



REACH

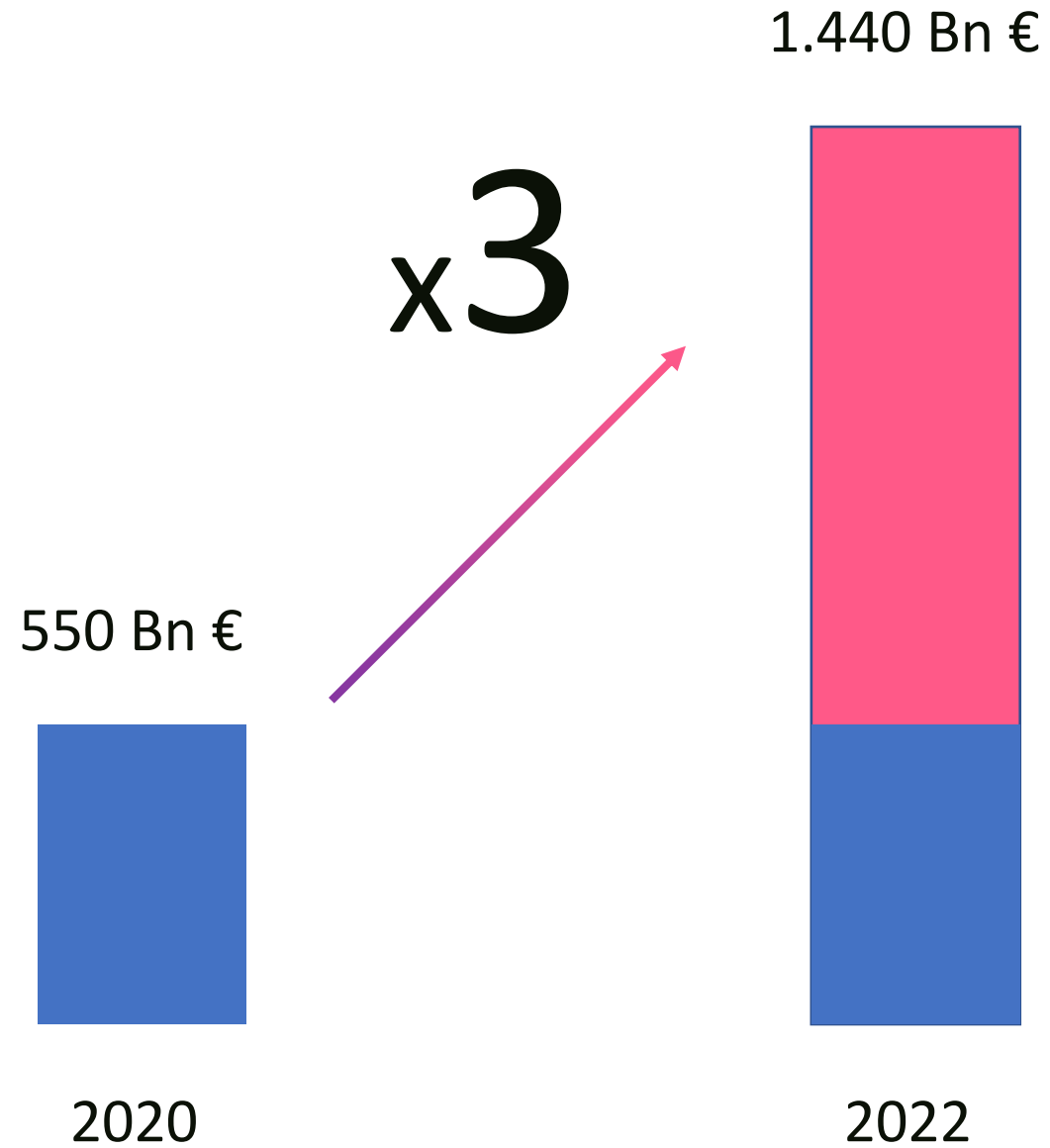
Next Generation Data Incubator

Track: 2 READY MADE



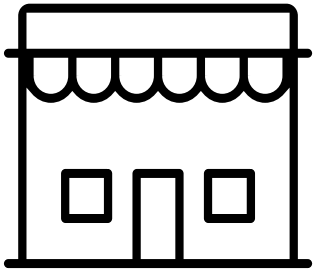
2.1_IMPACTS OF DEMOGRAPHIC DETERMINANTS OF
NPL

