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Empowering the Future

Leveraging Technology to Enhance Commercial Lending Decisions with Insights and Inclusivity



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Current Landscape of Small Business Credit Scoring

Credit Scores

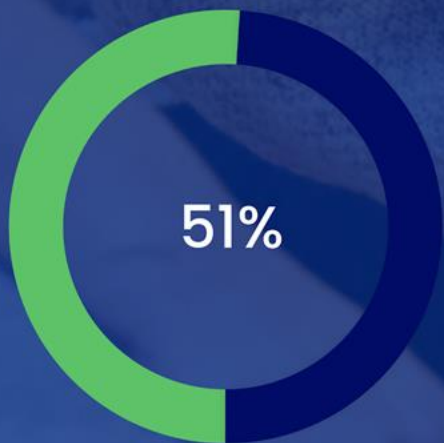
- Payment History
- Credit Utilization
- Debt

Bank Statements

- 3-5 Years
- Assets + Collateral
- Industry Benchmarking

Tax Returns

- 3+ Years
- Income
- Debt Service



of US small businesses are owned by people **older than 55.**



of America's 12 million privately owned businesses are expected to change hands in the **next 10-15 years.**



Small Business Growth

21.76 million

small businesses were created in the last 5 years.

99.99%

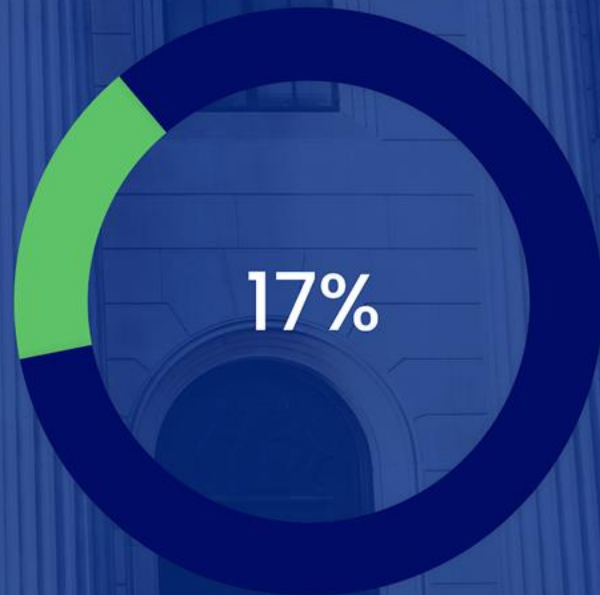
of all firms in the U.S. are small businesses.

43.5%

of GDP is accounted for by small businesses.

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SMB clients account for
\$150 billion in annual revenue
for the U.S. banking industry.



Without proper financial resources and access to capital, there's a **huge opportunity loss** in small business.

Strategies for Non-Traditional SMB Credit Scoring

Available Data

- Cash flow
- Transaction History
- Customer Behavior

Alternative Sources

- Online Reviews
- Social Media + Web Traffic
- Back-Office Tooling

Technology

- Data collection
- Large dataset analysis
- AI Learning Models

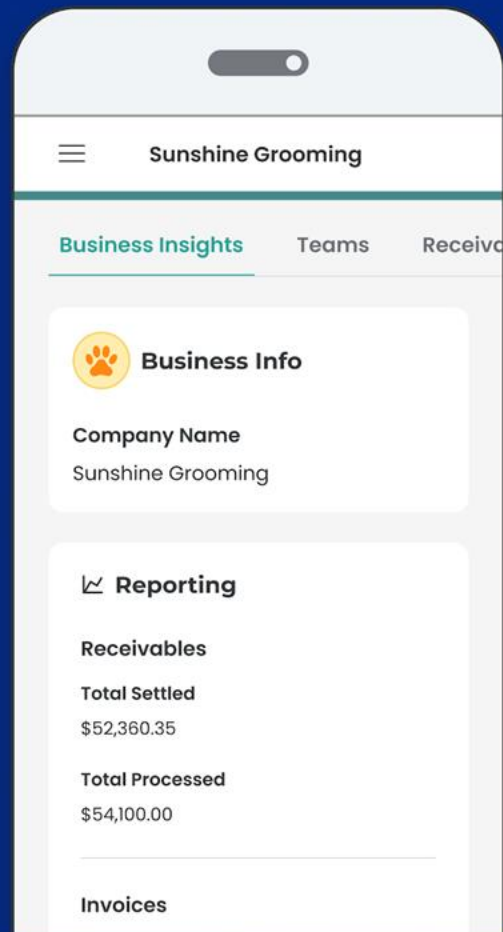


Alternative Data

Finli's SMB Health Insights

- Invoicing Volume
- Customer Growth Rate
- Quality of Payers

Assess borrower creditworthiness through real-time data and insights.



A photograph of three women in a professional office environment. The woman on the left is wearing a light-colored turtleneck sweater and is smiling. The woman in the center is wearing a light-colored blazer and glasses, also smiling. The woman on the right is partially visible, wearing a light-colored blazer. The background shows a desk with a laptop and a bulletin board with sticky notes. The entire image has a blue overlay.

How is your institution supporting and including **small + micro businesses?**

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A stylized white paper airplane is positioned as if flying through the letter 'i' of 'pitch'. It is surrounded by three curved lines in blue, teal, and green, suggesting motion or a trajectory.

Bank Innovation Pitch Contest

Dec. 3-5, 2024 | Virtual

Registration opens October 15th, 2024

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Finally, Finli.

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