



Data Analytics Products

Transform Data Into Decisions
Empowering Growth Through Analytics

Transform Data Into Decisions: Empowering Growth Through Analytics

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Data Analytics Products

CINET's Digital Interactive Analytics revolutionize the way businesses harness market intelligence. These powerful tools deliver real-time, actionable insights, enabling financial institutions to grow their market share, cross-sell services, and manage risks with confidence. Decision-makers can easily explore and analyze critical financial and credit metrics, with each module tailored to meet specific business needs. The data comes from 76 subscribers, including banks, financial institutions, investment firms, finance and leasing companies, automotive businesses, and more.

From high-level overviews to granular analyses, our Digital Interactive Screens enable you to:

- Cross-sell your products by identifying eligible customers in your portfolio.
- Benchmark performance of your organization against the local market.
- Gain real-time insights to respond quickly to market changes.
- Identify performance and credit risk trends with precision.
- Integrate seamlessly with existing systems (CRM, Lead Management System) for a cohesive ecosystem.
- Open opportunities to perform simulations and sensitivity analysis on different dimensions and trends.

Position yourself to drive growth, reduce risk, and improve operational efficiency across your organization.

Consumer Analytics Target Audience



Value:

- **Actionable Intelligence:** Identify cross selling opportunities, create leads and support growth strategies.
- **Holistic Insights:** Gain access to comprehensive financial data.
- **Risk Watchlist:** Identifying and screening accounts proactively.
- **Efficiency:** Streamline credit approvals with instant, reliable data.

