Créditos Financeiros      | Credit acquisition | 100.00% | 100.00% |
| Promosec Cia. Securitizadora de Créditos                  | Credit acquisition | 100.00% | 100.00% |
| BCN – Consultoria, Adm. Bens, Serv. e Publicidade Ltda(6) | Credit acquisition | 100.00% |         |
| Alvorada Serviços e Negócios Ltda. (6)                    | Credit acquisition | 100.00% |         |
| <b>Investment funds (9)</b>                               |                    |         |         |
| Bradesco FI MULT Cred. Priv. Inv. Exterior Pioneiro       | Investment funds   | 100.00% | 100.00% |
| Bradesco F.I.C. F.I. Referenciado DI Galáxia              | Investment funds   | 100.00% |         |