BIK OPEN API – PRODUCTS PERSPECTIVE

Andrzej Zduńczyk

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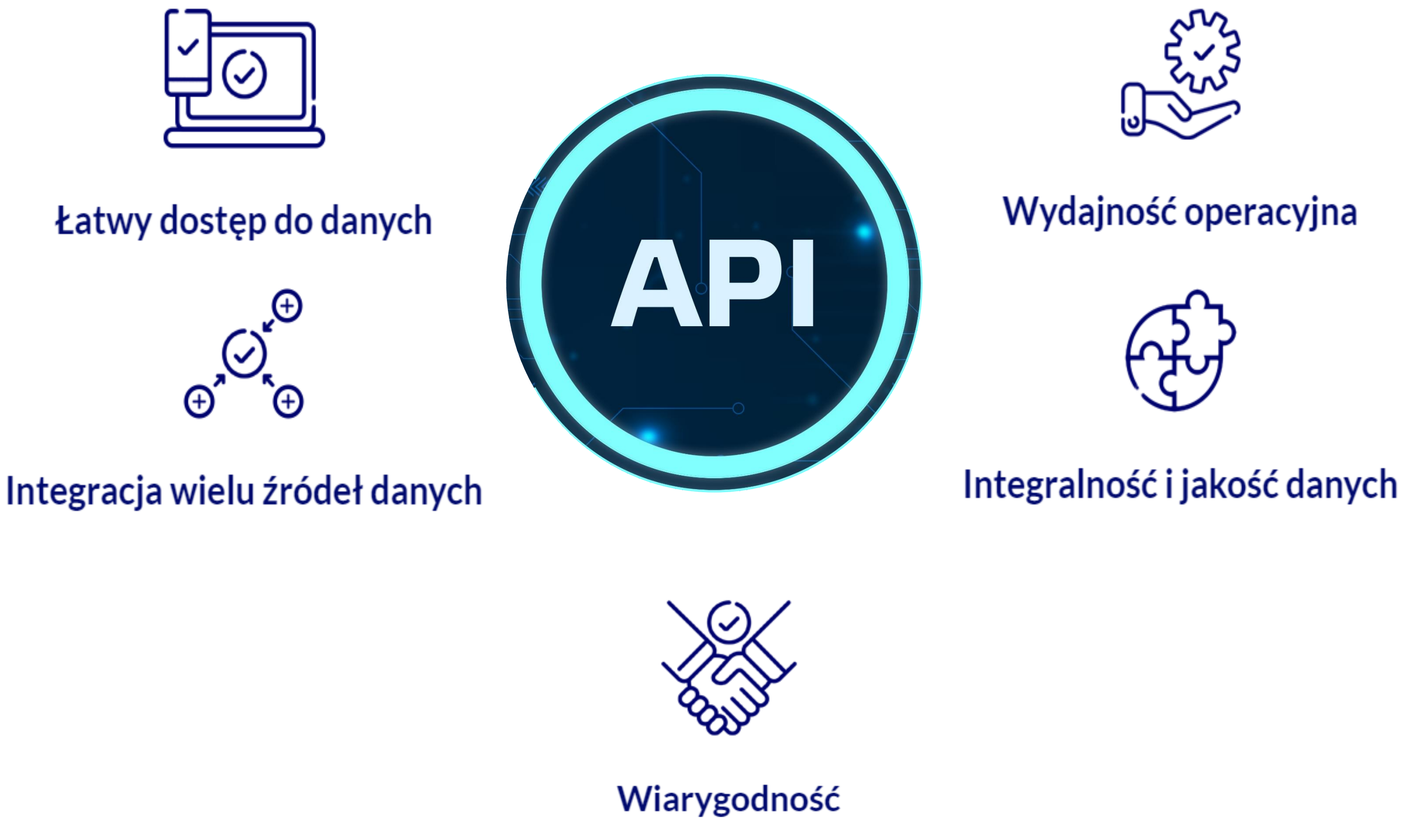
BIK OPEN API – PILOTAGE