Customer Success Story

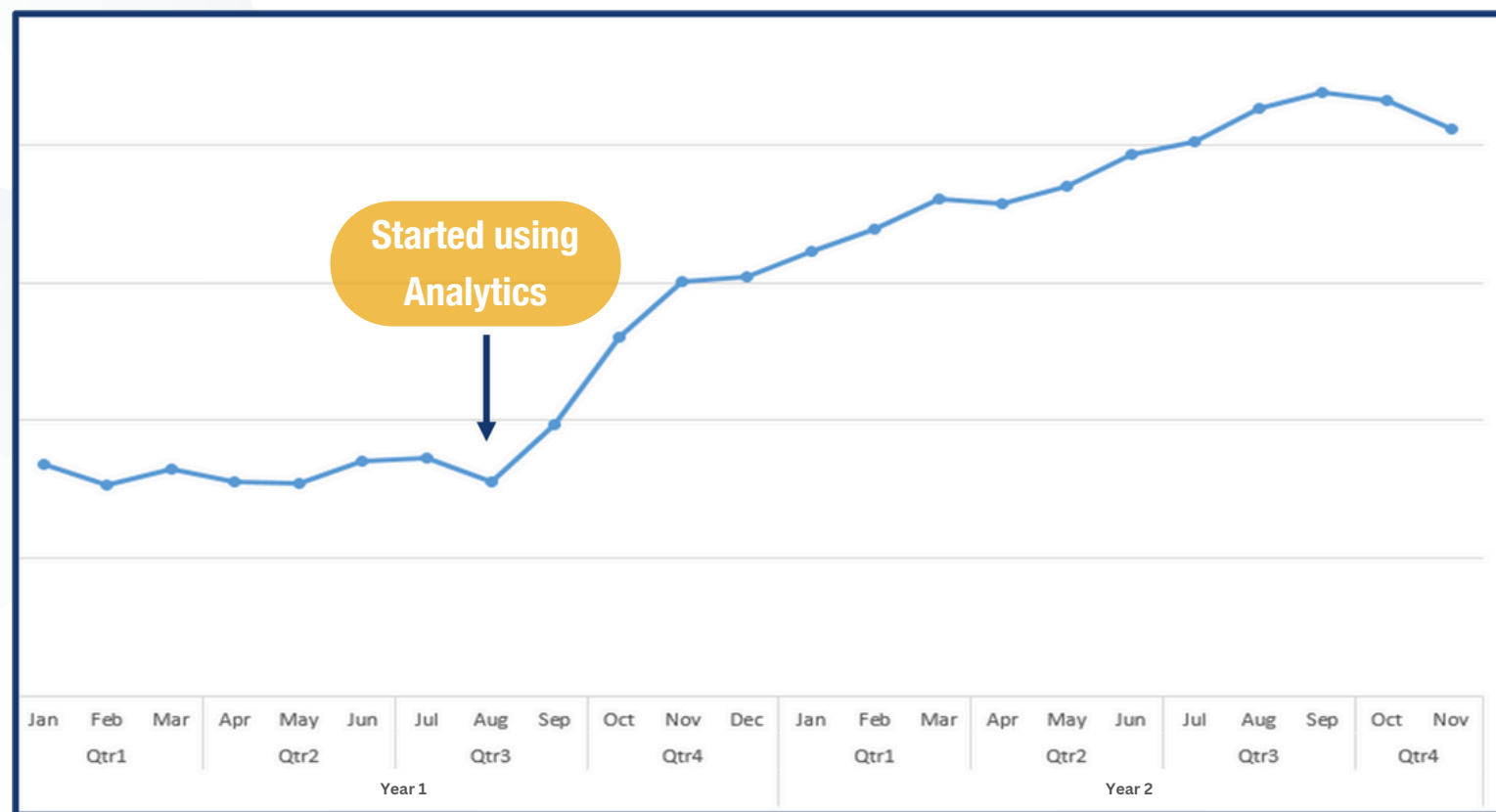
Client Profile Islamic Bank

Module Consumer Analytics

Classification Early Adopter

Delivered Value

- Increased Market Share
- Optimized Customer Acquisition Costs

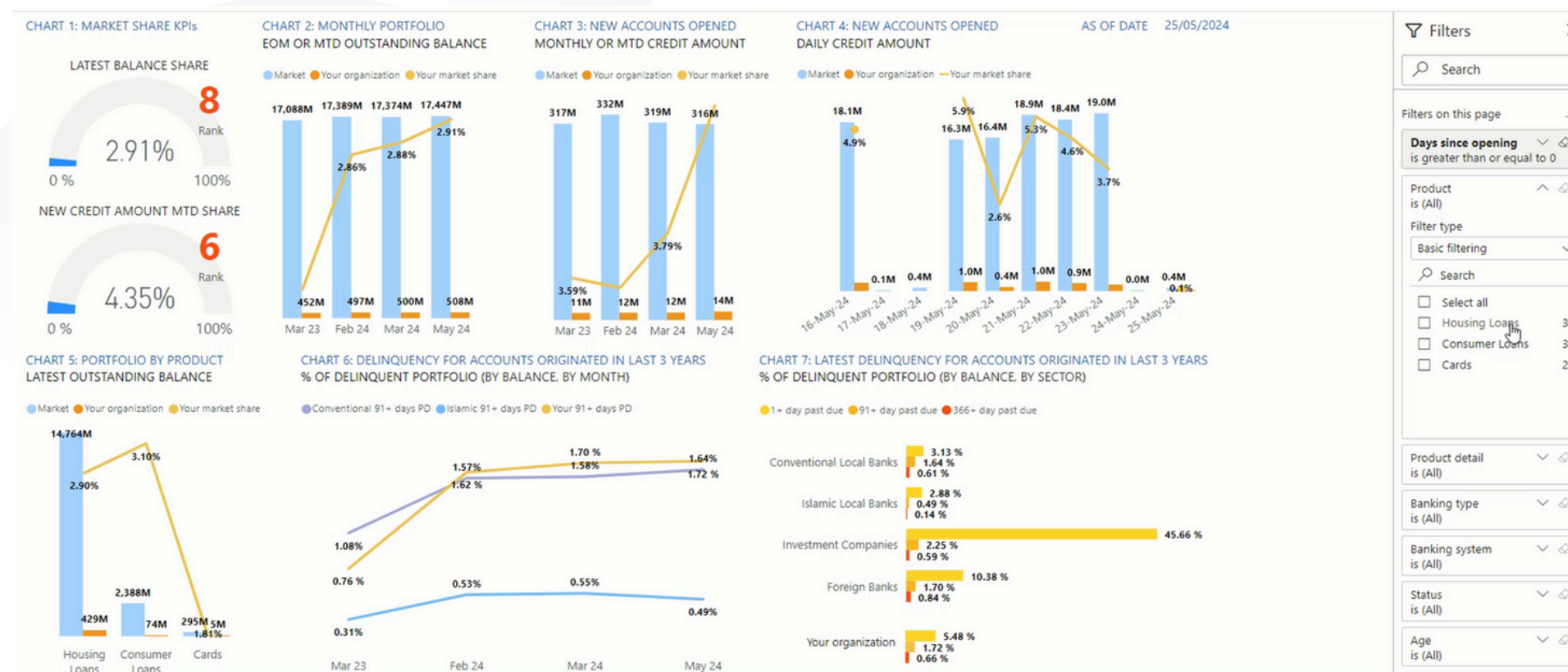


Business Impact

As an active user of consumer analytics, this local bank sharply grew their market share and acquired significant additional market share using data and analytics to inform their targeted sales and market acquisition campaigns, increasing conversion rate and optimizing customer acquisition costs.

360° Performance Snapshot

Gain a high-level benchmark analysis of key business metrics like performance, delinquency, and collateral coverage. Compare your data against the local market with the **ability to filter by Product, Banking Type, Account Status, Age, Nationality, Monthly Income, and Gender. Tailored insights for smarter decision-making.**

