

BANK BRADESCO  
Form 6-K  
November 10, 2014

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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 November, 2014  
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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**CONSOLIDATE FORM****Negotiation's from Administration and Families Dependants- Paragraph 11 - Instruction CVM n.º 358/2002**

In October 2014 there were not operations with securities and derivatives in accordance with Instruction CVM (Comissão de Valores Mobiliários) 358/2002 Paragraph 11

**Company: Banco Bradesco S.A.**

**Group and Family (x) Controller's Dependants**

| <b>Opening Balance</b>         |               |                     |         |
|--------------------------------|---------------|---------------------|---------|
| Type of Securities/Derivatives | Quantity      | % of participation  |         |
|                                |               | Same type of Shares | Total   |
| Common Shares                  | 1,532,279,718 | 72.8395             | 36.4197 |
| Non-Voting Shares              | 46,367,237    | 2.2041              | 1.1020  |
| <b>Closing Balance</b>         |               |                     |         |
| Type of Securities/Derivatives | Quantity      | % of participation  |         |
|                                |               | Same type of Shares | Total   |
| Common Shares                  | 1,532,279,718 | 72.8395             | 36.4197 |
| Non-Voting Shares              | 46,367,237    | 2.2041              | 1.1020  |

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**CONSOLIDATE FORM****Negotiation's from Administration and Families Dependants- Paragraph 11 - Instruction CVM n.º 358/2002**

In October 2014 were done the following operations with securities and derivatives in accordance with Instruction CVM (Comissão de Valores Mobiliários) 358/2002 Paragraph 11

**Company: Banco Bradesco S.A.**

| <b>Group and Family Dependants</b> | <b>(x)Board of Directors</b>   | <b>( ) Board of Executive Officers</b> | <b>( ) Audit Committee</b> | <b>( ) Technical and Advisory Agencies</b>            |        |               |
|------------------------------------|--------------------------------|--|----------------------------|---|--------|---------------|
| <b>Opening Balance</b>             |                                |  |                            |   |        |               |
|                                    | Type of Securities/Derivatives |  | Quantity                   | % of participation<br>Same Total<br>type of<br>Shares |        |               |
|                                    | Common Shares                  |  | 14,818,906                 | 0.7044  | 0.3522 |               |
|                                    | Non-Voting Shares              |  | 20,014,660                 | 0.9514  | 0.4757 |               |
| <b>Month Movement</b>              |                                |  |                            |   |        |               |
| Type of Securities/Derivatives     | Broker                         | Operation                              | Day                        | Quantity  | Price  | Value in R\$  |
| Non-Voting Shares                  |                                | Sell                                   | 1-Oct                      | 200   | 33.53  | R\$ 6,706.00  |
| Non-Voting Shares                  |                                | Sell                                   | 1-Oct                      | 100   | 33.56  | R\$ 3,356.00  |
| Non-Voting Shares                  |                                | Sell                                   | 1-Oct                      | 200   | 33.57  | R\$ 6,714.00  |
| Non-Voting Shares                  |                                | Sell                                   | 1-Oct                      | 100   | 33.58  | R\$ 3,358.00  |
| Non-Voting Shares                  |                                | Sell                                   | 1-Oct                      | 100   | 33.59  | R\$ 3,359.00  |
| Non-Voting Shares                  |                                | Sell                                   | 1-Oct                      | 100   | 33.60  | R\$ 3,360.00  |
| Non-Voting Shares                  |                                | Sell                                   | 1-Oct                      | 100   | 33.61  | R\$ 3,361.00  |
| Non-Voting Shares                  |                                | Sell                                   | 1-Oct                      | 100   | 33.62  | R\$ 3,362.00  |
| Non-Voting Shares                  |                                | Sell                                   | 1-Oct                      | 100   | 33.64  | R\$ 3,364.00  |
| Non-Voting Shares                  |                                | Sell                                   | 1-Oct                      | 100   | 33.65  | R\$ 3,365.00  |
| Non-Voting Shares                  |                                | Sell                                   | 1-Oct                      | 100   | 33.66  | R\$ 3,366.00  |
| Non-Voting Shares                  |                                | Sell                                   | 1-Oct                      | 200   | 33.67  | R\$ 6,734.00  |
| Non-Voting Shares                  |                                | Sell                                   | 1-Oct                      | 200   | 33.69  | R\$ 6,738.00  |
| Non-Voting Shares                  |                                | Sell                                   | 1-Oct                      | 100   | 33.70  | R\$ 3,370.00  |
| Non-Voting Shares                  |                                | Sell                                   | 1-Oct                      | 200   | 33.72  | R\$ 6,744.00  |
| Non-Voting Shares                  |                                | Sell                                   | 1-Oct                      | 200   | 33.73  | R\$ 6,746.00  |
| Non-Voting Shares                  |                                | Sell                                   | 1-Oct                      | 200   | 33.74  | R\$ 6,748.00  |
| Non-Voting Shares                  |                                | Sell                                   | 1-Oct                      | 200   | 33.76  | R\$ 6,752.00  |
| Non-Voting Shares                  |                                | Sell                                   | 1-Oct                      | 300   | 33.77  | R\$ 10,131.00 |
| Non-Voting Shares                  |                                | Sell                                   | 1-Oct                      | 100   | 33.78  | R\$ 3,378.00  |
| Non-Voting Shares                  |                                | Sell                                   | 1-Oct                      | 200   | 33.80  | R\$ 6,760.00  |
| Non-Voting Shares                  |                                | Sell                                   | 1-Oct                      | 500   | 33.81  | R\$ 16,905.00 |

