Nimbus: Revolutionizing NPL Management

An innovative machine learning system, revolutionizing NPL management and decision-making
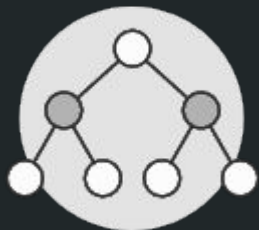
Plug 'n' Play creditworthiness

Democratize credit scoring for the **200+ million** people in Europe who don't have credit history.

€196 bn

Non performing loans (NPLs) across Europe

The problem

Static

Fundamental risk analysis is static

Myopic

Cash flow data and delinquency data are not taken into account in a universal & systematic way

Ineffective

In case of few historical data and/or minimal transactional/credit behavior

Manual

Machine Learning is not taken into account in financial analysis
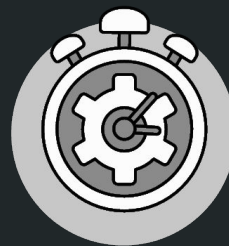
The solution

finclude fi

Augmentation

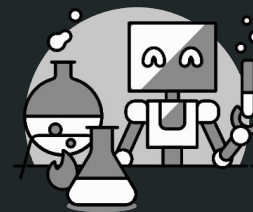Combine fundamental analysis with the value of AI/ML for analysis and safer projections

Bridge the gap

ML can cover for the gaps when fewer historical data are available

Current

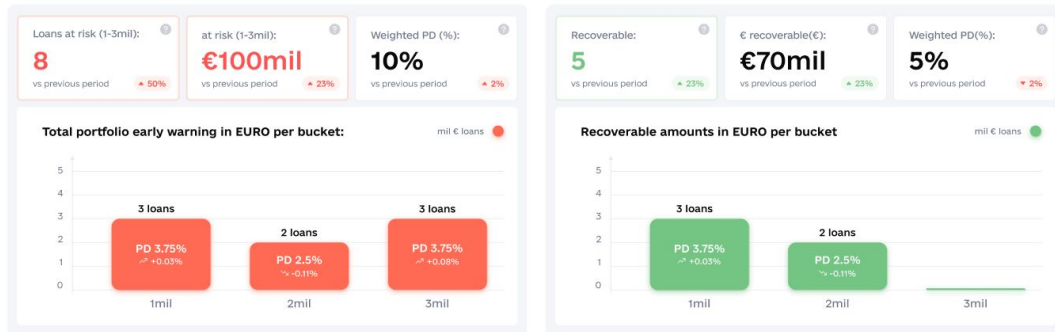Transfer learning keeps financial analysis models constantly updated

Early warning

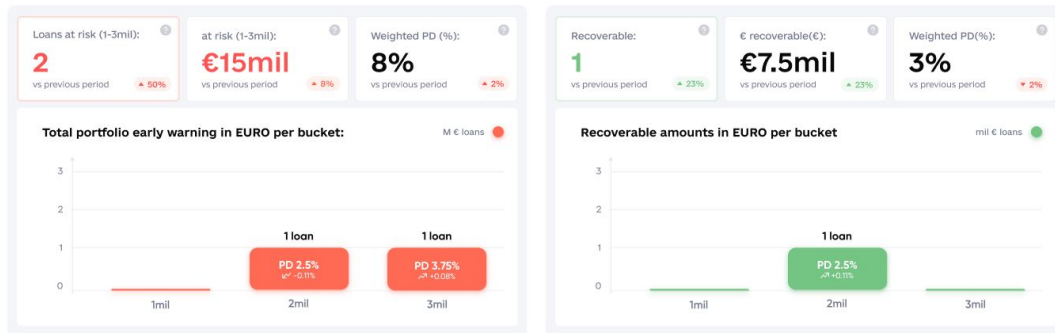Continuous monitoring of credit outcomes

Early Warning Signals

Loans at risk (1-3mil):
8
vs previous period   ▲ 50%

at risk (1-3mil):
€100mil
vs previous period   ▲ 23%

Weighted PD (%):
10%
vs previous period   ▲ 2%

Recoverable:
5
vs previous period   ▲ 23%

€ recoverable(€):
€70mil
vs previous period   ▲ 23%

Weighted PD(%):
5%
vs previous period   ▼ 2%

Total portfolio early warning in EURO per bucket: mil € loans ●

5
4
3
2
1
0

3 loans
PD 3.75%
+0.03%
1mil

2 loans
PD 2.5%
-0.11%
2mil

3 loans
PD 3.75%
+0.08%
3mil

Recoverable amounts in EURO per bucket: mil € loans ●

5
4
3
2
1
0

3 loans
PD 3.75%
+0.03%
1mil

2 loans
PD 2.5%
-0.11%
2mil

3mil

Sector Analysis   [Retail ▾]