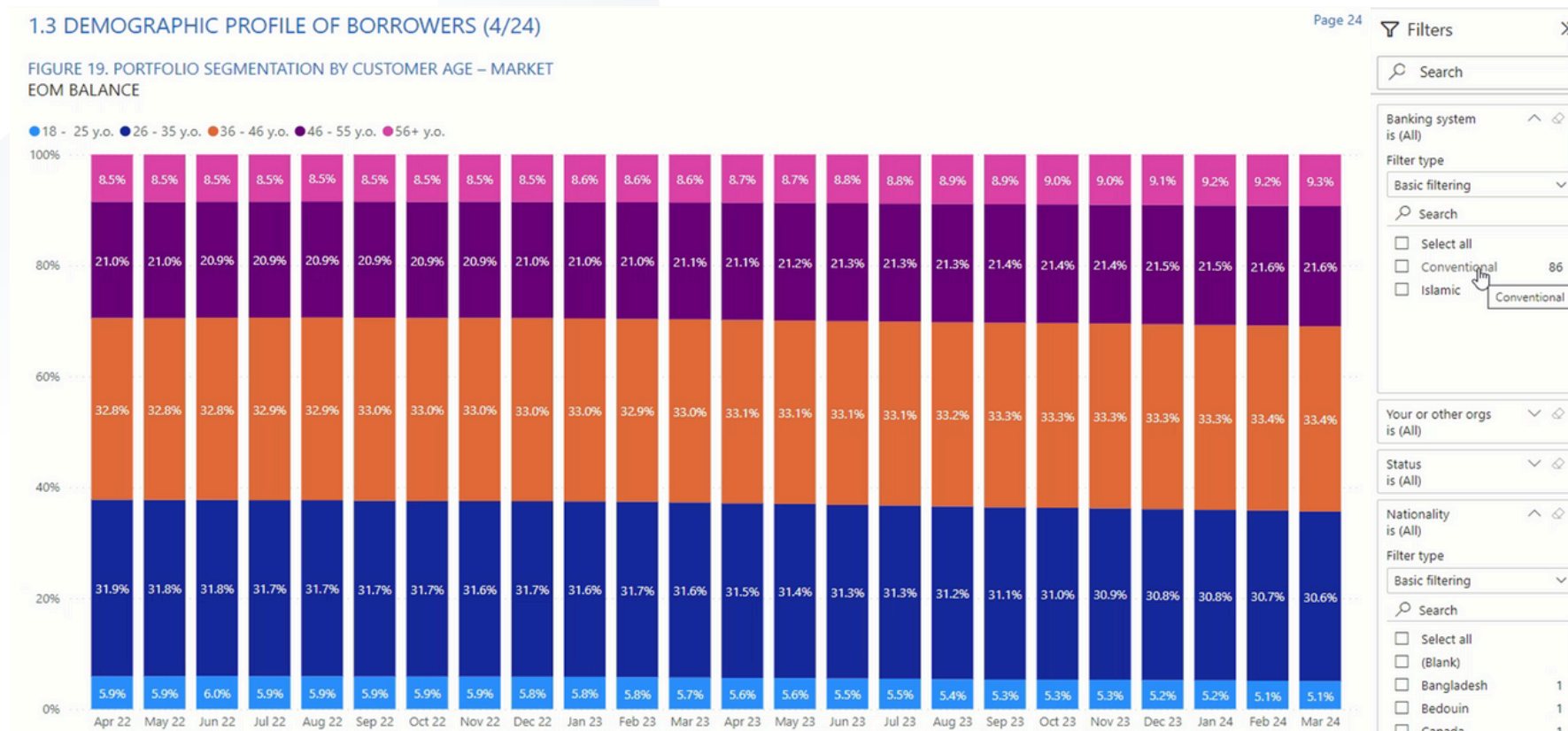


Data-driven insights that:

- Enable strategic decisions into holistic view.
- Improves operational efficiency and credit performance.
- Identify cross-selling opportunities and credit portfolio efficiency.
- Monitors industry performance of credit trends and benchmark.

Segmented insights from the Performance Dashboard

Analyze account origination trends and demographics with real-time insights with the ability to segment data, enabling a dive deep into specific sub-segments to **optimize demographic analysis and uncover acquisition patterns.**

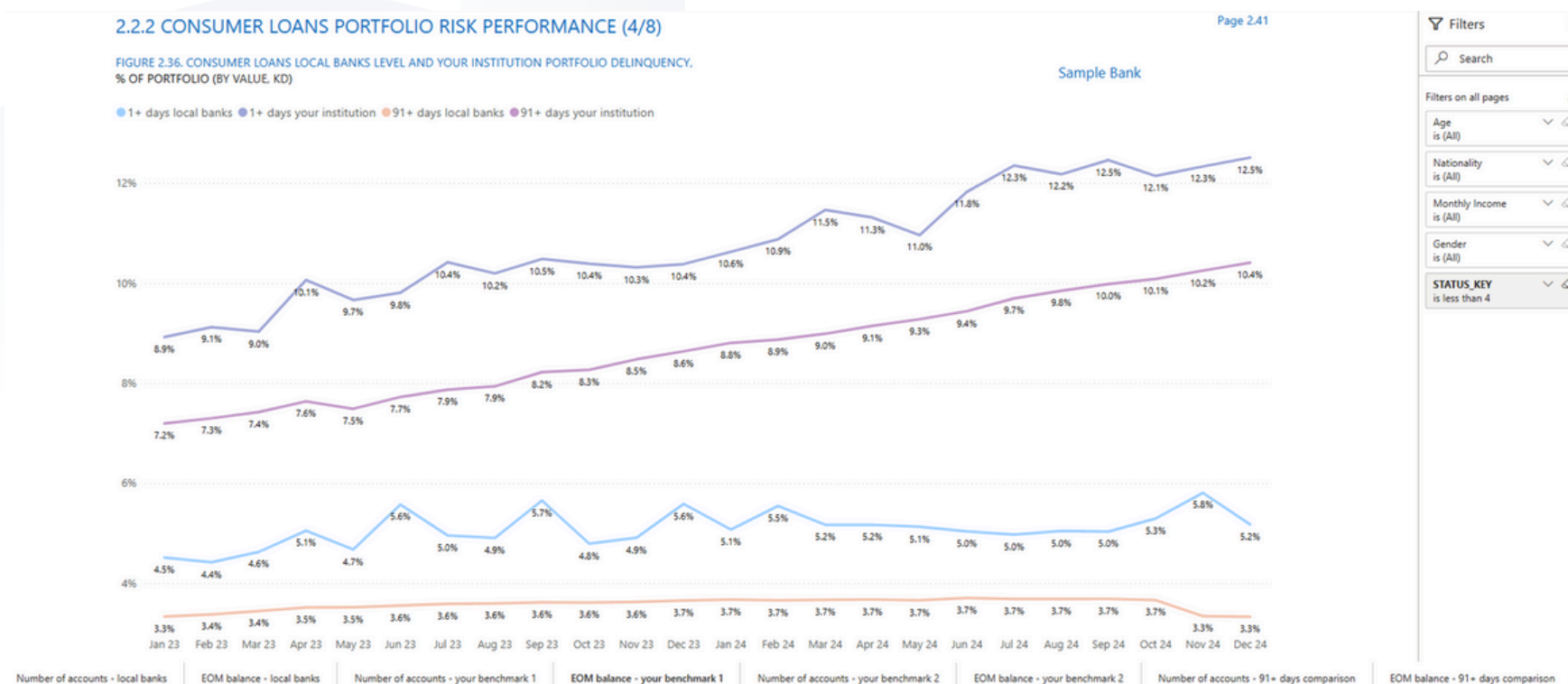


Data-driven insights that:

- Enables detailed exploration into specific customer sub-segments to uncover patterns.
- Optimized target leads for growth and retention.
- Drives product portfolio positioning and credit product concentration strategic planning.
- Monitor demographic portfolio trends in different dimensions.