**Bradesco  
S.A.  
C.T.V.M.**

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|                          |                                    |        |              |       |                       |
|--------------------------|------------------------------------|--------|--------------|-------|-----------------------|
| Non-Voting Shares        | Sell                               | 1-Oct  | 300          | 33.82 | R\$ 10,146.00         |
| Non-Voting Shares        | Sell                               | 1-Oct  | 100          | 33.83 | R\$ 3,383.00          |
| Non-Voting Shares        | Sell                               | 1-Oct  | 100          | 33.86 | R\$ 3,386.00          |
| Non-Voting Shares        | Sell                               | 1-Oct  | 100          | 33.92 | R\$ 3,392.00          |
| Non-Voting Shares        | Sell                               | 1-Oct  | 100          | 33.94 | R\$ 3,394.00          |
| Non-Voting Shares        | Sell                               | 1-Oct  | 100          | 34.00 | R\$ 3,400.00          |
| Non-Voting Shares        | Sell                               | 1-Oct  | 100          | 34.02 | R\$ 3,402.00          |
| Non-Voting Shares        | Sell                               | 1-Oct  | 200          | 34.03 | R\$ 6,806.00          |
| Non-Voting Shares        | Sell                               | 1-Oct  | 100          | 34.04 | R\$ 3,404.00          |
| Non-Voting Shares        | Sell                               | 1-Oct  | 100          | 34.06 | R\$ 3,406.00          |
| Non-Voting Shares        | Sell                               | 1-Oct  | 300          | 34.07 | R\$ 10,221.00         |
| Non-Voting Shares        | Sell                               | 1-Oct  | 100          | 34.09 | R\$ 3,409.00          |
| Non-Voting Shares        | Sell                               | 1-Oct  | 200          | 34.10 | R\$ 6,820.00          |
| Non-Voting Shares        | Sell                               | 1-Oct  | 100          | 34.12 | R\$ 3,412.00          |
| Non-Voting Shares        | Sell                               | 1-Oct  | 200          | 34.13 | R\$ 6,826.00          |
| Non-Voting Shares        | Sell                               | 1-Oct  | 100          | 34.14 | R\$ 3,414.00          |
| Non-Voting Shares        | Sell                               | 1-Oct  | 100          | 34.15 | R\$ 3,415.00          |
| Non-Voting Shares        | Sell                               | 1-Oct  | 100          | 34.20 | R\$ 3,420.00          |
| Non-Voting Shares        | Sell                               | 1-Oct  | 100          | 34.22 | R\$ 3,422.00          |
| Non-Voting Shares        | Sell                               | 1-Oct  | 100          | 34.24 | R\$ 3,424.00          |
| Non-Voting Shares        | Sell                               | 1-Oct  | 100          | 34.26 | R\$ 3,426.00          |
| Non-Voting Shares        | Sell                               | 1-Oct  | 200          | 34.29 | R\$ 6,858.00          |
| Non-Voting Shares        | Sell                               | 1-Oct  | 100          | 34.30 | R\$ 3,430.00          |
| Non-Voting Shares        | Sell                               | 1-Oct  | 100          | 34.34 | R\$ 3,434.00          |
| Non-Voting Shares        | Sell                               | 1-Oct  | 100          | 34.41 | R\$ 3,441.00          |
| <b>Non-Voting Shares</b> | <b>Total</b>                       |        | <b>7,000</b> |       | <b>R\$ 237,168.00</b> |
| Non-Voting Shares        | <b>Banco</b> Causa Mortis Transfer | 21-Oct | 3,006        | -     | R\$ -                 |
| <b>Non-Voting Shares</b> | <b>Bradesco S.A. Total</b>         |        | <b>3,006</b> |       | <b>R\$ -</b>          |