First initiative under the BIK HUB Programme



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Partners

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Data geolocation

Data aggregation for aggregates at a distance of **100/250/500m**

Distance from the polled area in meters

141	112	100	112	141
112	71	50	71	112
100	50	0	50	100
112	71	50	71	112
141	112	100	112	141

100 m

Polled and aggregated point/area
Aggregated point/area
Non-aggregated point/area

354	320	292	269	255	250	255	269	292	320	354
320	283	250	224	206	200	206	224	250	283	320
292	250	212	180	158	150	158	180	212	250	292
269	224	180	141	112	100	112	141	180	224	269
255	206	158	112	71	50	71	112	158	206	255
250	200	150	100	50	0	50	100	150	200	250
255	206	158	112	71	50	71	112	158	206	255
269	224	180	141	112	100	112	141	180	224	269
292	250	212	180	158	150	158	180	212	250	292
320	283	250	224	206	200	206	224	250	283	320
354	320	292	269	255	250	255	269	292	320	354

250 m

707	673	640	610	583	559	539	522	510	502	500	502	510	522	539	559	583	610	640	673	707
673	636	602	570	541	515	492	474	461	453	450	453	461	474	492	515	541	570	602	636	673
640	602	566	532	500	472	447	427	412	403	400	403	412	427	447	472	500	532	566	602	640
610	570	532	495	461	430	403	381	364	354	350	354	364	381	403	430	461	495	532	570	610
583	541	500	461	424	391	361	335	316	304	300	304	316	335	361	391	424	461	500	541	583
559	515	472	430	391	354	320	292	269	255	250	255	269	292	320	354	391	430	472	515	559
539	492	447	403	361	320	283	250	224	206	200	206	224	250	283	320	361	403	447	492	539
522	474	427	381	335	292	250	212	180	158	150	158	180	212	250	292	335	381	427	474	522
510	461	412	364	316	269	224	180	141	112	100	112	141	180	224	269	316	364	412	461	510
502	453	403	354	304	255	206	158	112	71	50	71	112	158	206	255	304	354	403	453	502
500	450	400	350	300	250	200	150	100	50	0	50	100	150	200	250	300	350	400	450	500
502	453	403	354	304	255	206	158	112	71	50	71	112	158	206	255	304	354	403	453	502
510	461	412	364	316	269	224	180	141	112	100	112	141	180	224	269	316	364	412	461	510
522	474	427	381	335	292	250	212	180	158	150	158	180	212	250	292	335	381	427	474	522
539	492	447	403	361	320	283	250	224	206	200	206	224	250	283	320	361	403	447	492	539
559	515	472	430	391	354	320	292	269	255	250	255	269	292	320	354	391	430	472	515	559
583	541	500	461	424	391	361	335	316	304	300	304	316	335	361	391	424	461	500	541	583
610	570	532	495	461	430	403	381	364	354	350	354	364	381	403	430	461	495	532	570	610
640	602	566	532	500	472	447	427	412	403	400	403	412	427	447	472	500	532	566	602	640
673	636	602	570	541	515	492	474	461	453	450	453	461	474	492	515	541	570	602	636	673
707	673	640	610	583	559	539	522	510	502	500	502	510	522	539	559	583	610	640	673	707

500 m

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BIK OPEN API – PILOTAGE

Everything You Always Wanted to Know About... Łódź* (*But Were Afraid to Ask)

- Area
- Real estates
- Business entities
- Inhabitants

*) Only statistical data,
not containing personal data

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Everything You Always Wanted to Know About... Łódź* (*But Were Afraid to Ask)

Area:

- **Topography,** e.g. type of land, % of developed/forest area, development: types/number of buildings, building permits acc. to the category
- **POI** – e.g. categories: education, entertainment, HORECA, shop, transport, office, health
- **Distances to POIs/infrastructure facilities**
- **Air quality**
- **Hot spots**
- **Security&safety**, e.g. theft/robbery/road accidents

*) Only statistical data, not containing personal data

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BIK OPEN API – PILOTAGE

Everything You Always Wanted to Know About... Łódź* (*But Were Afraid to Ask)