Loans at risk (1-3mil):
2
vs previous period   ▲ 50%

at risk (1-3mil):
€15mil
vs previous period   ▲ 8%

Weighted PD (%):
8%
vs previous period   ▲ 2%

Recoverable:
1
vs previous period   ▲ 23%

€ recoverable(€):
€7.5mil
vs previous period   ▲ 23%

Weighted PD(%):
3%
vs previous period   ▼ 2%

Total portfolio early warning in EURO per bucket: M € loans ●

3
2
1
0

1mil

1 loan
PD 2.5%
-0.11%
2mil

1 loan
PD 3.75%
+0.08%
3mil

Recoverable amounts in EURO per bucket: mil € loans ●

3
2
1
0

1mil

1 loan
PD 2.5%
+0.11%
2mil

3mil

📅 View per Bucket

📅 ▾

Bucket 1 <> ▾

• Risk Assessment and Recovery Evaluation

Loans at risk (1-3mil): ❓
25
vs previous period ▲ 50%

at risk (1-3mil): ❓
€280M
vs previous period ▲ 23%

Weighted PD (%): ❓
9.5%
vs previous period ▲ 2%

Recoverable: ❓
22
vs previous period ▲ 23%

€ recoverable(€): ❓
€235M
vs previous period ▲ 23%

Weighted PD(%): ❓
7%
vs previous period ▼ 2%

At risk ▬ PD 9.5% (25 loans)

Recoverable ▬ PD 7% (22 loans)

0   50mil   100mil   150mil   200mil   250mil   300mil   350mil   400mil

🧭 Sector Analysis

📉 Most at risk:
Clothing and shoes reseller

📈 Most recoverable:
Hospitality

Retail
€ 100M

Software
€ 900M

Production
€ 800M

Healthcare
€ 700M

Agriculture
€ 350M

All other
€ 350M

Home | Portfolios | **Companies**

📅 View per Company

ACME SA (Paris, France) ⌄

Liquidity $

0.4
quick ratio

Profitability 📑

0.45%
Net Profit Margin (NP%)

Leverage 🏛

150%
Debt / Equity

Growth 📈

-20%
EBITDA CAGR

% to PD:

7%

Exposure:

€ 7M

Key financial metrics for the company:

Company name:
ACME SA (Paris, France)

Industry:
Shoes manufacturer

Revenue:
€ 8M

EBITDA:
€ 1.6M

Net Debt:
€ 15M

Total Assets:
€ 28.3M

Total Equity:
€11.3M

Net Profit:
€36K

Number of loans:
3

📊 Peers Analysis

$ Liquidity:

Quick Ratio:
1.2

Free Cash Flow:
€15M

Working Capital:
€20M

📑 Profitability:

Gross Profit Margin (GPM):
35%

EBITDA Margin:
15%

Net Profit Margin (NPM):
8%

🏛 Leverage:

Debt to Equity:
50%

Short Term Debt / Total liabilities:
65%

Interest Expense/EBIT:
30%

📈 Growth:

Revenue growth (or CAGR):
15%

EBITDA growth (or CAGR):
12%

Net Profit growth (or CAGR):
7%

Key NPL markets

finclude **fi**

7.5%   **6.82%**   **3.51%**   **3.31%**   **3.15%**

Expand existing relationships with local Servicers,
Credit Scoring providers & Banking SW vendors
beyond consumer credit

finclude fi

B2B SaaS offering:

Monthly fee for access to platform **plus** **usage fee** based on number of loans/portfolios assessed/monitored

Our team

Seasoned experts cracked credit assessment challenge and now tackling NPLs

Yiannis Giokas

20y+ Experience
Cybersecurity Expert
Data Scientist
Entrepreneur with **1 EXIT**
MBA, MSc. Data Analytics

Ioanna Stanegloudi

20y+ Experience
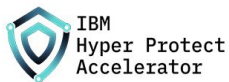Risk Expert
Banking Professional
Management Consultant
MBA

Michalis Papasymeon

10y+ Experience
Data Engineer
Software Engineer
Data Architect
MSc. Data Science

Panayotis Papoutsis

7y+ Experience
Data Scientist
PhD. Statistics & ML
MSc. Stats & Data Science
MSc. Maths & Applications

Paying Customers

finclude fi

iCG infoCREDIT GROUP

Cyprus
Reference check
for Retail use

natech FINANCIAL SOFTWARE

Greece
PFM for Regional
Banks

M

Greece
Reference check
for Retail use

New Digital Bank

Greece

New Micro-Financing

Greece

Major Insurance Company

Greece

ΚΣΙΑ ΚΥΠΡΙΑΚΟΣ ΣΥΝΔΕΣΜΟΣ ΙΔΙΟΚΤΗΤΩΝ ΑΚΙΝΗΤΩΝ

Cyprus
Landlords
Association

eCredit the #1 trustworthy credit solution

Greece
Mortgage
Brokerage

Electroline

Cyprus
Large Retailer

Major Utility Company

Greece

Thank you

Contact us: founders@finclude.ai