

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):

Previous Classification	Current Classification
Other Operating Expenses	Personnel, Administrative and Tax Expenses

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

Previous Classification	Current Classification
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):

Previous Classification	Current Classification
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:

Previous Classification

Other Operating Expenses

Current Classification

Expenses with Allowance for Doubtful
Accounts

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

Previous Classification

Non-Operating Income

Current Classification

Expenses with Allowance for Doubtful
Accounts

2.6) Credit Recovery:

Previous Classification

Financial Margin

Current Classification

Expenses with Allowance for Doubtful
Accounts

2.7) Third-Party Services ⁽¹⁾:

Previous Classification

Other Administrative Expenses

Current Classification

Fee and Commission Income

⁽¹⁾ *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:

Previous Classification

Other Operating Expenses and Revenues

Current Classification

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 st quarter 2009		
	Statement of Income Before Reclassifications	Statement of Income After Reclassifications	
Financial Margin	7,661	(546)	7,115
Allowance for Doubtful Accounts	(2,920)	(19)	(2,939)
Gross Income from Intermediation	4,741	(565)	(4,176)
Income from Insurance, Private Pension Plans, and Certificated Savings Plans Operations	537	-	537
Fees and Commission Income	2,837	(114)	2,723
Personnel Expenses	(1,776)	(76)	(1,852)
Other Administrative Expenses	(2,127)	(28)	(2,155)
Tax Expenses	(585)	(2)	(587)
Equity in the Earnings (Losses) of Unconsolidated Companies	6	-	6
Other Operating Income/Expenses	(1,262)	674	(588)
Other Operating Income	472	(274)	198
Other Operating Expenses	(1,734)	948	(786)
Operating Income	2,371	(111)	2,260
Non-Operating Income	(39)	111	72
Taxes and Social Contribution and Minority Interest	(609)	-	(609)
Net Income	1,723	-	1,723

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 the quarterly Managerial Statements of Income from June 2007 through 1st quarter 2009, updated with the new classifications, which will be adopted as of 2nd quarter 2009.

Cidade de Deus, Osasco, SP, July 3rd, 2009

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