

AS A CONSUMER CREDIT INSTITUTION OUR ROLE IS TO SUPPORT PORTUGUESE ECONOMY AND FAMILIES....

....WHILST ADDRESSING SEVERAL COMPLEX CHALLENGES



01 PROFITABLE GROWTH

Funding rates pressure from 2022 vs usuary rates
Selected growth on all dimensions

02 REGULATORY

DCC2, IA Act, ...
Transparency ; Credit intermediary framework revision

03 GREEN TRANSITION

Support transition ...
... “End of the month vs end of the world”
More opportunities exist

04 DATA & IA

Open Banking
Data governance
IA : a new “era” but still partially addressed (beyond tech)

05 EVOLUTION OF PORTUGUESE SOCIETY

Demographics shift
Challenge for our sector

06 INTERNATIONAL CONTEXT

Shift in consumer goods
Europe waking up ?