

## Material Fact

In accordance with paragraph 4 of Article 157 of Law No. 6,404/1976 and CVM Instruction No. 358/2002, Banco Bradesco S.A. hereby announces to the market its 2019 growth guidance:

Indicator	Guidance
Expanded Loan Portfolio	9% to 13%
Earning Portion	4% to 8%
Fee and Commission Income	3% to 7%
Operating Expenses (Administrative and Personnel expenses)	0% to 4%
Income from Insurance, Pension Plans and Capitalization (*)	5% to 9%
Expended ALL Expenses (R\$ billions)	R\$11.5 to R\$14.5

(\*) It includes the financial result of the operations. The new form of presentation of this account better reflects the performance of insurance activities.

For further details, we suggest you check the Report on Economic and Financial Analysis – 4<sup>th</sup> quarter/2018, available on [banco.bradesco/ri](http://banco.bradesco/ri)

The projections are not guarantees of future performance and involve risks and uncertainties given that they are based on assumptions, and that they depend on future events that may not happen.

Cidade de Deus, Osasco, SP, January 31, 2019

**Banco Bradesco S.A.**

***Leandro de Miranda Araujo***  
*Executive Deputy Officer and*  
*Investor Relations Officer*