Real estates:

- Transaction prices
- Offer prices
- Rental prices

*) Only statistical data,
not containing personal data

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BIK OPEN API – PILOTAGE

Everything You Always Wanted to Know About... Łódź* (*But Were Afraid to Ask)

Business entities:

- **KRS**
- **REGON**
- **CEiDG**

Registration data/company search

- **BIG InfoMonitor** (company verification – is/is not in arrears)
- **Statistics,** e.g. the number of CEiDG activities established by years/by sections active/inactive, number of KRS companies

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Everything You Always Wanted to Know About... Łódź* (*But Were Afraid to Ask)

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Inhabitants:

- **Credit statistics (GeoStats)** – dimensions: bank/loan/overall sector; type of liability; number; value; growth rate; DPD 90+; Number of borrowers, average: debt, age, scoring
- **GeoScore** – scoring for a respective area
- **Demography** – e.g. the number of: households, women/men (including age groups), employed people
- **Purchasing power** – e.g. food, health, clothing, furniture, household appliances, watches and jewellery, transportation, connection, recreation and culture
- **Consumption expenditure** – altogether/by categories, e.g. food, health, recreation, education, restaurants and hotels, cigarettes/alcohol
- **Moving around** – e.g. distance night/day zone, average number of trips to another voivodeship / more than 100km / abroad
- **Interests** – e.g. % of interested in sports, health, automotive, art, MMA, fashion
- **Behaviour** – e.g. percentage of: online buyers, active sports doers, using dating applications, Android/IOS users, visiting fast food, petrol stations, night clubs, SPA

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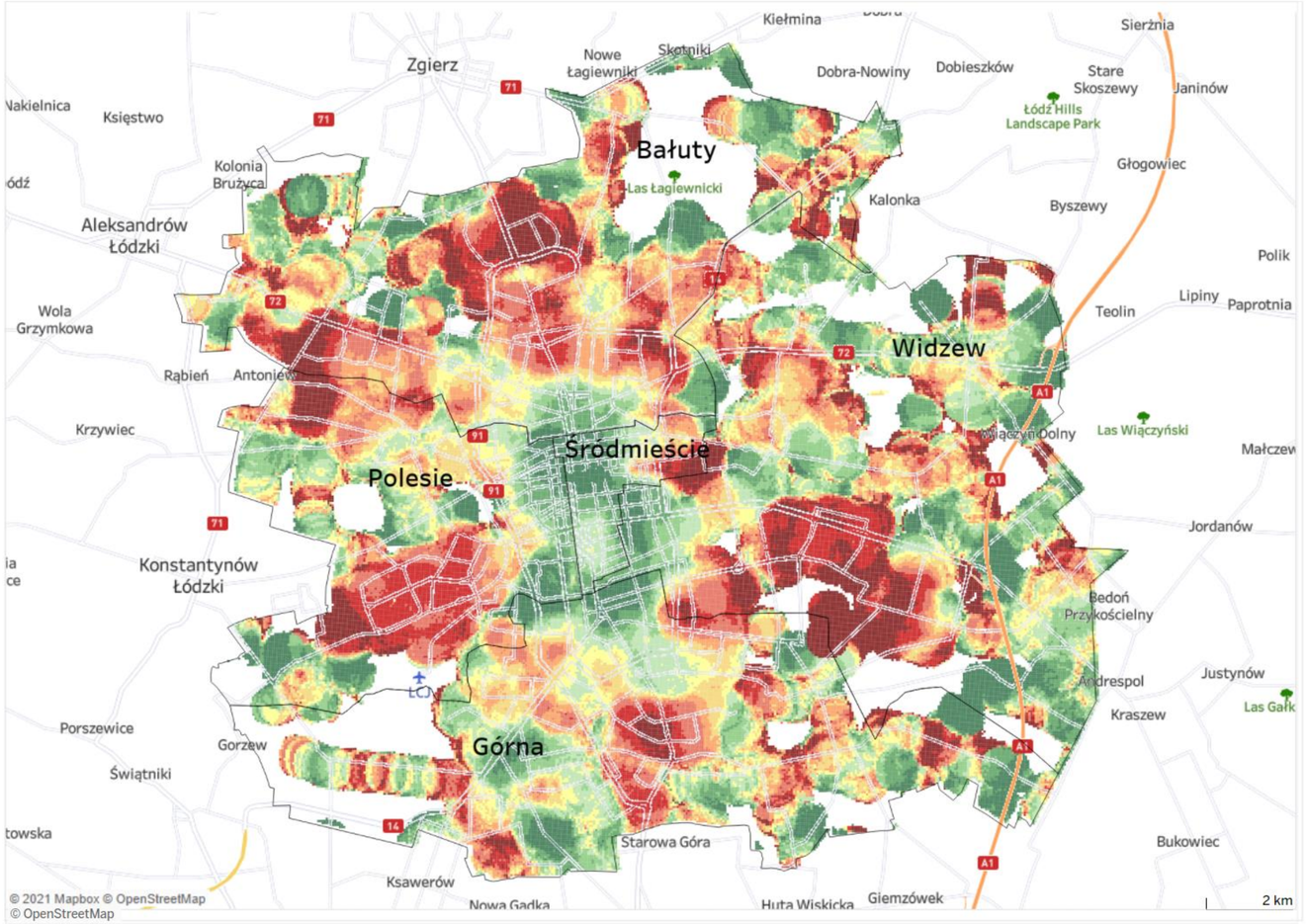
BIK OPEN API – pilotage