Snapshots from the Risk and Recovery Dashboard

Track and analyze delinquency trends with over 100 interactive screens, offering a 24-month historical view. Explore days past due, product and lending trends, **delinquency by origination time, benchmark collection, insights on loss-given collection, and customer demographic breakdowns.**



Data-driven insights that:

- Insights on days past due, lending trends, loss-given collection, and customer demographics.
- Identifies areas for potential improvement in collections, allowing financial institutions to address delinquency before it escalates.
- Highlights credit risk and delinquency trends to improve credit approval efficiency controls.
- Analyze credit risk effectively by monitoring delinquency trends and overdue accounts in detail.

Cross-Sell Navigator Dashboard

Unlock cross-sell and upsell opportunities with a dynamic dashboard that identifies eligible customers in your portfolio. **Key insights include loan buyout potential, card utilization**, and housing loan opportunities, with customizable filters like repayment-to-income ratio, legal status, and demographic details.

CUSTOMER PORTFOLIO

CUSTOMER PORTFOLIO

Loan Buyout

Loan Cross/up-sale

Hous Loan Kw up to 45y

Cons Loan Kw up to 45y

Crđ utl 80%+ Kw up to 45y

Card upsale

Civil ID	Repay to Income	Retired	Legal Accs Cnt	Hous L loans avail	Hous L 30% others	Hous L 30% your	Cons L avail	Cons L 30% others	Cons L 30% your	Cr Card Lim Avail	Mkt Cr Card Lim	National	Age	Income	Gender	Payments	Mar Hous Bal	Mar Cons Bal	Mar Card Bal	Mar Family Bal	Mar Oper Bal
27.	37%		0	8,623	44,211	0	6,923	18,077	0	1,802	2,500	Kuwait	52	5,728	Male	2,141	61,377	18,077	2,180	0	
26i	12%		0	26,364	31,762	0	11,487	6,647	0	9,900	100	Kuwait	56	9,757	Male	1,161	31,762	13,513	2,712	11,874	
25i	14%	Yes	0	13,794	309	0	6,145	0	0	1,505	0	Kuwait	65	798	Female	114	309	0	0	4,129	
27.	40%		0	132	0	38,044	59	6,029	0	14	0	Saudi Arabia	51	2,258	Male	902	64,801	6,029	12	0	
28	31%		0	20,878	17,164	0	9,300	1,610	0	2,278	600	Kuwait	43	2,057	Male	633	17,164	1,610	0	0	
27i	26%		0	26,378	0	0	11,750	6,860	0	2,878	0	Kuwait	54	1,672	Male	429	25,600	6,860	0	0	
27.	25%		0	18,756	38,387	0	12,789	0	0	3,132	0	Kuwait	51	1,765	Male	445	51,244	0	1,256	0	
27	20%		0	41,602	0	335	12,202	9,257	0	4,538	0	Kuwait	53	1,938	Male	397	335	12,798	0	0	
25i	40%		0	484	22,153	0	216	0	0	53	0	Qatar	65	1,051	Female	416	22,153	0	30	0	
26i	35%		0	10,912	0	2,794	4,861	6,444	0	1,190	0	Saudi Arabia	56	2,193	Male	778	41,960	6,444	75	0	
26.	7%		0	70,000	0	0	21,158	3,842	0	10,000	0	Kuwait	60	3,500	Female	250	0	3,842	1,345	0	
25i	28%	Yes	0	3,586	0	0	1,597	4,655	0	391	0	Kuwait	67	1,342	Male	370	0	4,655	0	14,409	
25i	29%	Yes	0	1,694	0	2,920	755	1,833	0	185	0	Kuwait	67	1,458	Male	422	2,920	8,037	0	8,958	
25i	18%	Yes	0	36,223	0	0	16,136	2,700	0	3,952	4,660	Kuwait	69	2,751	Male	496	0	2,700	2,551	0	
26i	37%		0	9,240	0	0	4,116	10,834	0	1,008	0	Kuwait	59	2,400	Male	876	51,279	10,834	0	0	
25i	26%	Yes	0	5,049	0	0	2,249	3,365	0	551	0	Kuwait	68	1,113	Male	288	0	3,365	153	4,548	
26i	36%		0	12,122	0	397	5,400	3,204	1,628	1,322	2,000	Saudi Arabia	64	2,528	Male	901	397	4,832	1,810	0	

Filters

Search

Filters on this page

Retired Status is (All)

Age is (All)

Nationality is (All)

Monthly Income is (All)

Filter typeBasic filtering

Search

☐ Select all

☐ (Blank)

☐ 0000-0250

☐ 0251-0500

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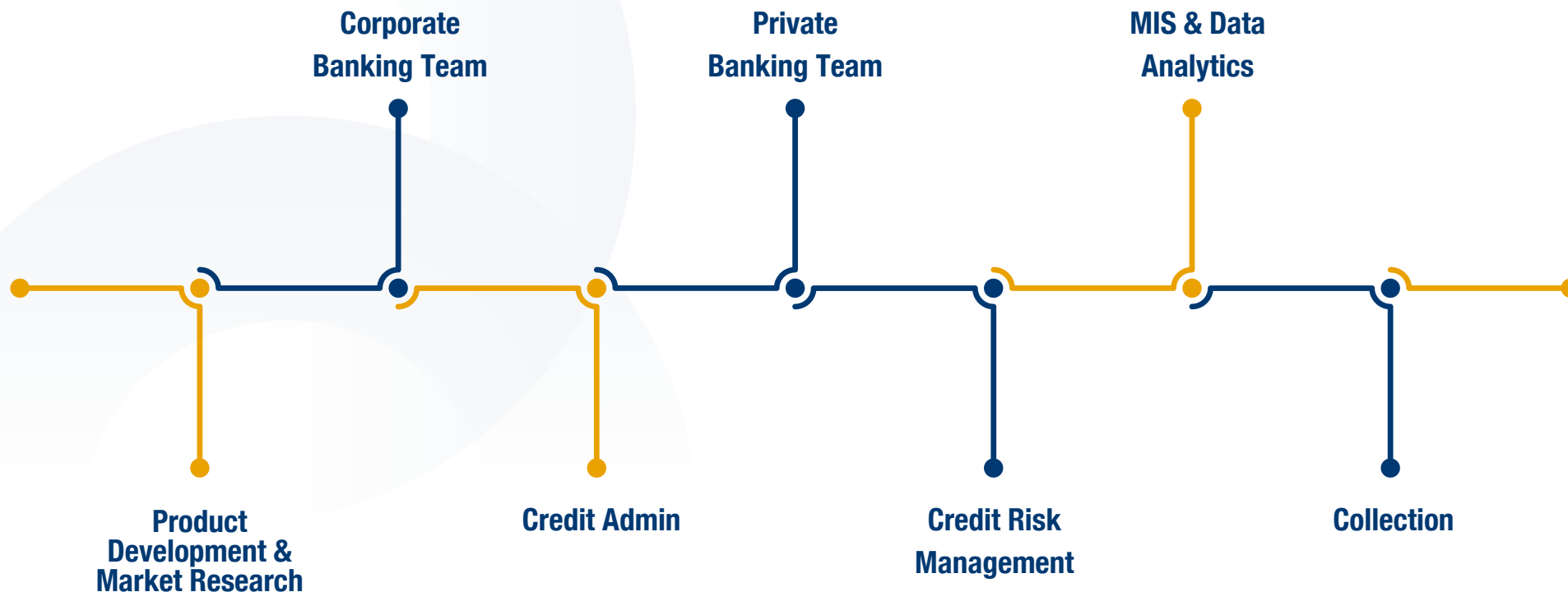
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Gender is (All)

