

BANK BRADESCO
Form 6-K
August 17, 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

Sumário

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Bradesco

Sumário

Forward-Looking Statements

This Economic and Financial Analysis Report contains forward-looking statements related to our business. Such statements are based on management's current expectations, estimates and projections concerning future events and financial trends that may affect our business. Words such as "believe", "anticipate", "plan", "expect", "intend", "goal", "estimate", "forecast", "predict", "project", "guidelines", "should" and other similar expressions are used to indicate predicting statements. However, forward-looking statements are not guarantees of future performance and involve certain risks and uncertainties that may be beyond our control. In addition, some forward-looking statements are based on assumptions which, depending on future events, may prove not to be accurate. Therefore, actual results may differ significantly from the plans, goals, expectations, projections and intentions expressed or implied in such statements.

The factors that may impact the actual results include, among others, changes in regional, national and international trade and economic policies; inflation; an increased number of defaults by borrowers in loan operations, with a consequent increase in the allowance for losses from loan operations; loss of ability to receive deposits; loss of customers or revenues; our ability to sustain and improve performance; changes in interest rates which may, among other things, adversely affect our margins; competition in the banking industry, financial services, credit card services, insurance, asset management and other related industries; government regulation and fiscal affairs; disputes or adverse legal proceedings or regulations; and credit and other risks involved in lending and investment activities.

As a result, one should not rely excessively on these forward-looking statements. The statements are valid only for the date on which they were drafted. Except as required by applicable law, we do not assume any obligation to update these statements as a result of new information, future developments or any other matters which may arise.

Some numbers included in this Report have been subjected to rounding adjustments.

As a result, some amounts indicated as total amounts in some charts may not be the arithmetic sum of the preceding numbers.

Economic and Financial Analysis Report - March 2016

Press Release

Highlights

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

1. Adjusted Net Income⁽¹⁾ for the first semester of 2016 stood at R\$8.274 billion (a 5.7% decrease compared to the R\$8.778 billion recorded in the same period of 2015), corresponding to earnings per share of R\$3.14 and Return on Average Adjusted Shareholders' Equity⁽²⁾ of 17.4%⁽²⁾.

2. As for the source, the Adjusted Net Income is composed of R\$5.730 billion from financial activities, representing 69.3% of the total, and of R\$2.544 billion from insurance, pension plans and capitalization bonds operations, which together account for 30.7%.

3. In June 2016, Bradesco's market capitalization stood at R\$144.366 billion⁽³⁾.

4. Total Assets, in June 2016, stood at R\$1.105 trillion, an increase of 7.3% over the June 2015 balance. The return on Average Total Assets was 1.5%.

5. In June 2016, the Expanded Loan Portfolio⁽⁴⁾ reached R\$447.492 billion, a decrease of 3.4% over June 2015. Operations with individuals totaled R\$148.919 billion (an increase of 3.8% over June 2015), while corporate section operations totaled R\$298.573 billion (a 6.7% decrease over June 2015).

6. Assets under Management stood at R\$1.589 trillion, an 10.1% increase over June 2015.

10. The Delinquency Ratio over 90 days stood at 4.6% in June 2016 (3.7% in June 2015).

11. The Operating Efficiency Ratio (ER)⁽⁵⁾ in June 2016 was 37.4% (37.9% in June 2015), while in the "risk-adjusted" concept, it stood at 48.1% (46.5% in June 2015).

12. Written Insurance Premiums, Pension Plan Contributions and Capitalization Bond Income totaled R\$32.439 billion in the first semester of 2016, up 6.9% when compared with the same period of 2015. Technical Reserves stood at R\$190.649 billion, an increase of 15.8% compared with the balance in June 2015.

13. Investments in infrastructure, information technology and telecommunications amounted to R\$2.993 billion in the first semester of 2016, up 10.6% over the same period of the previous year.

14. Taxes and contributions paid or recorded in provision, including social security, totaled R\$20.155 billion in the first semester of 2016, of which R\$6.527 billion was related to taxes withheld and collected from third parties, and R\$13.628 billion was calculated based on activities developed by the Bradesco Organization, equivalent to 164.7% of the Adjusted Net Income⁽¹⁾.

15. Bradesco has an extensive Customer Service Network in Brazil, with 4,483 Branches and 3,485 Service Points (PAs). Customers of Bradesco can also count on 726 ATMs located on company premises (PAEs), 40,452 Bradesco Espresso

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7. Shareholders' Equity totaled R\$96.358 billion in June 2016, 10.8% higher than in June 2015. The calculated Basel III Ratio, based on the Prudential Conglomerate stood at 17.7% in June 2016, 13.7% of which was classified as Common Equity/Tier I.

