

BANK BRADESCO
Form 6-K
February 15, 2019

**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 February, 2019
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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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.

Percentage variations not presented in the framework of this report, are related, in their majority, to the low value balances compared with the other periods presented.

Independent Reasonable Assurance Report on the Consolidated Supplementary Accounting information included within the Economic and Financial Analysis Report

To

Shareholders and Board of Directors of Banco Bradesco S.A.

Osasco – SP

We were contracted by Banco Bradesco S.A. ("Bradesco") to present a report on the consolidated supplementary financial information of Banco Bradesco as of December 31, 2018 and for the period then ended, in the form of reasonable assurance conclusion based on our work, described in this report, the consolidated supplementary accounting information included in the Report on Economic and Financial Analysis is presented, in all material respects, in accordance with the information mentioned in the paragraph "Criteria for the preparation of consolidated supplementary accounting information".

Responsibilities of the Management of Bradesco

Management of Bradesco is responsible for preparing and adequately presenting the consolidated supplementary accounting information included within the Economic and Financial Analysis Report based on the criteria for the preparation of the consolidated supplementary accounting information described below, and for other information contained within this report, as well as the design, implementation and maintenance of internal controls that management determines are necessary to allow for such information that is free from material misstatement, whether due to fraud or error.

Independent Auditor's Responsibility

Our responsibility is to examine the consolidated supplementary accounting information included within the Economic and Financial Analysis Report prepared by Bradesco and to report thereon in the form of a reasonable assurance conclusion based on the evidence obtained. We conducted our engagement in accordance with the NBC TO 3000 - Assurance Engagement Other than Audit and Review (ISAE 3000). That standard requires that we comply with ethical requirements, including independence requirements, and plan and perform our procedures to obtain a reasonable assurance about whether the consolidated supplementary accounting information included within the Economic and Financial Analysis Report is presented, in all material respects, in accordance with the information referred to in the

“Criteria for preparing the consolidated supplementary accounting information” paragraph.

The procedures selected were based on our judgment, including the assessment of risks of material misstatement in the consolidated supplementary accounting information of Banco Bradesco S.A. whether due to fraud or error, however, this does not include the search and identification of fraud or error.

In making those risk assessments, we have considered internal controls relevant to the preparation and presentation of consolidated supplementary accounting information in order to design assurance procedures that are appropriate in the circumstances, but not for the purposes of expressing a conclusion as to the effectiveness of Bradesco’s internal control over the preparation and presentation of the consolidated supplementary accounting information. Our engagement also includes the assessment of the reasonableness of the consolidated supplementary accounting information, the appropriateness of the criteria applied by Bradesco in the preparation of such information included in the consolidated supplementary accounting information and the procedures and estimates used by Bradesco in the overall presentation of the consolidated supplementary accounting information. The reasonable assurance level is less than an audit.

Our conclusion does not contemplate aspects related to any prospective information contained within the Economic and Financial Analysis Report, nor offers any guarantee if the assumptions used by Management provide a reasonable basis for the projections presented. Therefore, our report does not offer any type of assurance on the scope of future information (such as goals, expectations and ambitions) and descriptive information that is subject to subjective assessment.

Criteria for preparing the consolidated supplementary accounting information

The consolidated supplementary accounting information disclosed in the Report on Economic and Financial Analysis as of December 31, 2018 and for the period then ended has been prepared by the Management of Bradesco, based on the information contained in the consolidated financial statements as of December 31, 2018 and the accounting information adjusted to criteria described in Note 4 of such consolidated financial statements, in order to facilitate additional analyzes, without, however, being part of the consolidated financial statements disclosed on that date.

Conclusion

Our conclusion has been formed on the basis of and is limited to the matters outlined in this report.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our conclusion. In our opinion, the consolidated supplementary accounting information included within the Economic and Financial Analysis Information Report is presented, in all material respects, in accordance with the information referred to in the “Criteria for preparing the consolidated supplementary accounting information” paragraph.

Osasco, January 30, 2019

KPMG Auditores Independentes

CRC 2SP028567/O-1 F-SP

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Original report in Portuguese signed by

Rodrigo de Mattos Lia

Accountant CRC 1SP252418/O-3

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Message to Shareholders

Dear shareholders,

We want to be the first option Bank of our customers, providing solutions and services in accordance with their different profiles. For this reason, we have experienced a fast advance in the transformation of the Organization, started being more than a products Bank, turning into a relationship Bank, uniting tradition with what is most modern to provide the customers a range of facilities supplying their needs.