AREA STATISTICS **GeoStats**

średni scoring kredytobiorców w portfelu dla obszaru o promieniu 500m



Produkt

dowolny produkt

Miara

średni scoring kredytobiorców w portfelu

286,0 -	576,0
576,1 -	584,6
584,7 -	590,0
590,1 -	593,7
593,8 -	596,9
597,0 -	599,8
599,9 -	602,8
602,9 -	606,1
606,2 -	609,6
609,7 -	711,0

Statystyka dla Łodzi

		dowolny produkt
Klient	liczba kredytobiorców	307 150,00
	średni scoring kredytobiorców w portfelu	597,97
	średni scoring kredytobiorców zaciagających zobo..	528,04
	średni wiek kredytobiorców zaciagających zobowi..	39,77
	średni wiek kredytobiorcy w portfelu	51,62
	średnie zadłużenie klienta (w tys.zł)	44,82
	udział kredytobiorców wśród mieszkańców 20+ [%]	47,32
Portfel	udział portfela 90+ wartościowo [%]	7,37
	wartość portfela kredytowego (w tys.zł)	13 767 278,67
Sprzedaż	sprzedaż w okresie 1-3 M wartościowo (w tys.zł)	1 037 872,08
	dynamika r/r sprzedaży 1-3 M wartościowo [%]	55,45
	sprzedaż w okresie 1-3 M liczbowo (w szt.)	59 532,17
	dynamika r/r sprzedaży 1-3 M liczbowo [%]	22,24
	sprzedaż w okresie 4-6 M wartościowo (w tys.zł)	1 008 579,78
	dynamika r/r sprzedaży 4-6 M wartościowo [%]	60,60
	sprzedaż w okresie 4-6 M liczbowo (w szt.)	53 142,33
	dynamika r/r sprzedaży 4-6 M liczbowo [%]	44,31
	średnia kwota 1-3 M (w tys.zł)	17,43
	dynamika r/r średniej kwoty 1-3 M [%]	26,83
	średnia kwota 4-6 M (w tys.zł)	18,98
	dynamika r/r średniej kwoty 4-6 M [%]	12,57

