

BANK BRADESCO  
Form 6-K  
July 06, 2009

---

**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 July, 2009**

**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

**Bradesco**

Publicly-held Company  
Corporate Taxpayer's ID (CNPJ) # 60.746.948/0001 -12

**Notice to the Market**

**Bradesco announces reclassifications on its Accounting and Managerial Statements of Income**

By means of this press release, Banco Bradesco (BOVESPA: BBDC3, BBDC4; NYSE: BBD and Latibex: XBBDC) announces to its shareholders, clients and the market that, in continuing the process of improving its accounting and managerial statements of income, it has reclassified some lines in order to: (i) improve readability and analysis in relation to financial information, (ii) increase information disclosure and (iii) obtain a better market comparability.

1) Reclassifications on the **Accounting Statement of Income** :

1.1) Cost of Products Sold (Scopus, CPM and Visanet):

<b>Previous Classification</b>	<b>Current Classification</b>
Other Operating Expenses	Personnel, Administrative and Tax Expenses

1.2) Income and Expenses with Interbank Fees (Reimbursed from Operating Expenses):

<b>Previous Classification</b>	<b>Current Classification</b>
Fee and Commission Income Other Administrative Expenses	Other Operating Income and Expenses

2) Reclassifications on the **Managerial Statement of Income** :

2.1) Expenses with Commission in the Placement of Financing and Loans (BMC and Finasa):

<b>Previous Classification</b>	<b>Current Classification</b>
Other Operating Expenses	Financial Margin (Income from Loan Operations)

2.2) Insurance Group Financial Income and Expenses:

**Previous Classification**

Other Operating Expenses and Revenues

**Current Classification**

Financial Margin  
(Financial Income from Insurance)

2.3) Financial Income and Expenses:

**Previous Classification**

Other Operating Expenses and Revenues

**Current Classification**

Financial Margin (Income from Loan and  
Securities Operations)

---

2.4) Expenses with Discounts Granted:

<b>Previous Classification</b>	<b>Current Classification</b>
Other Operating Expenses	Expenses with Allowance for Doubtful Accounts

2.5) Loss in the sale of Foreclosed Assets - BNDU:

<b>Previous Classification</b>	<b>Current Classification</b>
Non-Operating Income	Expenses with Allowance for Doubtful Accounts

2.6) Credit Recovery:

<b>Previous Classification</b>	<b>Current Classification</b>
Financial Margin	Expenses with Allowance for Doubtful Accounts

2.7) Third-Party Services <sup>(1)</sup>:

<b>Previous Classification</b>	<b>Current Classification</b>
Other Administrative Expenses	Fee and Commission Income

<sup>(1)</sup> *Expenses with Third-Parties that have related fee and commission income.*

2.8) Income/Expenses from Commissions and Card Issue Fees, Insurance Premium Commissions, Income from Policy Issues and Expenses with Operating Niches:

<b>Previous Classification</b>	<b>Current Classification</b>
Other Operating Expenses and Revenues	Fee and Commission Income

2.9) Leasing Operation Write-Offs:

**Previous Classification**

Financial Margin  
Leasing Operations Income

**Current Classification**

Expenses with Allowance for Doubtful  
Accounts

2.10) Expenses from Operations Exchange with Credit Cards:

**Previous Classification**

Other Operating Expenses

**Current Classification**

Other Administrative Expenses

Below is a summary of the Managerial Income Statement incorporating the reclassifications mentioned in items 1 and 2:

---

## MANAGERIAL STATEMENT OF INCOME COMPARISON

R\$ million	1 <sup>st</sup> quarter 2009	
	Statement of Income Before Reclassifications	Statement of Income After Reclassifications
<b>Financial Margin</b>	<b>7,661</b>	<b>(546)</b>
Allowance for Doubtful Accounts	(2,920)	(19)
<b>Gross Income from Intermediation</b>	<b>4,741</b>	<b>(565)</b>
Income from Insurance, Private Pension Plans, and Certificated Savings Plans Operations	537	-
Fees and Commission Income	2,837	(114)
Personnel Expenses	(1,776)	(76)
Other Administrative Expenses	(2,127)	(28)
Tax Expenses	(585)	(2)
Equity in the Earnings (Losses) of Unconsolidated Companies	6	-
<b>Other Operating Income/Expenses</b>	<b>(1,262)</b>	<b>674</b>
Other Operating Income	472	(274)
Other Operating Expenses	(1,734)	948
<b>Operating Income</b>	<b>2,371</b>	<b>(111)</b>
Non-Operating Income	(39)	111
Taxes and Social Contribution and Minority Interest	(609)	-
<b>Net Income</b>	<b>1,723</b>	<b>-</b>

In order to allow income projections and comparisons that incorporate these changes, we have disclosed on our Investor Relations Website [www.bradesco.com.br/ir](http://www.bradesco.com.br/ir) the quarterly Managerial Statements of Income from June 2007 through 1<sup>st</sup> quarter 2009, updated with the new classifications, which will be adopted as of 2<sup>nd</sup> quarter 2009.

Cidade de Deus, Osasco, SP, July 3<sup>rd</sup>, 2009

Edgar Filing: BANK BRADESCO - Form 6-K

Banco Bradesco S.A.  
**Domingos Figueiredo de Abreu**  
Executive Vice President and  
Investor Relations Officer

**Jean Philippe Leroy**  
Department Officer  
telephone: (55 11) 2178-6201

If you have any questions or for further information, please contact Mrs. Ivani Benazzi de Andrade, telephone: (55 11) 2178-6204 and e-mail: [4823.ivani@bradesco.com.br](mailto:4823.ivani@bradesco.com.br) or Mrs. Tsai Wen I Araújo, telephone: (55 11) 2178-6224 and e-mail [4823.tsai@bradesco.com.br](mailto:4823.tsai@bradesco.com.br).

