

BANK BRADESCO  
Form 6-K  
January 15, 2004

---

**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 January, 2004**

**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

Osasco, São Paulo, Brazil, January 15, 2004

To  
Securities and Exchange Commission  
Office of International Corporate Finance  
Division of Corporate Finance  
Washington, DC

Gentlemen,

Ref.: **Payment of Monthly Interest on Own Capital**  
**. Banco Bradesco S.A.**

The Board of Executive Officers of this Bank, in a meeting held on this date, decided to propose to the Board of Directors, in a meeting to be held on February 2nd, 2004, the payment to the Company's stockholders, pursuant to the Corporate Bylaws and legal provisions, of interest on own capital related to the month of February/2004, **in the amount of R\$0.0141180 for common stock and R\$0.0155298 for preferred stock, both per lot of one thousand stocks**, benefiting the stockholders registered in the Company's records on that date (February 2nd, 2004).

Upon approval of the proposal, the payment will be made on March 1st, 2004, at the net amount of **R\$0.0120 for common stock and R\$0.0132 for preferred stock, both per lot of one thousand stocks** for those stockholders with stock position equal to or over 100,000 stocks, after deduction of Withholding Income Tax of fifteen percent (15%), except for the legal entity stockholders that are exempt from this respective taxation, which will receive the declared amount.

For those with stock position up to 99,999 stocks, the payment will be made on July 1st, 2004, but may be anticipated if the stockholder presents a written request for that purpose.

The respective Interests will be computed in the calculation of the minimum compulsory dividend for the year, as provided in the Corporate Bylaws.

The Interests relating to stocks under custody at CBLC - Brazilian Company and Depository Corporation will be paid to CBLC, independently the stockholder position which will be transferred to the stockholders through the depository Brokers.

Cordially,

Banco Bradesco S.A.  
**José Luiz Acar Pedro**  
*Executive Vice President and  
Investor Relations Director*

**SIGNATURE**

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: January 15, 2004

BANCO BRADESCO S.A.

By:                   /s/ José Luiz Acar Pedro                  

**José Luiz Acar Pedro  
Executive Vice President and  
Investor Relations Director**

**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.

---