

BANK BRADESCO
Form 6-K
September 02, 2016

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

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, 2016
Commission File Number 1-15250**

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 on June 30 -In thousands of Reais

Assets	2016	2015
Current assets	513,690,529	502,523,672
Cash and due from banks (Note 4)	32,273,678	11,509,470
Interbank investments (Notes 3d and 5)	138,410,386	175,733,034
Securities purchased under agreements to resell	131,485,783	171,328,788
Interbank investments	6,935,913	4,423,388
Allowance for losses	(11,310)	(19,142)
Securities and derivative financial instruments (Notes 3e, 3f and 6)	82,007,067	55,919,999
Own portfolio	37,076,247	31,078,844
Subject to unrestricted repurchase agreements	11,528,071	14,104,427
Derivative financial instruments (Notes 3f and 6d II)	21,907,004	6,195,652
Given in guarantee to the Brazilian Central Bank	64,738	20,096
Given in guarantee	8,196,374	4,520,980
Subject to unrestricted repurchase agreements	3,234,633	-
Interbank accounts	49,278,025	50,083,694
Unsettled payments and receipts	1,044,852	1,074,734
Reserve requirement (Note 7):		
- Reserve requirement - Brazilian Central Bank	48,164,352	48,913,046
- SFH	5,046	8,828
Correspondent banks	63,775	87,086
Interdepartmental accounts	102,653	167,646
Internal transfer of funds	102,653	167,646
Loans (Notes 3g and 8)	125,438,364	144,305,268
Loans:		
- Public sector	235,771	2,936,020
- Private sector	144,068,217	156,489,283
Loans transferred under an assignment with recourse	751,501	132,808
Allowance for loan losses (Notes 3g, 8f, 8g and 8h)	(19,617,125)	(15,252,843)
Leasing (Notes 3g and 8)	(19,679)	(77,181)
Lease and Sublease Operations receivable:		
- Private sector	1,182,374	1,622,983
Unearned income from leasing	(1,092,329)	(1,562,597)
Allowance for leasing losses (Notes 3g, 8f, 8g and 8h)	(109,724)	(137,567)
Other receivables	83,830,218	62,811,434
Receivables on sureties and guarantees honored (Note 8a-3)	140,621	59,143
Foreign exchange portfolio (Note 9a)	33,575,617	16,245,509
Receivables	9,876,773	6,563,772
Securities trading	1,630,042	822,730
Specific receivables	7,807	5,623
Sundry (Note 9b)	39,782,857	39,970,500

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Allowance for other loan losses (Notes 3g, 8f, 8g and 8h)	(1,183,499)	(855,843)
Other assets (Note 10)	2,369,817	2,070,308
Other assets	2,367,321	1,775,744
Provision for losses	(939,109)	(708,946)
Prepaid expenses (Notes 3i and 10b)	941,605	1,003,510
Long-term receivables	316,535,941	290,096,565
Interbank investments (Notes 3d and 5)	295,645	526,925
Interbank investments	295,645	526,925
Securities and derivative financial instruments (Notes 3e, 3f and 6)	109,007,627	93,730,645
Own portfolio	81,471,617	62,740,963
Subject to unrestricted repurchase agreements	22,303,905	27,230,099
Derivative financial instruments (Notes 3f and 6d II)	79,199	826,204
Privatization rights	50,565	55,667
Given in guarantee	3,615,291	2,555,115
Subject to unrestricted repurchase agreements	1,487,050	322,597

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

Statement of Financial Position of the Prudential Conglomerate on June 30 -in thousands of Reais