| <b>Closing Balance</b>         |                     | Quantity   | % of participation |        |
|--------------------------------|---------------------|------------|--------------------|--------|
| Type of Securities/Derivatives | Same type of Shares |            | Total              |        |
| Common Shares                  |                     | 14,818,906 | 0.7044             | 0.3522 |
| Non-Voting Shares              |                     | 20,004,654 | 0.9509             | 0.4754 |

|  |                              |  |                            |   |
|--|------------------------------|--|----------------------------|---|
| <b>Company: Bradesco Leasing S.A. Arrendamento Mercantil</b> |                              |  |                            |   |
| <b>Group and Family Dependants</b>                           | <b>(x)Board of Directors</b> | <b>( ) Board of Executive Officers</b> | <b>( ) Audit Committee</b> | <b>( ) Technical and Advisory Agencies</b>            |
| <b>Opening Balance</b>                                       |                              |  |                            |   |
| Type of Securities/Derivatives                               |                              |  | Quantity                   | % of participation<br>Same type    Total<br>of Shares |
| Common Shares  |                              |  | 0                          | 0.0000    0.0000                                      |
| Non-Voting Shares  |                              |  | 0                          | 0.0000    0.0000                                      |
| <b>Closing Balance</b>                                       |                              |  |                            |   |
| Type of Securities/Derivatives                               |                              |  | Quantity                   | % of participation<br>Same type    Total<br>of Shares |
| Common Shares  |                              |  | 0                          | 0.0000    0.0000                                      |
| Non-Voting Shares  |                              |  | 0                          | 0.0000    0.0000                                      |

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**CONSOLIDATE FORM**

**Negotiation's from Administration and Families Dependants- Paragraph 11 - Instruction CVM n.º  
358/2002**

In October 2014 were done the following operations with securities and derivatives in accordance with Instruction CVM (Comissão de Valores Mobiliários) 358/2002 Paragraph 11

**Company: Banco Bradesco S.A.**

**Group and Family Dependants**     Board of Directors     Board of Executive Officers     Audit Committee     Technical and Advisory Agencies