In this deep and constant change pace, our resilience proves the strength of the adopted strategic planning and business model. The year 2018 was challenging, but with the dedication of our teams, we have achieved the proposed goals.

The year 2019, in an economic scenario undergoing transformation, it should not be different. During our entire trajectory, we are confident in Brazil's potential and in its people's capacity, seeking always to contribute for the economic and social growth of the Country.

Aligned to our commitment with transparency and the democratization of information, we present in a detailed way the main achievements and results recorded in 2018.

To our shareholders and clients, we are thankful for their support, trust and preference with which they have distinguished us.

Enjoy reading!

Cidade de Deus, January 30, 2019

Luiz Carlos Trabuco Cappi

Chairman of the Board of Directors

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Management Report

We hereby present the Consolidated Financial Statements of Banco Bradesco S.A. related to the period ended on December 31, 2018, in accordance with the accounting practices used in Brazil and applicable to institutions authorized to operate by the Central Bank of Brazil.

1. 2018 Highlights

New Chief Executive Officer: appointed by the Board of Directors, Octavio de Lazari Junior took office in March. In the Organization, since 1978, he built his career going through various areas and taking control of different responsibilities. Formerly, held the position of Executive Vice-President of Bradesco and Chief Executive Officer of Grupo Bradesco Seguros (Insurance Group).

New partnership: in October, we performed a strategic partnership with RCB Investimentos S.A., one of the main credit management and recovery companies in Brazil, upon the acquisition of 65% of its shares. The business strengthens our prominent position in the financial system, as the largest in terms of credit recovery volume, and further increases the processes' efficiency and active participation in the market of the acquisition of credits for recovery.

Digital Maturity: Bradesco has led the Digital Maturity Index, made by consultancy firm *McKinsey & Company*, as one of the most advanced financial institutions in digital transformation.

Lowest Delinquency Ratio: decrease of over 1.2 p.p. in 2018.

Recurring Net Income: with the net income of 2018, we reached an annualized return over the average Shareholders' Equity (ROAE) of 19.0%. Profit growth reflects the good performance of the operating incomes, driven by the good performance of the net interest income and the behavior of the ALL expenses (Expanded), and the positive performance of fee and commission income and insurance, pension plans and capitalization bonds results.

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2. Economic Commentary

The uncertainties of the economic agents increased volatility in the global and domestic financial markets in 2018. Themes such as commercial discussions, standardization of the US monetary policy and geopolitical risks were on the radar, affecting the prices of assets of emerging countries. Brazil, despite the good foundations of its external accounts, was influenced by this adverse international environment. Even though the annual expansion of the Brazilian economy has remained on a very close level to the one observed in 2017, the recovery was more disseminated, both sector and regional based.

Looking ahead, the Country is in a cyclic position favorable to the faster growth pace, including more beneficial financial conditions. Inflation and interest at a lower level, unleveraged families and companies, low levels of delinquency ratios and space for the demand expansion are favorable vectors for a more intense growth in 2019, which may be boosted at the recovery of the structural reform agenda, with positive impacts over the confidence of businessmen and consumers.

We evaluated that there are indicators to boost employment, income, credit and investments, as the maintenance of the credible and sustainable economic policies should avoid inflationary pressures originating from this recovery. It is fundamental, therefore, for Brazil to advance in its agenda, comprising macro and microeconomic aspects, preparing for an international environment that should remain challenging in the coming quarters.

3. Strategic Focus

We are constantly evolving to monitor and overcome the challenges of an economy that shows signs of recovery and opportunities that reveal themselves in new scenarios. We believe in people and use innovation to boost transformations, anticipate changes and go beyond our customers' expectations. These aspects are inserted in the strategy and in the Organization's vision of the future, based on four pillars:

- a) sustainable growth with profitability;
- b) relationship with clients;
- c) efficiency and innovation; and
- d) human capital.

In this context, relied on ethical values, respect and transparency, Bradesco Organization intends to deepen the relationship and to generate long-term value, including with non-account holders, capturing its potential and stimulating synergy between the diverse Organization businesses, combining banking activities and insurances of a segmented service framework, capable of offering a wide portfolio of products and services aligned with the needs of each client.