Assets	2016	2015
Interbank accounts	715,319	626,090
Reserve requirement (Note 7):		
- SFH	715,319	626,090
Loans (Notes 3g and 8)	152,387,985	156,053,261
Loans:		
- Public sector	3,000,000	3,002,840
- Private sector	151,105,631	152,910,506
Loans transferred under an assignment with recourse	7,312,944	7,073,084
Allowance for loan losses (Notes 3g, 8f, 8g and 8h)	(9,030,590)	(6,933,169)
Leasing (Notes 3g and 8)	(60,255)	(84,013)
Leasing receivables:		
- Private sector	1,128,429	1,824,488
Unearned income from leasing	(1,127,930)	(1,822,840)
Allowance for leasing losses (Notes 3g, 8f, 8g and 8h)	(60,754)	(85,661)
Other receivables	53,179,651	38,529,595
Securities trading	659,808	419,437
Sundry (Note 9b)	52,536,266	38,134,236
Allowance for other loan losses (Notes 3g, 8f, 8g and 8h)	(16,423)	(24,078)
Other assets (Note 10)	1,009,969	714,062
Prepaid expenses (Notes 3i and 10b)	1,009,969	714,062
Permanent assets	49,778,908	52,148,877
Investments (Notes 3j and 11)	32,372,436	33,024,130
Equity in the earnings (losses) of unconsolidated companies:		
- In Brazil	32,029,577	32,709,517
- Overseas	289,950	262,682
Other investments	177,745	195,545
Allowance for losses	(124,836)	(143,614)
Premises and equipment (Notes 3k and 12)	3,343,768	2,896,521
Premises	44,871	44,535
Other premises and equipment	8,104,135	7,461,126
Accumulated depreciation	(4,805,238)	(4,609,140)
Leased assets (Note 12)	5,019,261	6,971,207
Leased assets	7,877,802	10,785,477
Accumulated depreciation	(2,858,541)	(3,814,270)
Deferred (Notes 3l and 13)	14,992	49,431
Expenses with Organization and Expansion	1,492,067	1,731,053
Accumulated amortization	(1,477,075)	(1,681,622)
Intangible assets (Notes 3m and 14)	9,028,451	9,207,588
Intangible Assets	16,425,393	15,174,943
Accumulated amortization	(7,396,942)	(5,967,355)
Total	880,005,378	844,769,114

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

June 2016

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

Statement of Financial Position of the Prudential Conglomerate on June 30 -In thousands of Reais

Liabilities	2016	2015
Current liabilities	538,306,156	554,260,814
Deposits (Notes 3o and 15a)	137,599,345	156,533,864
Demand deposits	23,612,306	26,369,826
Savings deposits	87,209,226	91,008,482
Interbank deposits	512,837	518,527
Time deposits (Note 15a)	26,264,976	38,637,029
Securities sold under agreements to repurchase (Notes 3o and 15b)	201,215,106	252,409,551
Own portfolio	79,351,701	94,476,502
Third-party portfolio	117,213,232	155,869,230
Unrestricted portfolio	4,650,173	2,063,819
Funds from issuance of securities (Note 15c)	69,885,771	44,634,746
Mortgage and real estate notes, letters of credit and others	65,912,036	40,552,530
Securities issued overseas	3,617,986	3,830,280
Structured Operations Certificates	355,749	251,936
Interbank accounts	1,283,234	1,263,042
Unsettled payments and receipts	73,835	77,608
Correspondent banks	1,209,399	1,185,434
Interdepartmental accounts	3,629,539	3,392,800
Third-party funds in transit	3,629,539	3,392,800
Borrowing (Note 16a)	19,113,335	18,582,527
Borrowing overseas	19,113,335	18,582,527
On-lending in Brazil - official institutions (Note 16b)	10,104,784	13,155,180
National treasury	44,438	30,931
BNDES	2,684,048	4,543,794
FINAME	7,373,289	8,567,451
Other institutions	3,009	13,004
On-lending overseas (Note 16b)	1,250	3,738
On-lending overseas	1,250	3,738
Derivative financial instruments (Notes 3f and 6d II)	17,770,588	5,456,372
Derivative financial instruments	17,770,588	5,456,372
Other liabilities	77,703,204	58,828,994
Payment of taxes and other contributions	3,331,097	3,323,685
Foreign exchange portfolio (Note 9a)	25,425,824	8,142,031
Social and statutory	2,725,986	2,720,099
Tax and social security (Note 19a)	2,477,841	3,780,230
Securities trading	2,534,221	2,103,983
Financial and development funds	1,277	1,512
Subordinated debts (Note 18)	4,417,921	2,345,301
Sundry (Note 19b)	36,789,037	36,412,153
Long-term liabilities	244,845,247	203,149,882
Deposits (Notes 3o and 15a)	42,525,409	40,601,084