|                                |        | <b>Opening Balance</b> |        |               |                    |                       |  |
|--------------------------------|--------|------------------------|--------|---------------|--------------------|-----------------------|--|
| Type of Securities/Derivatives |        |                        |        | Quantity      | % of participation |                       |  |
|                                |        |                        |        |               | Same               | Total                 |  |
|                                |        |                        |        |               | type of Shares     |                       |  |
| Common Shares                  |        |                        |        | 287,552       | 0.0136             | 0.0068                |  |
| Non-Voting Shares              |        |                        |        | 1,957,469     | 0.0930             | 0.0465                |  |
|                                |        | <b>Month Movement</b>  |        |               |                    |                       |  |
| Type of Securities/Derivatives | Broker | Operation              | Day    | Quantity      | Price              | Value in R\$          |  |
| Common Shares                  |        | Sell                   | 6-Oct  | 500           | 39.12              | R\$ 19,560.00         |  |
| Common Shares                  |        | Sell                   | 6-Oct  | 500           | 39.13              | R\$ 19,565.00         |  |
| Common Shares                  |        | Sell                   | 6-Oct  | 300           | 39.16              | R\$ 11,748.00         |  |
| Common Shares                  |        | Sell                   | 6-Oct  | 300           | 39.19              | R\$ 11,757.00         |  |
| Common Shares                  |        | Sell                   | 6-Oct  | 300           | 39.20              | R\$ 11,760.00         |  |
| Common Shares                  |        | Sell                   | 6-Oct  | 900           | 39.21              | R\$ 35,289.00         |  |
| Common Shares                  |        | Sell                   | 6-Oct  | 300           | 39.22              | R\$ 11,766.00         |  |
| Common Shares                  |        | Sell                   | 6-Oct  | 400           | 39.23              | R\$ 15,692.00         |  |
| Common Shares                  |        | Sell                   | 6-Oct  | 300           | 39.24              | R\$ 11,772.00         |  |
| Common Shares                  |        | Sell                   | 6-Oct  | 700           | 39.26              | R\$ 27,482.00         |  |
| Common Shares                  |        | Sell                   | 6-Oct  | 400           | 39.29              | R\$ 15,716.00         |  |
| Common Shares                  |        | Sell                   | 6-Oct  | 500           | 39.30              | R\$ 19,650.00         |  |
| Common Shares                  |        | Sell                   | 6-Oct  | 7,200         | 39.42              | R\$ 283,824.00        |  |
| Common Shares                  |        | Sell                   | 6-Oct  | 600           | 39.43              | R\$ 23,658.00         |  |
| Common Shares                  |        | Sell                   | 6-Oct  | 100           | 39.44              | R\$ 3,944.00          |  |
| <b>Common Shares</b>           |        | <b>Total</b>           |        | <b>13,300</b> |                    | <b>R\$ 523,183.00</b> |  |
| Non-Voting Shares              |        | Sell                   | 30-Oct | 8             | 35.60              | R\$ 284.80            |  |
| Non-Voting Shares              |        | Sell                   | 30-Oct | 2,000         | 35.50              | R\$ 71,000.00         |  |
| Non-Voting Shares              |        | Sell                   | 30-Oct | 2,000         | 36.01              | R\$ 72,020.00         |  |
| Non-Voting Shares              |        | Sell                   | 31-Oct | 3,207         | 36.39              | R\$ 116,702.73        |  |

