

BANK BRADESCO  
Form 6-K  
April 29, 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 April, 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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Press Release

**Highlights**

The main figures obtained by Bradesco in the first quarter of 2016 are presented below:

1. Adjusted Net Income<sup>(1)</sup> for the first quarter of 2016 stood at R\$4.113 billion (a 3.8% decrease compared to the R\$4.274 billion recorded in the same period of 2015), corresponding to earnings per share of R\$3.52 and Return on Average Adjusted Equity<sup>(2)</sup> of 17.5%<sup>(2)</sup>.
2. As for the source, the Adjusted Net Income is composed of R\$2.733 billion from financial activities, representing 66.4% of the total, and of R\$1.380 billion from insurance, pension plans and capitalization bonds operations, which together account for 33.6%.
3. In March 2016, Bradesco's market capitalization stood at R\$143.720 billion<sup>(3)</sup>.
4. Total Assets, in March 2016, stood at R\$1.102 trillion, an increase of 6.5% over the March 2015 balance. The return on Average Total Assets was 1.5%.
5. In March 2016, the Expanded Loan Portfolio<sup>(4)</sup> reached R\$463.208 billion, remaining almost stable over March 2015. Operations with individuals totaled R\$147.759 billion (an increase of 4.0% over March 2015), while corporate segment operations totaled R\$315.449 billion (1.8% decrease over March 2015).
6. Assets under Management stood at R\$1.589 trillion, an 11.1% increase over March 2015.
7. Shareholders' Equity totaled R\$93.330 billion in March 2016, 11.2% higher than in March 2015. Basel III Ratio, calculated based on the Prudential Conglomerate stood at 16.9% in March 2016, 12.9% of which was classified as Common Equity / Tier I.
9. The Interest Earning Portion of the Net Interest Income stood at R\$14.734 billion, an increase of 11.0% compared to the first quarter of 2015.
10. The Delinquency Ratio over 90 days stood at 4.2% in March 2016 (3.6% in March 2015).
11. The Operating Efficiency Ratio (ER)<sup>(5)</sup> in March 2016 was 37.2% (38.3% in March 2015), while in the "risk-adjusted" concept, it stood at 47.1% (46.9% in March 2015).
12. Insurance Written Premiums, Pension Plan Contributions and Capitalization Bond Income totaled R\$15.186 billion in the first quarter of 2016, up 11.4% when compared to the same period of 2015. Technical Reserves stood at R\$182.973 billion, an increase of 16.3% compared to the balance in March 2015.
13. Investments in infrastructure, information technology and telecommunications amounted to R\$1.390 billion in the first quarter of 2016, up 5.9% over the same period in the previous year.
14. Taxes and contributions paid or recorded in provision, including social security, totaled R\$10.039 billion, of which R\$2.675 billion were related to taxes withheld and collected from third parties, and R\$7.364 billion were calculated based on activities developed by Organização Bradesco, equivalent to 179.0% of the Adjusted Net Income<sup>(1)</sup>.
15. Bradesco has an extensive Customer Service Network in Brazil, with 4,509 Branches and 3,535 Service Points (PAs). Customers of Bradesco can also count on 739 ATMs located on a company's premises (PAEs), 41,953 Bradesco Espresso service points, 31,668 Bradesco ATMs, and 18,767 Banco24Horas Network ATMs.

8. A total of R\$1.451 billion was paid to shareholders as Interest on Shareholders' Equity and Dividends for the profit generated in the first quarter of 2016, of which R\$273.240 million were paid monthly in the period and R\$1.178 billion provisioned.

**Economic and Financial Analysis Report – March 2016**

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***Press Release***

## Highlights

16. Payroll, plus charges and benefits totaled R\$3.216 billion. Social benefits provided to all 91,395 employees of Organização Bradesco and their dependents amounted R\$820.601 million, while investments in education, training and development programs totaled R\$18.870 million.

17. In January 2016, Bradesco informed the market that Bacen approved the acquisition of 100% of the share capital of HSBC Bank Brasil S.A. – Banco Múltiplo and HSBC Serviços e Participações Ltda. ("HSBC"). The completion of the operation is subject to the approval of the other competent regulatory authorities and compliance with legal formalities.

18. In January 2016, Bradesco signed a non-binding Memorandum of Understanding with Banco do Brasil S.A., Banco Santander (Brasil) S.A., Caixa Econômica Federal and Itaú Unibanco S.A., in order to create a holding company of credit intelligence ("GIC"), which will develop a database with the goal of adding, reconciling and handling database and credit-related information, of individuals and legal entities, which expressly authorize their inclusion in the database, as required by the applicable rules.

19. Major Awards and Acknowledgments in the period:

- Most valuable brand in Brazil in the last 10 years, according to the ranking promoted by *IstoÉ Dinheiro* magazine in partnership with consultancy firm Kantar Vermeer, linked to the British group WPP;
- Bradesco BBI was awarded "The best investment bank of Brazil" in 2016 in the 17th edition of "Best Investment Banks of the world" (Global Finance magazine);

Organização Bradesco is fully committed to internationally recognized sustainability and corporate governance initiatives, particularly: Global Compact, PRI (Principles for Responsible Investment), and Equator Principles. We set our guidelines and strategies with a view to incorporating the best sustainability practices into our businesses, considering the context and the potential of each region, thus contributing to the generation of value in the Organization. Our management process adopts economic and socio-environmental indexes developed in Brazil and abroad, such as the Dow Jones Sustainability Index (DJSI), the Corporate Sustainability Index (ISE, of BM&FBovespa), and the Carbon Efficient Index (ICO2, also of BM&FBovespa), as well as the guidelines and indexes of the Global Reporting Initiative (GRI) and the Carbon Disclosure Project (CDP).