Our position allows us to providing services to all publics, directing them to the most convenient channels, by a Network installed in every region of Brazil. In a context of digital transformation, we seek to offer the customers innovating service models, making the user experience even more practical, quick and safe.

For Individuals, we adopted a sub-segmented strategy, seeking to strengthen the relationship with the client, delivering specific solutions according to profile and life cycle, providing a customized experienced in all relationship channels. For the high-income customer, the implantation of consulting platforms for investments represented an important step towards quality and service improvement, enabling a more consistent and assertive support, aligned to their needs.

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For legal entities, the Bank offers the best options for the conduction of business, with more appropriate service offers and financial solutions to their needs and compatible profitability for each segment.

In the area of Insurance, we seek to increase the business opportunities from Bradesco's client portfolio, as well as exploring the growth potential in the Brazilian market, given the still weak consumption indexes of these products by the population in general. We want to have the best and most complete Protection offer for the clients, notwithstanding the moment in life, keeping an advisory dialogue to understand their needs and direct products assertively.

The most effective management for expenses and income also has a distinctive role, contributing with actions and projects aimed at the optimization in the use of the channels, reduction of supplying cost and constant search for increased efficiency.

We highlight, lastly, the importance of people management for the implementation of the corporate strategy of Bradesco Organization, that directs and orients their leaderships for a modern conduct aligned to the new employment market needs, with the objective of ensuring diversified results, a solid balance sheet and consistent profitability.

4. Sustainability for Bradesco

Sustainability is present in the way we conduct our business and, also, in our commitment to foster the development of the Country. We seek continuous growth, but respect the audiences with which we interact, the communities where we are present and the environment.

The perception that we are moving towards a transition to a new economy, with opportunities and developmental challenges, leads us to increasingly incorporate social and environmental aspects in the corporate management, in order to ensure sustainability and the long-term success of the Organization.

To contribute with the global agenda and promote sustainable business, we support voluntary commitments and participate in many environmental initiatives. We highlight some projects and acknowledgements:

- **Principles for Banking Responsibility** – we are the only Brazilian Bank in the group of 28 banks, from five continents, that is developing the Principles, led by the United Nations Environment Programme Finance Initiative - UNEP FI. The project seeks to accelerate the contribution of the sector for the Goals of Sustainable Development (ODS) and for the Paris Climate Agreement;

- **Task force on climate-related financial disclosure (TCFD)** – in 2018, Bradesco has participated, along with 15 banks, in the project to develop methods and tools to measure the risks and opportunities related to climate changes in the banking loan portfolio;
- **Bloomberg Gender-Equality Index** - for the first time, Bradesco integrates the index which evaluates human resources practices, companies' support to community development and product and service offers with gender awareness;
- **Dow Jones Sustainability Indices** – DJSI, for the 13rd time, Bradesco was selected to integrate the Dow Jones Sustainability Indices, of the New York Stock Exchange, holding the best position among Brazilian banks; and

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- **Other Indexes and Ratings** – we were selected, for the 14th consecutive year, to compose the Corporate Sustainability Index (ISE) of B3 – Brasil, Bolsa, Balcão. Also, we integrated Vigeo Eires – Emerging Market Performers Ranking, FTSE4Good and MSCI.

5. Value generation

Results for the year

Bradesco's book Net Income reached R\$ 19.085 billion in 2018, equivalent to R\$ 2.85 per share, and with a profitability of 16.8% over the average Shareholders' Equity. The annualized return on Average Total Assets was 1.5%.

In terms of Interest on Own Capital, in gross values, we directed R\$ 7.299 billion to the shareholders, paid on a monthly, intermediary and supplementary basis, computed in the calculations of mandatory dividends. Thus, R\$ 1.15 (R\$ 0.98 net of Income Tax withheld at the source), which includes an additional 10.0% for every preferred share, and R\$ 1.04 (R\$ 0.88 net of Income Tax withheld at the source) for every common share. Distributed interest represents 38.2% (net of Income Tax withheld at the source 32.5%) of the year's adjusted income.

Throughout the twelve months of the year, the taxes and contributions that include pensions, paid or provisioned, reached R\$ 29.357 billion, of which R\$ 14.263 billion is related to taxes withheld and collected from third parties, and R\$ 15.094 billion calculated based on the activities developed by the Bradesco Organization, corresponding to 79.1% of the Net Income.

