

# 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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