

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 2018 growth guidance:

Indicator	Guidance
Loan Portfolio ⁽¹⁾	3% to 7%
NII-Interest-Earning Portion ⁽²⁾	-4% to 0%
Fee and Commission Income	4% to 8%
Operating Expenses ⁽³⁾	-2% to 2%
Insurance Premiums	4% to 8%
ALL Expenses + <i>Impairment</i> ⁽⁴⁾	R\$16 billion to R\$19 billion

⁽¹⁾ Expanded Loan Portfolio

⁽²⁾ Does not include impairment of financial assets

⁽³⁾ Administrative and Personnel expenses

⁽⁴⁾ Includes income from credit recovery and impairment of financial assets

For further details, we suggest you check the Report on Economic and Financial Analysis – 4th quarter/2017, available on www.bradescoir.com.br

The projections are not guarantees of future performance and they 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, February 1, 2018

Banco Bradesco S.A.
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