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Commercial Analytics Target Audience



Value:

- **Actionable Intelligence:** Use advanced analytics to support growth strategies.
- **Holistic Insights:** Gain access to comprehensive financial data.
- **Risk Watchlist:** Identifying and screening accounts proactively.
- **Efficiency:** Streamline credit approvals with instant, reliable data.

Commercial Analytics Success Story

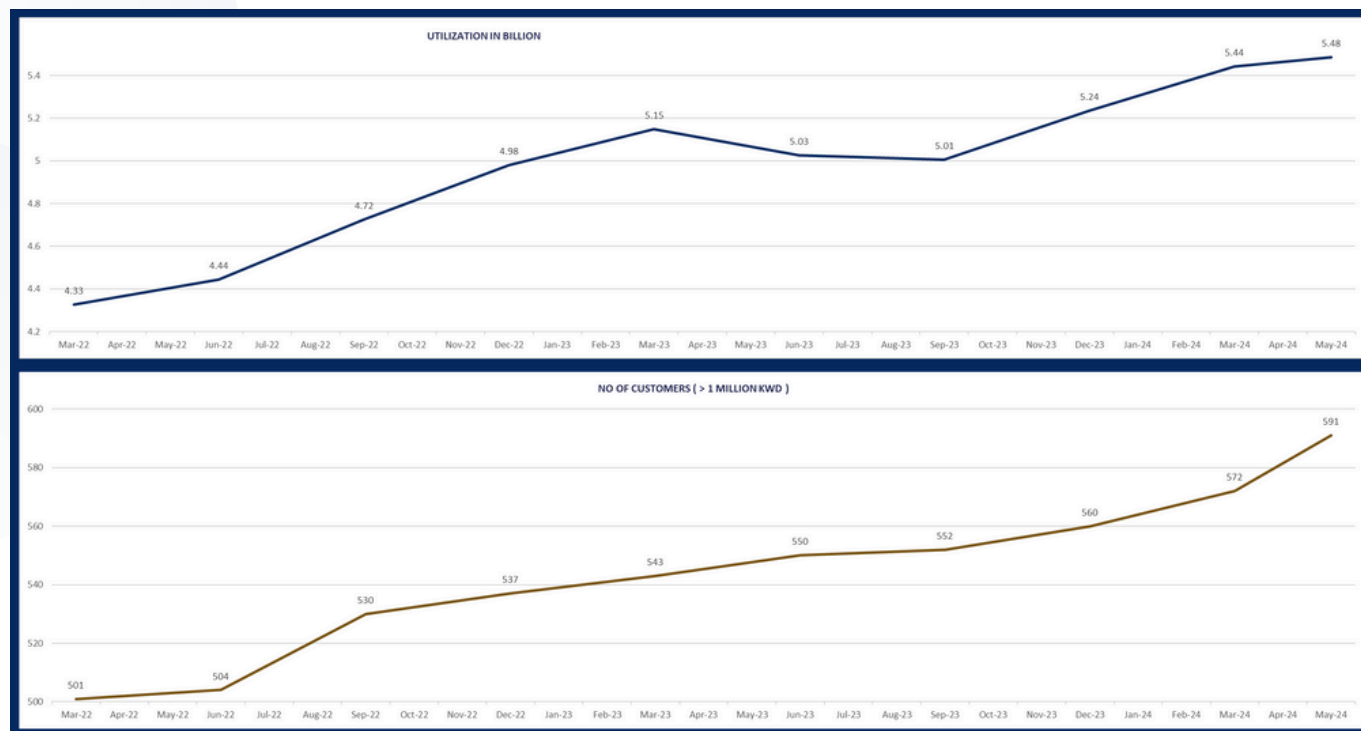
Client Profile Conventional Bank

Module Commercial Analytics

Classification Early Adopter

Delivered Value

- Adding 90 customers (above 1 million).
- 40% increase in growth rate compared to overall conventional growth