NPL in Euro Zone



Solution

Before



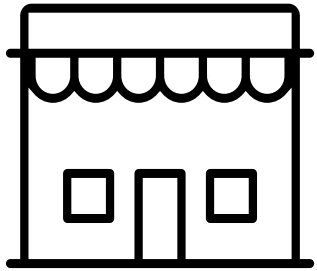
NPL Risk

Latency

Solution

Before

Build Clustering System



NPL Risk

Latency

 **YapıKredi**

Transactional Data



 **wenalyze**

Macro Data



Healthy

Latency

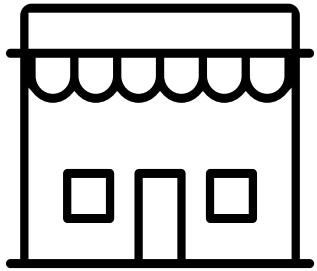
NPL Risk

Solution

Before

Build Clustering System

After



NPL Risk

Latency

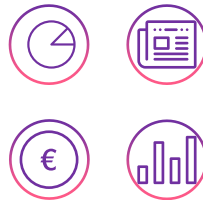
 **YapıKredi**

Transactional Data



 **wenalyze**

Macro Data



Healthy

Latency

NPL Risk



NPL Trend

Risk



Prediction

6 Months



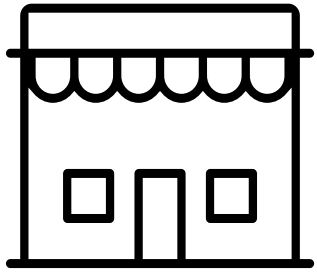
Action Required

Solution

Before

Build Clustering System

After



NPL Risk

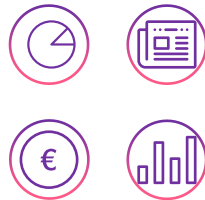
Latency

 YapıKredi

Transactional Data



Macro Data



Healthy

Latency

NPL Risk



NPL Trend

Risk



Prediction

6 Months



Action Required

At least 20% Improvement in NPL Predictive Models

