

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 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 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 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 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