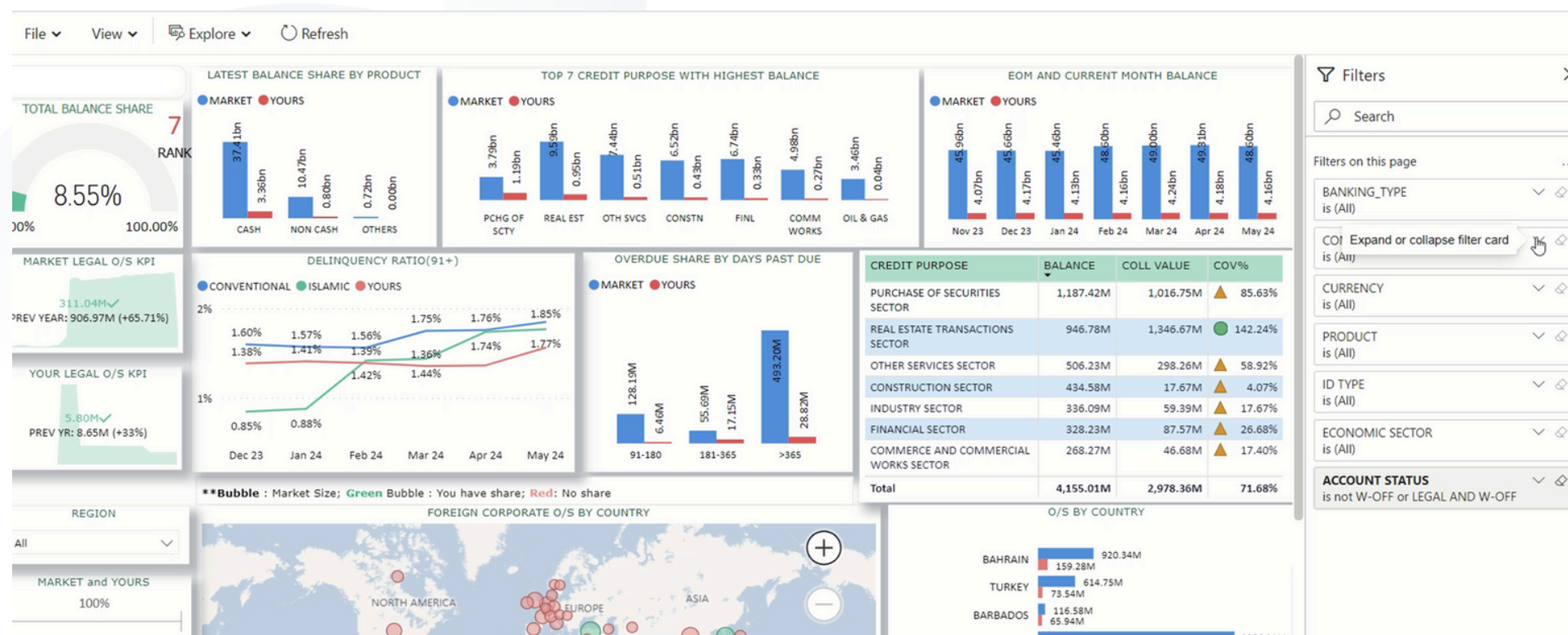
Business Impact

The client (the lender) was faced with a decreasing growth rate. Example: Year-on-Year growth rate in 2021 was -1.31%.

Upon subscription to CINET analytical platform, the client integrated the data with their internal software to target leads from the market to improve credit capitalization, resulting in steady growth.

360° Performance Snapshot

Get a high-level view of key metrics like delinquency rates, collateral coverage, and foreign corporate portfolios. **Benchmark your data against market standards, with insights on top customers based on utilization, credit limits, overdue amounts, and write-offs.**

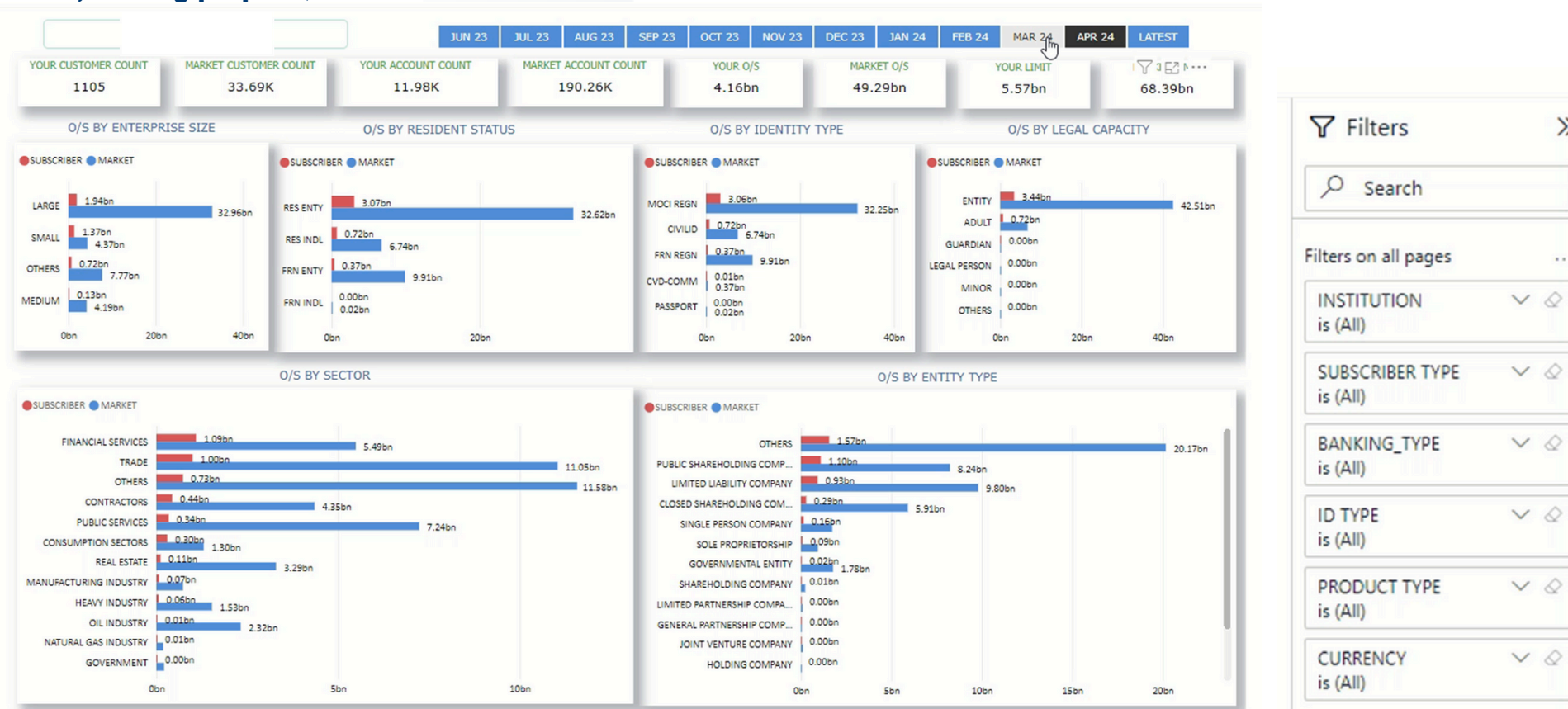


Data-driven insights that:

