

Industry current situation

Globally |

Summary

In essence, the industry is in the midst of a profound redefinition driven by technology and new competitors. Traditional companies face strong pressure from fintechs and tech giants (like Apple), which are setting a new standard with superior digital experiences and instant processes. At the same time, the use of Artificial Intelligence is now essential to personalize offers and manage risks. All of this is happening in a complex economic environment, with high interest rates that make credit more expensive and risky, and under a framework of new regulations such as Open Banking, which encourages greater competition.

TENDENCIES



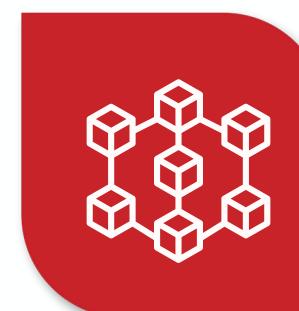
Data Analytics

Banks and other financial instruments have been implementing new analytics instruments with the objective of analysing large amounts of data.



Real-time Payments

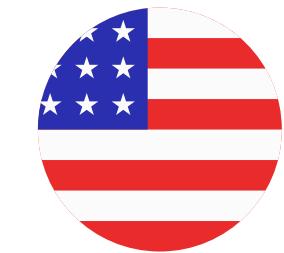
Users are constantly looking for technologies that allow instant real-time payments and bank transfers.



Blockchain

As new technologies emerge, there has been new necessities for cybersecurity. One solution has been the blockchain technology.

Branches & Subsidiaries Outside Brazil



New York Branch



Grand Cayman Islands Branch



Luxembourg (Banco Bradesco Europa S.A.) Subsidiary



UK (London - Bradesco Securities UK Limited) Subsidiary / Brokerage



Hong Kong (Bradesco Securities Hong Kong Limited; also a representative office) Subsidiary / Office



Argentina (Banco Bradesco Argentina S.A., and insurance arm) Subsidiary



Mexico (Bradescard México; Ictineo Plataforma S.A.) Subsidiary



Guatemala Representative Office



In addition, sustainability and ESG criteria are beginning to be incorporated into financial management, redefining operations and the customer experience, with a strong trend toward digital payments, omnichannel services, and real-time data consolidation for agile and effective strategic decisions.



References

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