Capital, reserves and subordinated debt

With relation to Banco Bradesco, at the close of the fiscal year, we highlight:

R\$ 67.100 billion totaled the Capital Stock subscribed and paid in;

R\$ 54.021 billion totaled the Equity Reserves; and

R\$ 121.121 billion was the Shareholders' Equity with a growth of 9.7% in the year. In relation to Consolidated Assets, that amount to R\$ 1.287 trillion, the Managed Shareholders' Equity was equivalent to 9.5%. The Net Asset Value per share was of R\$ 18.10.

The Basel Ratio was of 17.8%, which is therefore higher than the minimum of 11.0% regulated by Resolution No. 4,193/13, of the National Monetary Council, according to the Basel Committee. Regarding the Reference Equity, the immobilization index reached 36.3% in the Prudential Consolidation, falling under the maximum limit of 50.0% stipulated by the Central Bank of Brazil.

Subordinated Loans amounted to, at the end of the fiscal year, R\$ 53.643 billion (Abroad, R\$ 13.641 billion and in Brazil, R\$ 40.002 billion), of which R\$ 36.850 billion were considered eligible as regulatory capital, and included in the calculation of indexes recorded in the previous paragraph.

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We highlight below a summary of our financial information:

Capital management

The structure of capital management is composed of Committees that advise the Board of Directors and the Board of Executive Officers in making decisions. It adopts a forward-looking vision, which aims to anticipate possible changes in market conditions. The sufficiency assessment of capital is conducted in order to ensure that the Organization maintains adequate levels of capital to support and assist the development of its activities and to address the risks incurred, taking into account the strategic defined objectives.

6. Loan operations

We continuously monitor the portfolios and keep our policy up to date and in line with the current economic situation. We are expanding and diversifying supply in various channels of distribution, especially,

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complemented by the Branch Network and the Banking Correspondents. Our capillarity allows the achievement of loans and direct financing or in strategic partnerships with the various business chains.

The **consumer credit** is one of the modalities with larger representativity in the Bank's portfolio, contributing to the growth of many production chains among small, medium and large businesses. Highlighted in the portfolio are **personal loans, payroll-deductible loans, real estate financing and credit cards.**

The supply of working capital items, advances on receivables and financing of goods focused on small and mid-sized companies enables the growth of the economic activity and the consequent creation of jobs, thus creating a virtuous circle between investment credit and consumption credit.

Bradesco Corporate is highlighted as leader in assets in Brazilian Market for large and mid-sized companies, on the concept of expanded portfolio, with complete solutions for different sizes, needs and corporate sector.

We are the largest private Bank in assets on **agrobusiness**, with offering of solutions for the development of production, keeping in accordance with the main manufacturers of agricultural tools of the Country. Further information can be obtained at the website bradescoagronegocio.com.br.

We were first place in the ranking of **real estate loans** in 2018, considering the financing lines with funds from savings accounts. The leadership is due to our strong commitment in meeting the demands of the construction sector and the acquisition of real estates by the final borrowers, we improved, constantly, our procedures for granting loans for the different channels of origination to make them more agile and practical for the clients. We occupy a leading position in this operating segment.

Bradesco is leader in transfer of BNDES (National Bank for Social and Economic Development) funds and maintained this important position by reaching a total disbursement of R\$ 6.273 billion, equivalent to 18.0% of the Market Share, maintaining a focus on releases to micro, small, and medium companies, which absorbed R\$ 5.431 billion, or 18.8% of the Market Share.

Below is the balance of the main portfolios:

R\$ 531.615 billion, at year-end, on consolidated loan operations, in the expanded concept, which includes Sureties, Guarantees, Letters of Credit, Anticipation of Credit Card

Receivables, Debentures, Promissory Notes, Co-Obligations in Real Estate Receivable Certificates and Rural Credit;

R\$ 34.983 billion was the consolidated balance of provision for doubtful debtors, considering an additional provision of R\$ 6.881 billion, calculated based on the models of provisioning, which are based on statistical models that capture historical, actuarial and prospective data;

R\$ 130.353 billion in operations intended to consumption credit;

R\$ 50.932 billion in Payroll-Deductible Loans at the close of 2018, with 8,903,348 active contracts;

R\$ 61.284 billion in the Real Estate Credit portfolio, whereby R\$ 38.284 billion was intended for the Individuals and R\$ 23.000 billion for the Legal Entities, totaling 192,659 units financed;

R\$ 20.323 billion in applications on agrobusiness in the end of the fiscal year; and

R\$ 18.471 billion amounted to the balance of transfer portfolios, with 189,655 contracts registered.

