



1. Purpose

To inform the shareholders, investors and the market in general about the practices adopted by Bradesco as the payment of interest on shareholders' equity and/or dividends.

2. Minimum Mandatory Dividend

Pursuant to subsection III of Article 27 of Bradesco's bylaws, shareholders are entitled, each fiscal year, as a mandatory minimum dividend, to thirty percent (30%) of net income, adjusted at the decrease or increase of the amounts stated in subsections I, II and III of Article 202 of Law No. 6,404/76 (Corporate Law).

3. Interim Dividends

The Board of Executive Officers, upon approval of the Board of Directors, is authorized to declare and pay interim dividends, on a semi-annually or monthly basis, recorded as existing Retained Earnings or Profit Reserves (Paragraph 1 of Article 27 of the Company's bylaws).

4. Preferred Shareholders

Preferred shares shall entitle their holders to dividends ten percent (10%) above the ones attributed to common shares (item "b" of Paragraph 2 of Article 6 of the Company's Bylaws).

5. Interest on Shareholders' Equity

With the advent of Law No. 9,249/95, who went on to take effect from January 1, 1996, companies can pay interest on shareholders' equity to its shareholders, to be imputed, net of withholding income tax, to the amount of the minimum mandatory dividend.

The Board of Executive Officers, subject to the approval of the Board of Directors, may authorize the distribution of profits to shareholders as interest on shareholders' equity in the total or partial substitution of interim dividends (Paragraph Two of Article 27 of the Company's bylaws).

6. Methodology of Monthly Payment of Dividends and/or Interest on Shareholders' Equity

For the purposes provided for by the Article 205 of the Law No. 6,404/76, the Dividends and/or Monthly Interest on Shareholders' Equity shall benefit shareholders who are registered in the Company's records on the declaration date, which occurs on the first business day of each month.

The payments are made on the first business day of the subsequent month, by monthly advance of the mandatory dividend, upon credit in the bank account informed by the shareholders or made available at the Company.

Monthly figures are disclosed: 1) when the first presentation of the annual Calendar of Corporate Events, which occurs until the December 10 of the previous year, which is available on the websites of the CVM and the BM&FBovespa, as well as the investor relations website of Bradesco - Corporate Governance page; 2) on a monthly basis through Notices to the Market; and 3) on a timely basis, when any change is made.