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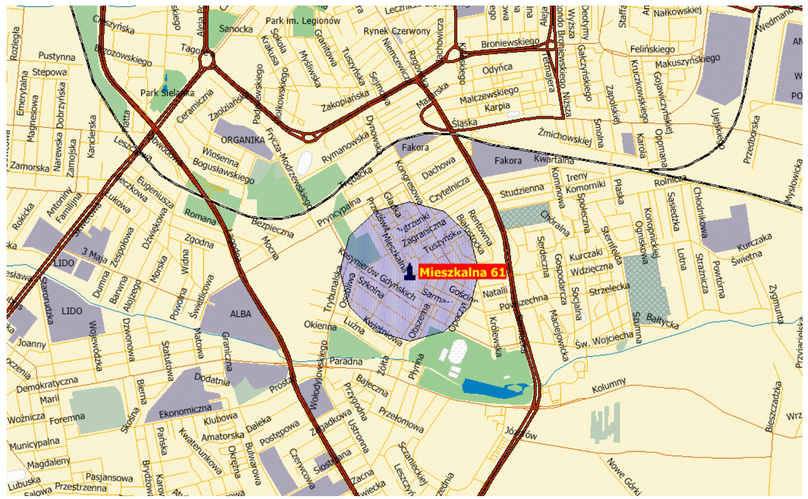
What should be the location of the sports shop/business?

What are we looking for:

- The radius of the area of 500m
- The area brings together a lot of people who are active in sports and are interested in sport and health
- Lots of multi-family buildings
- Far away to chain sports stores

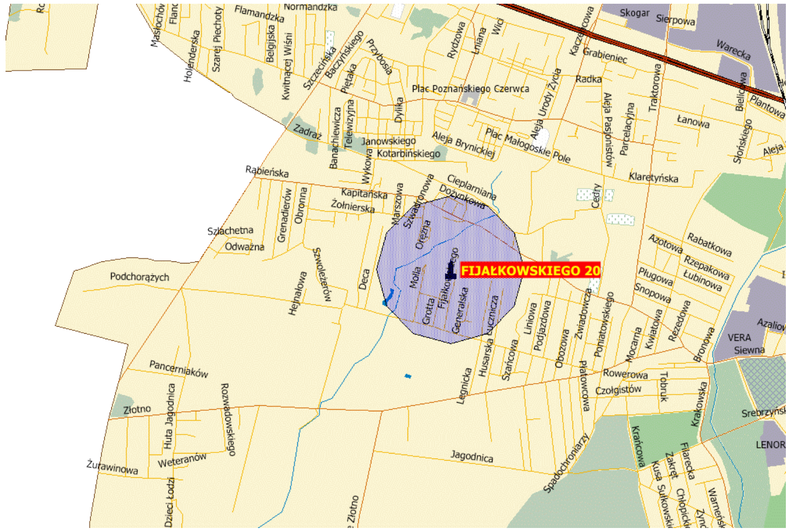

Mieszkalna 61
Park im. Legionów
Rynek Czerwony
Sanocka
Broniewskiego
Odyńca
Małczewskiego
Karpia
Śląska
Fakora
Kwiatowa
Dachowa
Studzienna
Ceramiczna
Zakopiańska
Rymanowska
Wiosenna
Bogusławskiego
ORGANIKA
Romana
Bezpieczna
Prymcyjalna
Czytelnicza
Reformacka
Turystyczna
Zagraniczna
Kurczaki
Wdzięczna
Strzelecka
Kościelna
Natalii
Okienna
Luźna
Paradna
Złota
Prima
Bałeczna
Przełomowa
Kolumny
Św. Wojciecha
Bałtycka
Szamma
Kościelska
Macierzyńska
Królewska
Gospodarska
Sprzedaży
Kurczaka
Świetna
Strzelnicka
Odnowicielska
Komornicka
Komfortowa
Społeczna
Ireny
Płaska
Rolnicza
Chodnikowa
Sąsiedzka
Lotna
Strzelnicza
Pomorska
Żyzna
Przyjemna
Nowe Górki
Jeziorowa
Przyjemna
Przyjemna
Przyjemna

BIK OPEN API – PILOTAGE

Where is the target for good borrowers?