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Interbank deposits	-	212,502
Time deposits (Note 15a)	42,525,409	40,388,582
Securities sold under agreements to repurchase (Notes 3o and 15b)	43,177,570	18,062,442
Own portfolio	43,177,570	18,062,442
Funds from issuance of securities (Note 15c)	51,285,445	54,902,439
Mortgage and real estate notes, letters of credit and others	48,492,572	50,468,750
Securities issued overseas	2,711,830	4,281,704
Structured Operations Certificates	81,043	151,985
Borrowing (Note 16a)	4,663,817	3,537,195
Borrowing overseas	4,663,817	3,537,195
On-lending in Brazil - official institutions (Note 16b)	23,646,199	26,073,014
BNDES	8,496,979	6,955,178
FINAME	15,149,220	19,114,996
Other institutions	-	2,840

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

Statement of Financial Position of the Prudential Conglomerate on June 30 -In thousands of Reais

	2016	2015
Liabilities		
Derivative financial instruments (Notes 3f and 6d II)	157,173	126,448
Derivative financial instruments	157,173	126,448
Other liabilities	79,389,634	59,847,260
Tax and social security (Note 19a)	13,607,323	7,356,713
Subordinated debts (Note 18)	32,677,397	35,104,386
Eligible Debt Capital Instruments (Note 18)	13,876,948	-
Sundry (Note 19b)	19,227,966	17,386,161
Deferred income	480,824	373,141
Deferred income	480,824	373,141
Non-controlling interests in subsidiaries (Note 20)	15,265	13,711
Shareholders' equity (Note 21)	96,357,886	86,971,566
Capital:		
- Domiciled in Brazil	50,460,500	42,559,829
- Domiciled overseas	639,500	540,171
Capital reserves	11,441	11,441
Profit reserves	47,689,760	44,995,397
Asset valuation adjustments	(2,002,801)	(764,260)
Treasury shares (Note 21d)	(440,514)	(371,012)
Total	880,005,378	844,769,114

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

June 2016

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

Statement of Income Accumulated the Prudential Conglomerate on June 30 *In thousands of Reais*

	2016	2015
Revenue from financial intermediation	67,721,335	55,485,507
Loans (Note 8j)	34,643,127	31,804,841
Leasing (Note 8j)	1,113,192	1,585,222
Operations with securities (Note 6h)	20,459,331	20,554,406
Derivative financial instruments (Note 6h)	12,893,167	(1,588,147)
Foreign exchange operations (Note 9a)	(3,828,709)	1,252,434
Reserve requirement (Note 7b)	2,574,665	2,035,409
Sale or transfer of financial assets	(133,438)	(158,658)
Financial intermediation expenses	31,369,582	47,517,053
Retail and professional market funding (Note 15d)	31,131,839	27,875,027
Borrowing and on-lending (Note 16c)	(11,352,661)	10,352,614
Leasing (Note 8j)	952,448	1,316,318
Allowance for loan losses (Notes 3g, 8g and 8h)	10,637,956	7,973,094
Gross income from financial intermediation	36,351,753	7,968,454
Other operating income (expenses)	(18,249,872)	(387,743)
Fee and commission income (Note 22)	11,802,500	10,706,553
- Other fee and commission income	8,628,087	8,033,989
Income from banking fees	3,174,413	2,672,564
Payroll and related benefits (Note 23)	(6,722,411)	(6,200,104)
Other administrative expenses (Note 24)	(8,719,765)	(8,162,844)
Tax expenses (Note 25)	(2,986,140)	(2,035,422)
Equity in the Earnings (Losses) of Affiliates and Subsidiary (Note 11)	(6,807,698)	9,215,106
Other operating income (Note 26)	3,105,367	3,213,835
Other operating expenses (Note 27)	(7,921,725)	(7,124,867)
Operating income	18,101,881	7,580,711
Non-operating income (loss) (Note 28)	(51,927)	(137,147)
Income before income tax and social contribution and non-controlling interests	18,049,954	7,443,564
Income tax and social contribution (Notes 32a and 32b)	(9,792,587)	1,274,575
Non-controlling interests in subsidiaries	(2,058)	(785)
Net profit	8,255,309	8,717,354