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|                          |              |        |               |       |                         |
|--------------------------|--------------|--------|---------------|-------|-------------------------|
| Non-Voting Shares        | Sell         | 30-Oct | 3             | 35.40 | R\$ 106.20              |
| Non-Voting Shares        | Sell         | 30-Oct | 4             | 35.41 | R\$ 141.64              |
| Non-Voting Shares        | Sell         | 30-Oct | 2,500         | 35.38 | R\$ 88,450.00           |
| Non-Voting Shares        | Sell         | 30-Oct | 700           | 35.39 | R\$ 24,773.00           |
| Non-Voting Shares        | Sell         | 6-Oct  | 34            | 38.90 | R\$ 1,322.60            |
| Non-Voting Shares        | Sell         | 6-Oct  | 12,400        | 39.23 | R\$ 486,452.00          |
| Non-Voting Shares        | Sell         | 31-Oct | 1,200         | 36.80 | R\$ 44,160.00           |
| Non-Voting Shares        | Sell         | 31-Oct | 2,007         | 37.00 | R\$ 74,259.00           |
| Non-Voting Shares        | Sell         | 30-Oct | 2,000         | 35.60 | R\$ 71,200.00           |
| Non-Voting Shares        | Sell         | 30-Oct | 1,700         | 36.00 | R\$ 61,200.00           |
| Non-Voting Shares        | Sell         | 30-Oct | 1,300         | 36.01 | R\$ 46,813.00           |
| Non-Voting Shares        | Sell         | 13-Oct | 198           | 39.39 | R\$ 7,799.22            |
| Non-Voting Shares        | Sell         | 31-Oct | 5             | 36.70 | R\$ 183.50              |
| Non-Voting Shares        | Sell         | 31-Oct | 1,400         | 36.71 | R\$ 51,394.00           |
| Non-Voting Shares        | Sell         | 31-Oct | 400           | 36.72 | R\$ 14,688.00           |
| Non-Voting Shares        | Sell         | 31-Oct | 1,733         | 36.50 | R\$ 63,254.50           |
| Non-Voting Shares        | Sell         | 13-Oct | 10            | 39.21 | R\$ 392.10              |
| Non-Voting Shares        | Sell         | 13-Oct | 1,218         | 39.20 | R\$ 47,745.60           |
| Non-Voting Shares        | Sell         | 30-Oct | 4             | 37.10 | R\$ 148.40              |
| Non-Voting Shares        | Sell         | 30-Oct | 900           | 36.30 | R\$ 32,670.00           |
| Non-Voting Shares        | Sell         | 31-Oct | 1,425         | 36.93 | R\$ 52,625.25           |
| Non-Voting Shares        | Sell         | 14-Oct | 500           | 39.60 | R\$ 19,800.00           |
| Non-Voting Shares        | Sell         | 31-Oct | 500           | 36.50 | R\$ 18,250.00           |
| Non-Voting Shares        | Sell         | 30-Oct | 1,000         | 36.01 | R\$ 36,010.00           |
| Non-Voting Shares        | Sell         | 31-Oct | 926           | 36.49 | R\$ 33,789.74           |
| Non-Voting Shares        | Sell         | 31-Oct | 1,000         | 36.50 | R\$ 36,500.00           |
| Non-Voting Shares        | Sell         | 3-Oct  | 570           | 34.85 | R\$ 19,864.50           |
| Non-Voting Shares        | Sell         | 31-Oct | 500           | 36.88 | R\$ 18,440.00           |
| Non-Voting Shares        | Sell         | 30-Oct | 4             | 35.80 | R\$ 143.20              |
| Non-Voting Shares        | Sell         | 30-Oct | 900           | 35.81 | R\$ 32,229.00           |
| Non-Voting Shares        | Sell         | 6-Oct  | 41            | 37.98 | R\$ 1,557.18            |
| Non-Voting Shares        | Sell         | 6-Oct  | 700           | 38.00 | R\$ 26,600.00           |
| Non-Voting Shares        | Sell         | 31-Oct | 74            | 36.60 | R\$ 2,708.40            |
| Non-Voting Shares        | Sell         | 31-Oct | 400           | 36.61 | R\$ 14,644.00           |
| Non-Voting Shares        | Sell         | 30-Oct | 804           | 35.50 | R\$ 28,542.00           |
| <b>Non-Voting Shares</b> | <b>Total</b> |        | <b>46,275</b> |       | <b>R\$ 1,718,863.56</b> |

**Closing Balance**

| Type of Securities/Derivatives | Quantity  | % of participation  |        |
|--------------------------------|-----------|---------------------|--------|
|                                |           | Same type of Shares | Total  |
| Common Shares                  | 274,252   | 0.0130              | 0.0065 |
| Non-Voting Shares              | 1,897,228 | 0.0901              | 0.0450 |

**Note:**

**New members who belong to the Board of Executive Officers**

Sheila Zynger - Wife of Mr. Alexandre Rappaport  
 Isabelle Rappaport - Daughter of Mr. Alexandre Rappaport