What are we looking for:

- The radius of the area of 500m
- High average cash loan amount
- Good CR3 (BIK) scoring
- Low loss ratio on loans (DPD 90+)
- High consumer spending
- High net income
- Large share of online shoppers



Selected area with a radius of 500m from

ul. Fijałkowskiego 20

Average cash loan amount	**37.5K**
CR3 (BIK) Scoring	**74**
Loss ratio on loans (DPD 90+)	**0.1%**
Consumer spending/person	**1.6K**
Net income/person	**2.3K**
Share of online shoppers	**67%**
Distance to a parcel pick-up station	**400 m**

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Where should the ad/billboard with the ad of a car be placed?

What are we looking for:

- The radius of the area of 500m
- The area brings together lots of drivers
- Close to a sports facility
- Close to a petrol station

Selected area with a radius of 500m from

ul. Norwida 7

Share of drivers	**37%**
Distance to a sports facility	**99 m**
Distance to a petrol station	**650 m**
Share of those interested in automotive	**9%**
Geoscore BIK scoring	**85**

Distance to:

Chain store – supermarket	**610**
Distance to a chain store – discount food store	**590**

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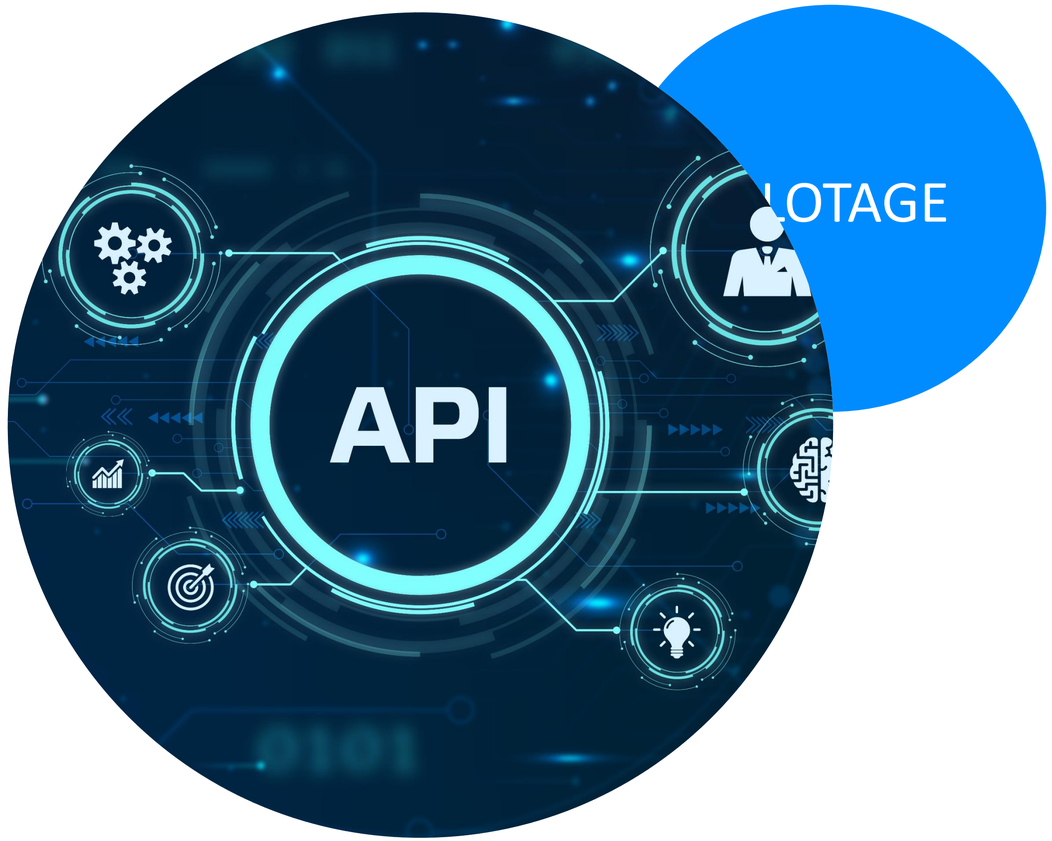
BIK OPEN API – PILOTAGE

What? When? To whom? For how much?

- Duration: 3 months
- For entities interested in creating new solutions based on data from BIK Open API
- More than 500 types of data
- Support of BIK experts
- Free access



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