

AI use in credit generates at least R\$250m for Bradesco

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Bank leverages tools - including those from Kunumi - to improve processes

The use of artificial intelligence in banking is often associated with customer service or software development. Its application in credit models - the core of banking activity - is already delivering tangible results. Bradesco estimates that AI will have an impact of at least R\$250 million in this segment alone.


In an interview with Valor, André Duarte Oliveira, a member of Bradesco's executive committee and head of credit, explained that under the bank's strategic plan launched two years ago, the credit unit was assigned a dedicated artificial intelligence team. The group uses data to support pricing, modeling, origination, and collections across both retail and wholesale banking.

The approach is structured around two fronts: "AI-powered," in which technology enhances existing processes; and "AI-first," in which new processes are built from the ground up using artificial intelligence. "Our guiding principle is to move beyond the hype around AI and focus on practical applications," Oliveira noted.

With multiple initiatives underway, measuring the full impact of AI on credit remains challenging. However, the bank has had to clearly define the scope of certain strategies due to its partnership with Kunumi, a 2016 startup founded by Nívio Ziviani and Alberto Colares. Bradesco acquired the AI company, originating at the Federal University of Minas Gerais (UFMG), in 2023, while preserving its autonomy and independence. Under earn-out clauses, which link payments to future performance, the bank must quantify the impact of the tools it deploys. "With the first batch of Kunumi's solutions now maturing, we are already seeing results of R\$250 million," reported Rafael Cavalcanti, director of data intelligence and CRM (Customer Relationship Management).

From a broader perspective, Oliveira estimates that the use of AI in credit has already generated more than R\$1 billion in additional annual net income for Bradesco, using 2023 - before the bank's transformation - as the baseline. This estimate does not include other positive externalities that are harder to measure, such as reduced friction in partner relationships and higher customer engagement.

In wholesale banking, for example, AI is already used to compile news clippings. While seemingly straightforward, gathering information from thousands of newspapers and websites across the country - data that may affect the economy of a specific microregion - was previously impossible to perform at



scale manually. “This allows us to act more quickly in credit management. If we detect news of a climate event in the countryside of Goiás, for example, it generates an alert for a credit analyst, who can assess the situation and make a decision,” Cavalcanti explained.

Bradesco has also developed a machine learning model in which AI agents operate as data scientists. “Designing a machine learning model resembles programming, and AI agents allow us to accelerate this process. What used to take six months now takes three. We have even tested models built overnight and compared them with official models developed by data scientists, and the results are very similar,” Oliveira added.

In collections, the bank uses AI to monitor hundreds of thousands of calls made by call center agents for debt renegotiation. The technology analyzes conversations and suggests personalized approaches for each agent on how to negotiate with clients in specific situations. It also helps identify broader trends emerging from these interactions that could affect the overall credit environment.


For mid-sized companies (middle market), AI-driven machine learning models already handle around 20% of renegotiation proposals automatically. In addition, AI helps identify clients at risk of default. “If a client has multiple assets and relationships with four or five banks, the institution that acts first can resolve the client’s situation more effectively and secure the best guarantees,” Oliveira emphasized.

In cases involving companies undergoing court-supervised reorganization, artificial intelligence has also proved valuable. The tool maps suppliers, customers, and creditors - previously unstructured data that is now organized within the process. This work was once performed manually by Bradesco’s credit analysts, who assessed the impact of such reorganizations on the bank’s clients by evaluating their net exposure within that ecosystem. “Today, the day after a court-supervised reorganization is filed, I already have a partially analyzed network, with clients flagged for a more rapid, judgment-based assessment,” Oliveira noted.

In wholesale credit origination, the so-called “time to yes” - the time it takes the bank to assess and approve a client’s request - has fallen from ten days to 3.3 days. “Clients themselves have noticed that we are faster. We conduct panels with companies, and they consistently point this out. At the same time, we have gained speed without compromising security, as default rates in these portfolios have declined and stabilized at a much lower level than before,” Oliveira added.

In retail banking, one longstanding challenge has been estimating the income of certain groups, such as self-employed professionals. Even with the expansion of open finance and access to data from tens of millions of clients, making these estimates remains complex. Cavalcanti observed that machine learning techniques are highly effective at interpolating data - extracting information within a dataset - but extrapolating insights has traditionally been more difficult. This is where AI is making a difference.

“If we have never extended credit to a particular customer segment, how can we infer that group’s performance? Generative AI allows us to create synthetic data. These data have a major advantage: they do not violate privacy. This was not something we had explored before - Kunumi introduced us to the concept of synthetic data,” Cavalcanti explained.



Given the banking sector's traditionally conservative mindset, Bradesco executives were initially cautious about testing synthetic data, which remains a frontier even in academic research. "The strength of the partnership with Kunumi lies in the fact that they spent six months here, working with real datasets and being challenged by our own highly capable data scientists," Oliveira emphasized.

Cavalcanti compared synthetic data to AI-generated videos, which are now nearly indistinguishable from real images. "Just as we might see a video of a baby with a disclaimer stating 'this baby does not exist—it was generated by AI,' we could say 'this data does not exist - it was generated by AI.' Even so, our database recognizes it as a valid record for modeling purposes," he concluded.