- Enhance credit decision-making with a high-level overview of key metrics.
- Ranks high-value customers and optimize portfolio utilization strategies.
- Deliver actionable insights by benchmarking corporate portfolios and customer performance against market standards.
- Monitor industry trends and benchmarking position with your organization.

Performance Dashboard

Track portfolio performance and growth with detailed insights segmented by currency, cash vs. non-cash portfolios, company type, sector, lending purpose, and more.



Data-driven insights that:

- Drive portfolio growth by aligning performance with market trends and local industry benchmarks.
- Leverage granular segmentation to uncover opportunities across currency, sectors, and lending purposes.
- Optimize portfolio structure with insights into cash vs. non-cash performance metrics.
- Monitor your position against market trends to drive informed growth strategies.

Commercial Risk Analytics

Analyze portfolio risks with detailed delinquency data, including overdue accounts, legal statuses, and write-offs. **Benchmark your credit risk profile against the market, monitor trends by tenure, currency, company segmentation, and collateral coverage.**

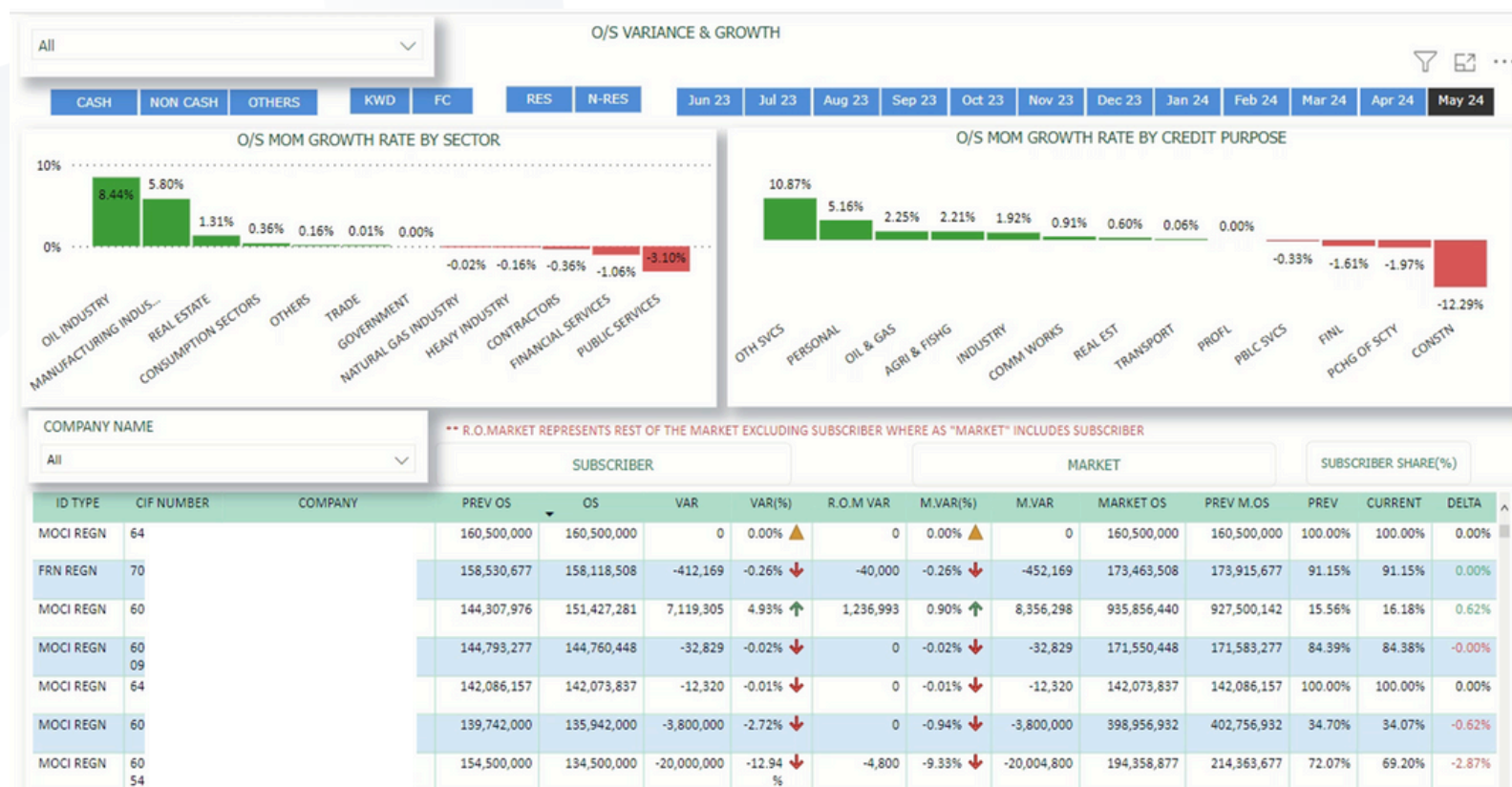


Data-driven insights that:

- Analyze credit risk effectively by utilizing delinquency trends and overdue accounts in detail.
- Benchmark and monitor your credit risk profile against market trends to drive growth.
- Strengthen portfolio resilience with advanced insights into legal statuses and collateral coverage.
- Provide market credit value in different dimensions and trends.