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

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

Statement of Changes in Shareholders' Equity -In thousands of Reais

Events	Capital		Capital reserves	Profit reserves		Asset valuation adjustment		Treasu
	Paid in Capital	Unpaid Capital	Share premium	Legal	Statutory	Bradesco	Subsidiaries	share
Balance on December 31, 2014	38,100,000	-	11,441	5,193,467	38,992,668	(405,477)	(85,834)	(298,01
Capital increase with reserves	5,000,000	-	-	-	(5,000,000)	-	-	-
Acquisition of treasury shares	-	-	-	-	-	-	-	(72,99
Asset valuation adjustments	-	-	-	-	-	(421,620)	148,671	-
Net income	-	-	-	-	-	-	-	-
Allocations:- Reserves	-	-	-	435,867	5,373,395	-	-	-
- Interest on Shareholders' Equity Paid	-	-	-	-	-	-	-	-
- Interim Dividends Paid	-	-	-	-	-	-	-	-
Balance on June 30, 2015	43,100,000	-	11,441	5,629,334	39,366,063	(827,097)	62,837	(371,01
Balance on December 31, 2015	46,100,000	(3,000,000)	11,441	6,052,949	44,287,857	(1,231,603)	(2,882,952)	(431,04
Cancellation of Capital Increase by Subscription of Shares	(3,000,000)	3,000,000	-	-	-	-	-	-
Capital increase with reserves	8,000,000	-	-	-	(8,000,000)	-	-	-
Acquisition of treasury shares	-	-	-	-	-	-	-	(9,46
Asset valuation adjustments	-	-	-	-	-	456,523	1,655,231	-
Net income	-	-	-	-	-	-	-	-
Allocations:- Reserves	-	-	-	412,765	4,936,189	-	-	-
- Interest on Shareholders' Equity Paid and/or provisioned	-	-	-	-	-	-	-	-
	51,100,000	-	11,441	6,465,714	41,224,046	(775,080)	(1,227,721)	(440,51

**Balance on June 30,
2016**

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

June 2016

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

Statement of Cash Flow Accumulated of the Prudential Conglomerate on June 30 *In thousands of Reais*

	2016	2015
Cash flow from operating activities:		
Net profit before income tax and social contribution	18,049,954	7,443,564
Adjustments to net profit before income tax and social contribution	19,715,669	7,525,732
Effect of Changes in Exchange Rates in Cash and Cash equivalents	6,045,045	193,272
Allowance for loan losses	10,637,956	7,973,094
Depreciation and amortization	1,368,061	1,453,942
Write-offs through Impairment	108,294	-
Expenses with civil, labor and tax provisions	1,941,782	1,694,629
Equity in the (earnings/losses) of unconsolidated and jointly subsidiaries	6,807,698	(9,215,106)
(Gain)/loss on sale of investments	(162,665)	137
(Gain)/loss on sale of fixed assets	19,379	10,838
(Gain)/loss on sale of foreclosed assets	152,293	120,056
Foreign exchange variation of assets and liabilities overseas/Other	(7,202,174)	5,294,870
Adjusted net profit before taxes	37,765,623	14,969,296
(Increase)/decrease in interbank investments	2,184,529	1,564,157
(Increase)/decrease in trading securities and derivative financial instruments	(8,787,109)	5,461,526
(Increase)/decrease in interbank and interdepartmental accounts	(2,466,248)	(2,186,891)
(Increase)/decrease in loan and leasing	15,180,320	(16,067,502)
(Increase)/decrease in other receivables and other assets	(49,484,226)	(3,414,097)
(Increase)/decrease in reserve requirement - Brazilian Central Bank	6,627,542	2,011,860
(Increase)/decrease in deposits	(16,911,117)	(15,372,328)
(Increase)/decrease in securities sold under agreements to repurchase	(5,702,436)	(30,473,103)
(Increase)/decrease in funds from issuance of securities	3,835,506	9,835,669
(Increase)/decrease in borrowings and on-lending	(12,805,590)	2,371,346
(Increase)/decrease in other liabilities	54,809,459	7,790,514
Increase/(decrease) in deferred income	(20,576)	83,807
Income tax and social contribution paid	(3,173,039)	(2,924,336)
Net cash provided by/(used in) by operating activities	21,052,638	(26,350,082)
Cash flow from investing activities:		
(Increase)/decrease in held-to-maturity securities	(127,990)	(72,500)
Sale of/maturity of and interests on available-for-sale securities	49,069,346	26,879,495
Proceeds from sale of foreclosed assets	299,467	305,870
Sale of investments	162,665	2,914,000
Sale of premises and equipment of use	1,226,102	1,857,841
Purchases of available-for-sale securities	(44,481,810)	(25,415,325)
Foreclosed assets received	(900,079)	(667,577)
Investment acquisitions	(271,121)	(109,069)