Business Model & Market

SaaS



Total Addressable Market

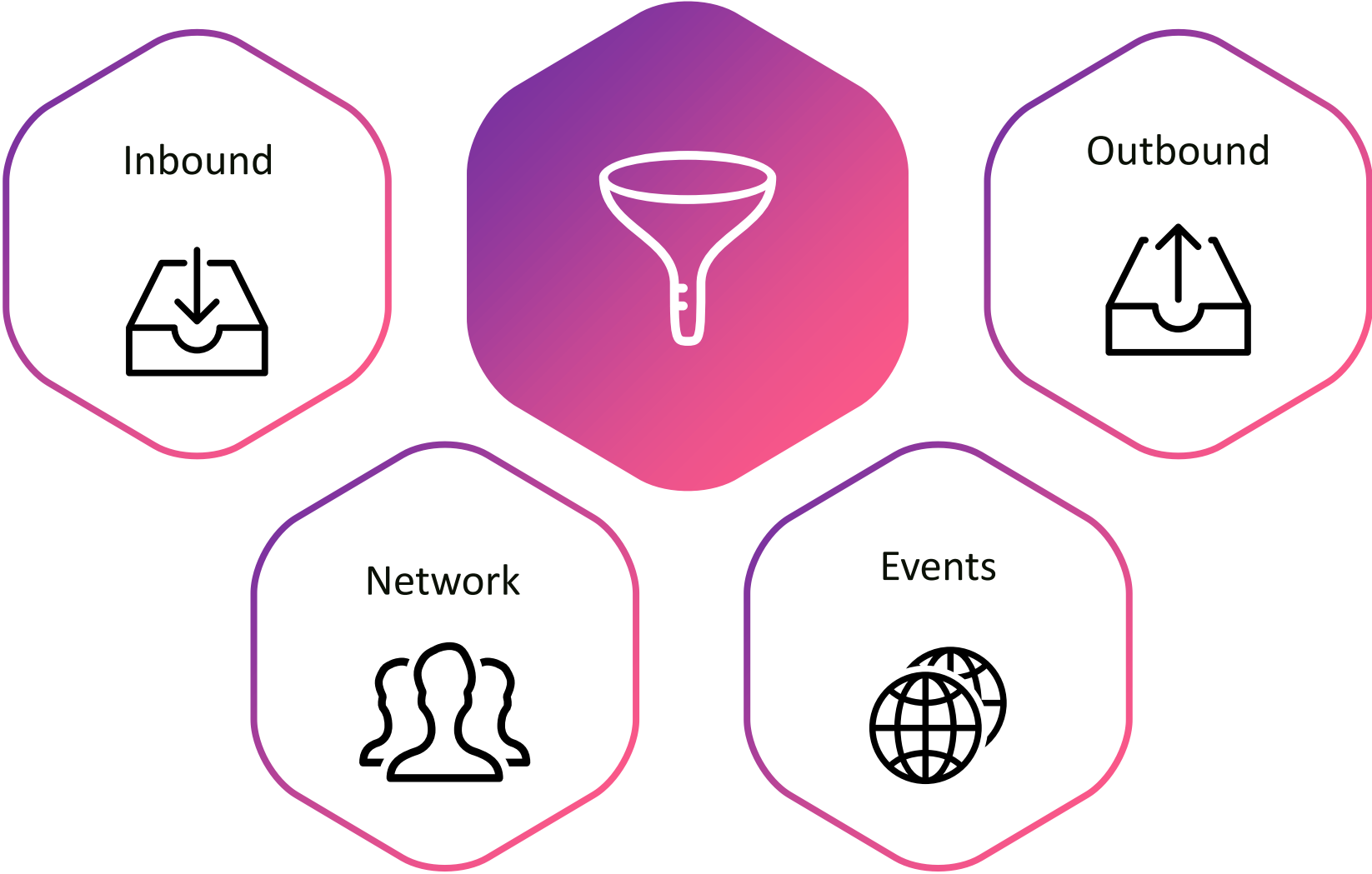
1.000 Million €

Business Model & Market

SaaS



Go To Market



Traction

Disruptive
Industries
Monitoring



BANCODE **ESPAÑA**
Eurosistema

Big Data
in Finance



Munich RE 

KYC
Improvement



Financial & Non-financial Sources



Static
Modeling

Dynamic
Modeling



Internal
Corporate
Analytics

Only Financial Sources

Team



CARLOS ALBO [in](#)
CEO / Co-Founder
Economist
Intelligence Analyst



REBECA JIMÉNEZ [in](#)
CDO
Economist
Machine Learning Expert



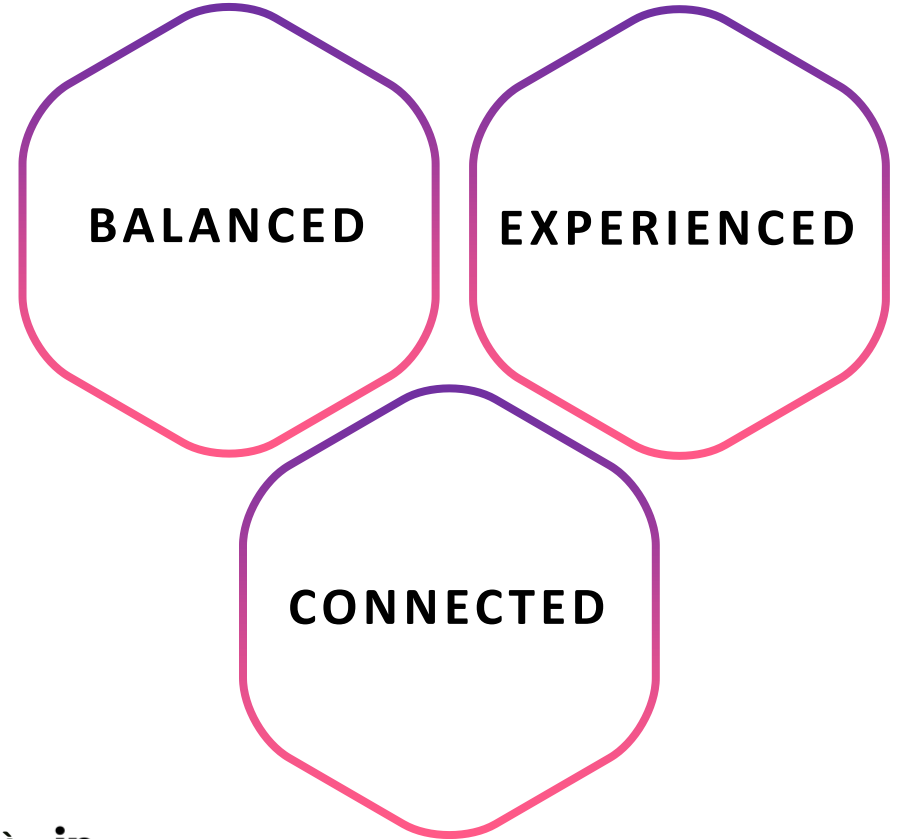
ROGER FERRANDIS [in](#)
CBO / Co-Founder
Business and Sales
Development



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CFO / Co-Founder
Account Auditor
FSI Expert, ECB Reporting



VICENT SEBASTIÀ [in](#)
CTO / Co-Founder
Software Engineer
AWS & AI Expert



REACH



Thank you!