8. A total of R\$2.906 billion was paid to shareholders as Interest on Shareholders' Equity for the profit generated in the first semester of 2016, of which R\$1.567 billion was paid in the form of monthly and intermediaries and R\$1.339 billion provisioned.

9. The Interest Earning Portion of the Net Interest Income stood at R\$29.517 billion, an increase of 10.6% compared with the first semester of 2015.

service points, 31,761 Bradesco ATMs, and 19,075 Banco24Horas Network ATMs.

16. Payroll, plus charges and benefits totaled R\$6.497 billion in the first semester of 2016. Social benefits provided to all 89,424 employees of the Bradesco Organization and their dependents amounted to R\$1.634 billion, while investments in education, training and development programs totaled R\$51.124 million.

Economic and Financial Analysis Report – June 2016

Press Release

Highlights

17. In July 2016, Bradesco informed the market that the acquisition of 100% of the share capital of HSBC Bank Brasil S.A. – Banco Múltiplo and HSBC Serviços e Participações Ltda. (together, known as "HSBC Brasil") had been completed and the amount paid to HSBC Latin America Holdings Limited was R\$16.0 billion. This value is subject to adjustment post-closing based on the balance sheet of HSBC Brasil (IFRS based).

18. Major Awards and Acknowledgments in the period:

- Voted, for the fifth consecutive time, as the "Best Bank in the country," and Bradesco BBI was recognized for the second time as the "Best Investment Bank in Brazil" in the edition of "Awards for Excellence 2016" (Euromoney magazine);
- Bradesco was awarded "Best Bank of the Year" in efinance 2016, by *Executivos Financeiros* (Financial Executives magazine), with 14 awards;
- Bradesco Asset Management (Bram) received from Standard & Poor's, the level AMP-1 (very strong), which is the highest in the scale of quality management of S&P Global Ratings; and
- Featured in the "Global Finance 2016" awards, receiving two awards: *Receba Fácil*, in the Trade Finance category and "*Novo Net Empresa*" for cell phones, in the Transaction Services (Global Finance magazine) category.

Bradesco Organization is fully committed to the socio-economic development of the country. We set our business guidelines and strategies with a view to incorporating the best corporate sustainability practices, considering the context and the potential of each region, thus contributing to the generation of shared value in the long-term. To reinforce this positioning, we highlight the adherence to corporate

With a broad social and educational program in place for 59 years, Fundação Bradesco operates 40 schools across Brazil. In 2016, an estimated budget of R\$593.360 million 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 to be free, quality education, the students enrolled in the Basic Education system, numbering over 43 thousand, also receive uniforms, school supplies, meals, 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 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).

initiatives recognized worldwide, such as the Global Compact, the Equator Principles, CDP, Principles for Responsible Investment (PRI), GHG Protocol Program and *Empresas pelo Clima* (EPC - Business for the Climate Platform). Our governance structure includes the Sustainability Committee, responsible for advising the Board of Directors on establishing guidelines and corporate actions for this area, and with the multi-departmental Committee responsible for coordinating the strategy's implementation.

Excellence in business management is recognized by the main indexes of Sustainability, such as the Dow Jones Sustainability Index (DJSI), of the New York Stock Exchange, the Corporate Sustainability Index (ISE), and the Carbon Efficient Index (ICO2), both of BM&FBOVESPA.

(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 18.1% in the previous criterion, in the first semester 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 _ _

Press Release**Main Information**

R\$ million	2Q16	1Q16	4Q15	3Q15	2Q15	1Q15	4Q14	3Q14	2Q16
Income Statement for the Period									
Book Net Income	4,134	4,121	4,353	4,120	4,473	4,244	3,993	3,875	
Adjusted Net Income	4,161	4,113	4,562	4,533	4,504	4,274	4,132	3,950	
Total Net Interest Income	14,962	14,892	14,512	13,735	13,541	13,599	12,986	12,281	
Gross Credit Intermediation Margin	11,408	11,486	11,313	10,806	10,427	10,242	10,061	9,798	
Net Credit Intermediation Margin	6,384	6,038	7,121	6,954	6,877	6,662	6,754	6,450	
Provision for Loan Losses (ALL) Expenses	(5,024)	(5,448)	(4,192)	(3,852)	(3,550)	(3,580)	(3,307)	(3,348)	
Fee and Commission Income	6,624	6,405	6,597	6,380	6,118	5,744	5,839	5,639	
Administrative and Personnel Expenses	(8,152)	(7,870)	(8,413)	(7,997)	(7,544)	(7,084)	(7,835)	(7,192)	
Insurance Written Premiums, Pension Plan Contributions and Capitalization Bond Income	17,253	15,186	19,130	15,125	16,723	13,634	17,806	12,904	
Statement of Financial Position									
Total Assets ⁽¹⁾	1,105,244	1,101,763	1,07						