

Advanced Analytics

Empowering value creation
through advanced analytics



What are CRIF Advanced Analytics?

CRIF brings together a distinctive combination of industry expertise, risk management experience and a proven track record in **Advanced Analytics**. This combination empowers value creation through efficient data management and modeling.

CRIF delivers expertise in relevant regulations, industry insights, specialist data management skills, and extensive experience in **Advanced Analytics** in terms of climate-related risks, ESG, business growth, fraud prevention, credit risk mitigation, anti-money laundering, pricing sophistication, forecasting and location intelligence, among others.

Main Features of CRIF Advanced Analytics?

- **Proprietary ML** and AI algorithm
- **External data** integration
- **Data validation** and aggregation
- **Portfolio** enrichment
- **Data** model
- **Cloud** native
- **Dynamic** dashboards

Key Performance Indicators

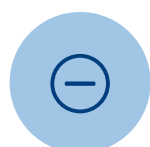
+15% | More high-risk exposures managed in advance

-8% | Reduction in cost of risk

-20% | Risk for automated decisions

+250bps | GINI index improvement for SME Retail segment

Why use CRIF Advanced Analytics?



Reduction in risk for new business



Reduction in manual reviews



Reduction in cost of risk with alternative data



Increased recovery rate



Reduction in RWA density



Decrease in ECL



Full climate risk coverage compliant with key regulations