Aaron Rappaport - Son of Mr. Alexandre Rappaport  
Nancy Yumi Hashimoto Tokuriki - Wife of Mr. Antonio  
Daissuke Tokuriki  
Rafael Daiki Tokuriki - Son of Mr. Antonio Daissuke  
Tokuriki  
Odete da Matta Sanches - Wife of Mr. Osmar  
Sanches Biscuola

**Note:**

**Members who left the Board of Executive Officers**

Nobuo Yamazaki

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**CONSOLIDATE FORM****Negotiation's from Administration and Families Dependants- Paragraph 11 - Instruction CVM n.º 358/2002**

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**Company: Banco Bradesco S.A.**

**Group and Family Dependants**     **Board of Directors**     **Board of Executive Officers**     **Audit Committee**     **Technical and Advisory Agencies**

|                                |                      |              |       | <b>Opening Balance</b> |                    |                      |
|--------------------------------|----------------------|--------------|-------|------------------------|--------------------|----------------------|
| Type of Securities/Derivatives |                      |              |       | Quantity               | % of participation |                      |
|                                |                      |              |       |                        | Same               | Total                |
|                                |                      |              |       |                        | type of            |                      |
|                                |                      |              |       |                        | Shares             |                      |
| Common Shares                  |                      |              |       | 25,394                 | 0.0012             | 0.0006               |
| Non-Voting Shares              |                      |              |       | 372,517                | 0.0177             | 0.0088               |
|                                |                      |              |       | <b>Month Movement</b>  |                    |                      |
| Type of Securities/Derivatives | Broker               | Operation    | Day   | Quantity               | Price              | Value in R\$         |
| Non-Voting Shares              | <b>Bradesco S.A.</b> | Sell         | 3-Oct | 400                    | 35.12              | R\$ 14,048.00        |
| <b>Non-Voting Shares</b>       | <b>C.T.V.M.</b>      | <b>Total</b> |       | <b>400</b>             |                    | <b>R\$ 14,048.00</b> |
|                                |                      |              |       | <b>Closing Balance</b> |                    |                      |
| Type of Securities/Derivatives |                      |              |       | Quantity               | % of participation |                      |
|                                |                      |              |       |                        | Same               | Total                |
|                                |                      |              |       |                        | type of            |                      |
|                                |                      |              |       |                        | Shares             |                      |
| Common Shares                  |                      |              |       | 25,394                 | 0.0012             | 0.0006               |
| Non-Voting Shares              |                      |              |       | 372,117                | 0.0176             | 0.0088               |

**CONSOLIDATE FORM****Negotiation's from Administration and Families Dependents- Paragraph 11 - Instruction CVM n.º 358/2002**

In October 2014 there were not operations with securities and derivatives in accordance with Instruction CVM (Comissão de Valores Mobiliários) 358/2002 Paragraph 11

**Company: Banco Bradesco S.A.**

| <b>Group and Family Dependants</b> | <b>( ) Board of Directors</b> | <b>( ) Board of Executive Officers</b> | <b>( ) Audit Committee</b> | <b>(x) Technical and Advisory Agencies</b>   |        |
|------------------------------------|-------------------------------|--|----------------------------|--|--------|
| <b>Opening Balance</b>             |                               |  |                            |  |        |
| Type of Securities/Derivatives     |                               |  | Quantity                   | % of participation<br>Same type of<br>Shares | Total  |
| Common Shares                      |                               |  | 12,378                     | 0.0005                                       | 0.0002 |
| Non-Voting Shares                  |                               |  | 18,332                     | 0.0008                                       | 0.0004 |
| <b>Closing Balance</b>             |                               |  |                            |  |        |
| Type of Securities/Derivatives     |                               |  | Quantity                   | % of participation<br>Same type of<br>Shares | Total  |
| Common Shares                      |                               |  | 12,378                     | 0.0005                                       | 0.0002 |
| Non-Voting Shares                  |                               |  | 18,332                     | 0.0008                                       | 0.0004 |

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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: November 10, 2014

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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