With a broad social and educational program in place for 59 years, Fundação Bradesco operates 40 schools across Brazil. In 2016, an estimated R\$593.360 million budget will benefit approximately 101,566 students enrolled in its schools at the following levels: basic education (from kindergarten to high school and higher secondary technical-professional education), youth and adult education; and preliminary and continuing vocational training, which focuses on creating jobs and income. In addition to being guaranteed free, quality education, the students enrolled in the Basic Education system, numbering approximately 43 thousand, also receive uniforms, school supplies, meals, and medical and dental assistance. With regard to the distance learning system (EaD), it is estimated that more than 550 thousand students will benefit from it, through its e-learning portal Escola Virtual (Virtual School). These students will conclude, at least, one of the various courses

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- Considered the best Manager in short-term fund and shares (Fundação Getúlio Vargas (FGV)); and
- Leads the ranking for large companies most featured in editions of the yearbook "Valor Carreira", considered, 12 times out of the 14 editions on the workplace, the best in people management (Jornal Valor Econômico newspaper in partnership with Aon-Hewitt).

offered in its schedule, and another 21,490 students will benefit from projects and initiatives carried out in partnership with Centers for Digital Inclusion (CDIs), the Educa+Ação Program, and from Technology courses (Educar e Aprender – Educating and Learning).

(1) According to the non-recurring events described on page 8 of this Economic and Financial Analysis Report; (2) As of the first quarter of 2016, the annualized profitability has been calculated on a linear basis, (ROAE of 18.7% in the previous criterion, in the first quarter of 2016), and also, it excludes mark-to-market effect of Available-for-Sale Securities recorded under Shareholders' Equity; (3) Number of shares (excluding treasury shares) multiplied by the closing price for common and preferred shares on the last trading day of the period; (4) Includes sureties and guarantees, letters of credit, advances of credit card receivables, co-obligations in loan assignments (receivables-backed investment funds and mortgage-backed receivables), co-obligations in rural loan assignments and operations bearing credit risk – commercial portfolio, which includes debentures and promissory notes; and (5) In the last 12 months.

**Bradesco** \_ \_

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Press Release**Main Information**

R\$ million

1Q16 4Q15 3Q15 2Q15 1Q15 4Q14 3Q14

**Income Statement for the Period**

Book Net Income	<b>4,121</b>	4,353	4,120	4,473	4,244	3,993	3,875
Adjusted Net Income	<b>4,113</b>	4,562	4,533	4,504	4,274	4,132	3,950
Total Net Interest Income	<b>14,892</b>	14,512	13,735	13,541	13,599	12,986	12,281
Gross Credit Intermediation Margin	<b>11,486</b>	11,313	10,806	10,427	10,242	10,061	9,798
Net Credit Intermediation Margin	<b>6,038</b>	7,121	6,954	6,877	6,662	6,754	6,450
Allowance for Loan Losses (ALL) Expenses	<b>(5,448)</b>	(4,192)	(3,852)	(3,550)	(3,580)	(3,307)	(3,348)
Fee and Commission Income	<b>6,405</b>	6,597	6,380	6,118	5,744	5,839	5,639
Administrative and Personnel Expenses	<b>(7,870)</b>	(8,413)	(7,997)	(7,544)	(7,084)	(7,835)	(7,192)
Insurance Written Premiums, Pension Plan Contributions and Capitalization Bond Income	<b>15,186</b>	19,130	15,125	16,723	13,634	17,806	12,904

**Statement of Financial Position**

Total Assets <sup>(1)</sup>	<b>1,101,763</b>	1,079,755	1,050,983	1,029,762	1,034,815	1,032,040	987,364
Securities	<b>414,926</b>	407,584	364,472	356,115	344,430	346,358	343,445
Loan Operations <sup>(2)</sup>	<b>463,208</b>	474,027	474,488	463,406	463,305	455,127	444,195
- Individuals	<b>147,759</b>	147,749	145,234	143,461	142,051	141,432	138,028
- Corporate	<b>315,449</b>	326,278	329,253	319,945	321,254	313,695	306,167
Allowance for Loan Losses (ALL) <sup>(3)</sup>	<b>(30,497)</b>	(29,499)	(28,670)	(23,801)	(23,618)	(23,146)	(22,623)
Total Deposits	<b>189,192</b>	195,760	203,637	195,926	211,702	211,612	211,882
Technical Reserves	<b>182,973</b>	177,835	168,629	164,566	157,295	153,267	145,969
Shareholders' Equity	<b>93,330</b>	88,907	86,233	86,972	83,937	81,508	79,242
Assets under Management	<b>1,589,307</b>	1,510,396	1,452,528	1,443,989	1,431,090	1,426,099	