Credit policy and portfolio quality

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The credit policy allows diversified business transactions to be made in a quick, pulverized, by appropriate collateral and intended for people and legitimate companies and of proven solvency. Thus, we seek to ensure the adequate profitability and liquidity of invested assets, using specialized systems for Credit Scoring, that back of the decision-making process with specific standards of safety and assertiveness in the environment of the Branches.

The loan portfolio registered improvements in 2018, mainly due to the constant improvement of the models and policies of concession and monitoring, as well as the option for more secure credit modalities, such as consigned credit and housing credit.

Loan recovery

In 2018, we further strengthened our loan recovery actions, seeking to decrease the delinquency ratios and, at the same time, keep the relationship with our clients.

With the constant update of statistical models and analytical strategies, we segment the delinquent clients according to levels of risk and propensity to pay, maximizing return in the recovery.

The investment in technology keeps expanding our communication channels, allowing operation through Digital means, Network of Branches, Call Centers and Friendly and Judicial Collection Offices. Also, specialized regional teams tailor their operations on the most significant cases, fulfilling the cycle with our Committees and Recovery Commissions.

R\$ 7.147 billion in loans were recovered, 1.6% higher than in the previous year.

7. Bradesco's Shares

Bradesco's Shares, with a high level of liquidity, remained present in all the trading sessions of B3 – Brasil, Bolsa, Balcão. They represented 10.4% of the Bovespa Index at the end of 2018. They are also traded abroad, on the New York Stock Exchange, by means of ADR – American Depositary Receipt – Tier 2, and on the Stock Exchange of Madrid, Spain, through DRs, which integrate the Latibex Index.

The performance of the preferred shares in 2018 (BBDC4) was of 27.1% and of the common shares (BBDC3) was of 19.4%, higher than the Bovespa Index, that reached 12.8% in the year. Bradesco's securities also took part in other important indexes, such as the Special Tag-Along Stock Index, (ITAG), the Special Corporate Governance Stock Index (IGC), the Brazil Indexes (IBrX50 and IBr100).

Bradesco's presence in these indexes strengthens our constant search for the adoption of good practices of corporate governance, economic efficiency, environmental ethics and responsibility.

As minimum mandatory dividends shareholders are entitled to 30% of the adjusted net income, in addition to the Tag Along of 100% for the common shares and 80% for the preferred shares. Also, granted to the preferred shares are dividends 10% higher than those given to the common shares.

R\$ 127.966 billion was the amount negotiated in Bradesco's Shares on B3 during the year, composed of 553.379 million common shares and 3.352 billion preferred shares.

US\$ 27.815 billion were negotiated as ADRs, in the North American market (New York Stock Exchange – NYSE), equivalent to 2.747 million common shares and 3.103 billion preferred shares.

EUR 409.419 thousand were negotiated as DRs, on the European market (Latibex), equivalent to 55.827 thousand preferred shares.

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8. Technology and innovation

We have the commitment of supplying the client with a full and ever improving experience, being a financial service platform that connects in a quick, fluid and safe way to people's pathways. Accordingly, we constantly invest in technology and innovation, transform the way of doing business and customize our relationship to meet the generations diversity, social and cultural groups that compose our clients and users base.

For this purpose, it is necessary to have protagonism and an intense search for new solutions. Thus, we quicken the innovation process with development, prototyping and tests. We have, as an example: the advances in the creation of several Blockchain projects; and the Mei.Bradesco Portal, a pioneer implementation of Open Banking concepts, offering a set of solutions and consulting services in business management for individual micro entrepreneurs, in partnership with inovabra habitat startups. The sector, with approximately 22 million people, shows significative potential for the generation of processes, allowing Bradesco to distribute owned and third-party financial and non-financial products and services through a solid environment.

The faster delivery of products and services is a market differential and was our main motivation to widen the use of agile methods in the development of solutions, making it possible to offer many new functionalities and improvements, like the balance check, limits and statement via WhatsApp, the Bradesco Keyboard (Teclado Bradesco) and Next, which allow to perform transactions in this app and on Social Networks, in addition to the launch of the free plans "Next na faixa" and "Next para Universitários".