Corporate Customer Value Dashboard

Gain deep insights into your customer portfolio, **comparing your data with market trends**. Features include customer portfolio summaries, market vs. your organization benchmarking, and detailed growth analysis.

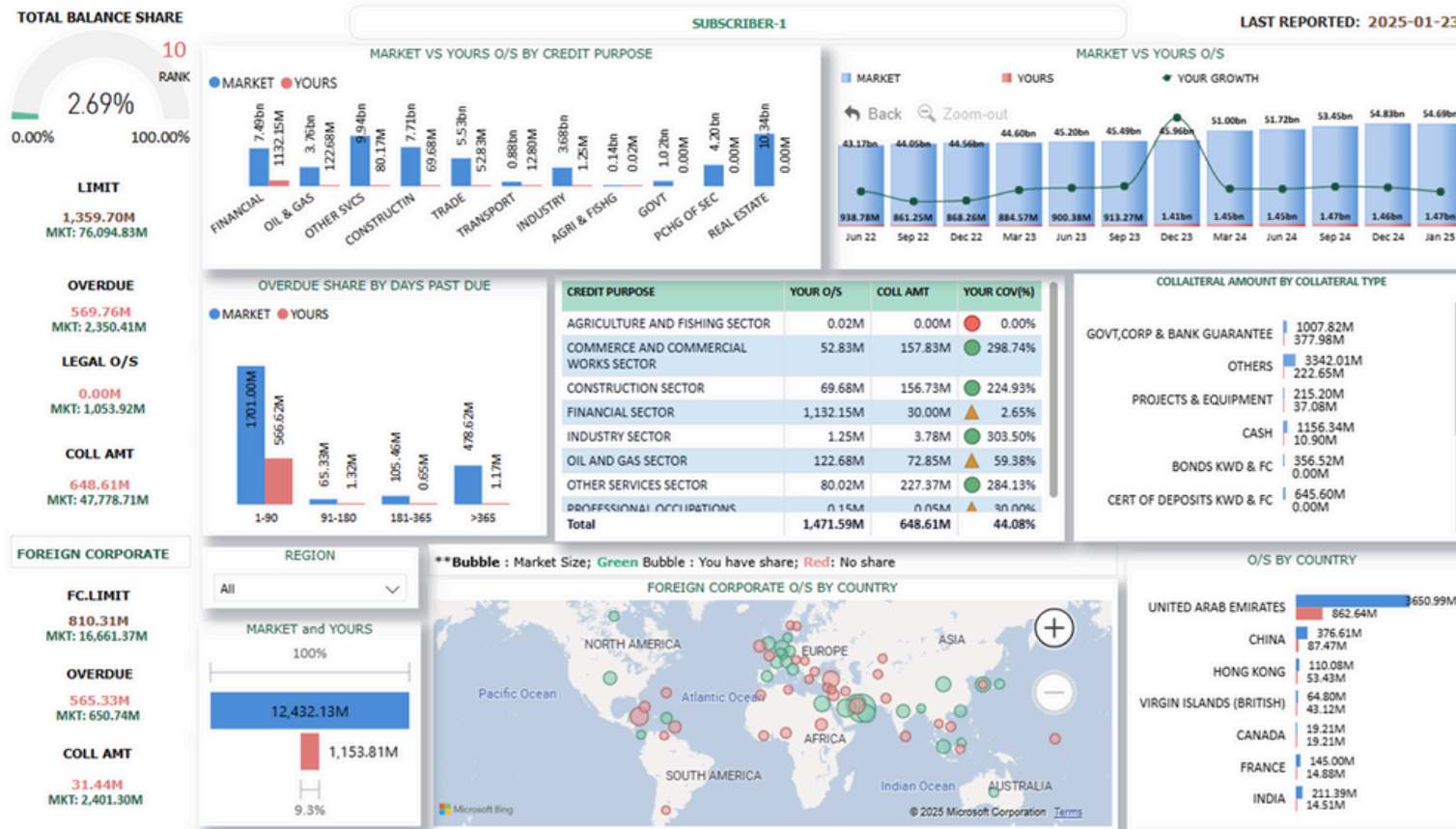


Data-driven insights that:

- Enhance customer value with deep portfolio insights and competitive benchmarking.
- Support growth initiatives by identifying untapped opportunities within customer segments.
- Shape your acquisition and credit concentration strategy with market trends to maximize returns.
- Compares your borrower's credit outstanding and total credit outstanding with other lenders.

Commercial Advanced Analytics

Unlock advanced capabilities for deeper insights with consolidated features from all previous modules, including customized offerings.



Data-driven insights that:

- Empower strategic decision-making with a holistic view of portfolio performance and market dynamics.
- Maximize profitability with consolidated insights into rates, collateral types, and outstanding balances.
- Proactively identify growth and risk mitigation opportunities through year-to-date tracking and variance analysis.
- Create opportunities and drive the books by returns.

About CINET

At CINET we take pride in being the pioneering credit information provider in Kuwait. Our mission is to deliver comprehensive credit information solutions by gathering, analyzing, and utilizing credit data. Moreover, building on its strong foundation, CINET is poised to strengthen its market position and advance the financial landscape through the development of innovative products and services, while expanding its local and international partnerships to achieve its strategic goals

With a portfolio of over 76 data providers, including local and international banks, financial institutions, and investment firms, we empower businesses to make informed credit decisions. CINET ensures that businesses can make informed financial decisions by delivering cutting-edge solutions tailored to the Kuwaiti market, backed by reliable, accurate, and up-to-date credit information.

Transform Your Decision Making Today

Explore CINET's full suite of products to unlock new opportunities for your growth and take control in your credit risk management and financial analytics.

Contact us at businessdev@cinet.com.kw to learn more and schedule a personalized demo.