

BANK BRADESCO  
Form 6-K  
January 28, 2016

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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 January, 2016  
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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**Publicly-Held Company**  
**CNPJ (Corporate Taxpayer's ID)**  
**#60.746.948/0001-12**

**Material Fact**

In compliance with the provisions of Paragraph 4 of Article 157 of Law No. 6,404/76 and CVM Instruction No. 358/2002, Banco Bradesco S.A. informs the market its growing projections for the year 2016, as follows:

<b>Indicator</b>	<b>Projection</b>
<b>Loan Portfolio<sup>(1)</sup></b>	<b>1% to 5%</b>
<i>Individuals</i>	4% to 8%
<i>Companies</i>	0% to 4%
<b>NII – Interest Earning Portion</b>	<b>6% to 10%</b>
<b>Fee and Commission Income</b>	<b>7% to 11%</b>
<b>Operating Expenses<sup>(2)</sup></b>	<b>4,5% to 8,5%</b>
<b>Insurance Premiums Income</b>	<b>8% to 12%</b>
<b>Expenses with provision for doubtful accounts (-) Credit recovery</b>	<b>(16,500) to (18,500)</b>

- (1) Expanded Loan Portfolio
- (2) Administrative and Personnel Expenses
- (3) R\$ Million

Cidade de Deus, Osasco, SP, January 28, 2016.

Banco Bradesco S.A.

***Luiz Carlos Angelotti***  
***Executive Managing Officer and***  
***Investor Relations Officer***

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## SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

Date: January 28, 2016

BANCO BRADESCO S.A.

By:

/S/ Luiz Carlos Angelotti

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**Luiz Carlos Angelotti**  
**Executive Managing Officer and**  
**Investor Relations Officer**

## FORWARD-LOOKING STATEMENTS

This press release may contain forward-looking statements. These statements are statements that are not historical facts, and are based on management's current view and estimates of future economic circumstances, industry conditions, company performance and financial results. The words "anticipates", "believes", "estimates", "expects", "plans" and similar expressions, as they relate to the company, are intended to identify forward-looking statements. Statements regarding the declaration or payment of dividends, the implementation of principal operating and financing strategies and capital expenditure plans, the direction of future operations and the factors or trends affecting financial condition, liquidity or results of operations are examples of forward-looking statements. Such statements reflect the current views of management and are subject to a number of risks and uncertainties. There is no guarantee that the expected events, trends or results will actually occur. The statements are based on many assumptions and factors, including general economic and market conditions, industry conditions, and operating factors. Any changes in such assumptions or factors could cause actual results to differ materially from current expectations.

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