We count with a robust infrastructure, which, during the period, we enhanced to support the Organization's growth, thus, we boosted the processing capacities of the environment central in 6%, data storage in 29%, invested in the technological update and network connectivity of the 3 data centers, aiming for an increase in energy efficiency, availability and resilience and expanded the data communication network capacity of the Branches and the PAs (Service Branches), in addition to improving the corporate network speed in 16%.

In order to unite physical and digital to ensure efficiency, autonomy and fluidity to employees, we have launched Bradesco Link, an application that is available in the palm of the manager's hand and provides CRM data for relationship and the possibility of updating client registries via document digitalization with the cell phone camera, among other functions. There are already 40,000 operational corporate devices, which allows for a greater agility in contacting clients.

R\$ 6.088 billion were invested in information technology in 2018.

We emphasize, still:

BIA – Bradesco Artificial Intelligence, available for clients and employees, relates to people, answers questions about 83 products and services and helps in transactions. In 2018, which recorded 73.2 million interactions, started providing services on WhatsApp and, unprecedentedly in Brazil, we integrated it to Google Assistente (Google Assistant). Bradesco was pioneer in the Country in the use of IBM's cognitive computing platform, Watson, with such coverage and in Portuguese, being still, the largest implementation of Watson in a bank in the entire world;

Digital portfolios for every smartphone – we started to supply the most complete solution for cell phone payments, with the use of Apple Pay, Samsung Pay, Google Pay and QR Code. The service is one of our differentials and is aligned with the wideness and diversity of the profiles of our customers;

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Biometrics – identification via the palm of the hand for ATMs and, in an unprecedented way, by one's voice via Fone Fácil, offering more convenience and security in the authentication of the access. Now, in the pilot phase, we are testing facial recognition;

Capillarity – at the end of the fiscal year, we arrived at 10,000 ATM model machines 3,0, with a customizable screen, approaching the interface of the cell phone app, simplifying its use. Also, 2,348 machines have instant deposit with bill recycling, increasing the efficiency and availability for the client, in addition to the other 153 that offer the sale of US dollars and Euros;

IT Security – we increased the maturity ratio of the IT Security processes, putting Bradesco amongst the best companies in the world, according to the NIST methodology;

inovabra – innovation platform that fosters internal and external entrepreneurship, through connections and partnerships based on collaboration between the Bank and businesses, startups, mentors and investors, in Brazil and Abroad, to address the businesses' challenges and sustainability. Among the environmental instruments there are: an Investment Fund in the corporate venture model, with R\$ 200 million in capital; the excellence center in artificial intelligence and cognitive computing; the Lab, which was structured to quicken concept and pilot proofs, centralizing technology labs; a digital hub that promotes in-network collaboration between all participants; and an area focused on global innovation, though a collaborative space in New York and connections in London, for immersion of intern teams in behavioral, technological and international startups prospection tendencies. For more information on Bradesco's innovation environment, visit inovabra.com.br; and

inovabra habitat – co-innovation center in São Paulo, SP, that gathers more than 180 startups and 60 companies, Bradesco's corporate clients, that connect through their innovation fields to collaborate and generate business. During the year, more than 60 thousand people have visited the space.

9. Clients

The client is our reason to exist. Throughout the years, we have perfected the way to best serve them and today we move from their needs, identifying their life moment, understanding their objectives and planning, to be a part of their achievements.

We supply to every customer profile with the same level of excellency and have the scale and diversification as differentials of our acting model. We have the will to democratize the access to banking products and services, favoring the financial inclusion process, the banking process and entrepreneurship, as well as social mobility. These are values that stretch

towards our non-account holders, recognizing in this public a relevant opportunity to expand business. For this, we have created an area whose role is to generate value proposition, interacting with the segments and other areas of the Bank, in several relationship dimensions, stimulating synergy amongst the Organization's businesses.

Aware to the needs of each profile and the continuous enhancement of the management, we have reorganized the service structure for the Corporate Sector. The repositioning aims to enhance client services, with prepared, high performance teams, as it optimizes corporate relationships and the structures with an increased growth capacity of the business and of the return on capital applied.

By the end of the fiscal year, our base was composed of 71.2 million clients.

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10. Service Structure

Our Service Network, with a wide and modern structure, is present in all national territory and in some locations Abroad, offering service practicality in all its acting sectors.

Digital Channe