

# Internships and Applied Projects 2025/26

**Location:** UK / Austria / Netherlands / Italy / Greece preferred — Remote within UK/EU

**Company:** Accuria Ltd.

Internships are available starting from **September 2025**, with flexible start dates up until **June 2026**. Students may also use one of the listed internship topics as part of their academic work, including applied bachelor's or master's theses. Internships are **paid** and typically last **three months**, although alternative arrangements can be discussed. Work is primarily **remote**, with the option to occasionally visit our offices in **London, Milan, or Innsbruck**.

Applicants should select up to three projects in order of preference and submit their CV and motivation letter to [careers@accuria.com](mailto:careers@accuria.com). For more information on Accuria Ltd and past and current research activities visit [www.accuria.com](http://www.accuria.com).

## About Accuria

Accuria is an innovative fintech marketplace and analytics platform specialising in the trading of performing and non-performing loan portfolios across Europe.

We develop and maintain a suite of web applications covering:

- AI-driven data analysis and financial due diligence
- ETL and data warehousing
- Valuation and reporting
- An online marketplace enabling end-to-end deal management

Our solutions are used by banks, investors, and funds to analyse, trade, and manage credit portfolios, securitisations, debt funds, covered bonds, and conduits.

👉 Learn more: [www.accuria.com](http://www.accuria.com)

<b>Accuria Ltd</b> <b>Internship Projects</b> <b>2025/2026</b>		<b>Reply to: <a href="mailto:careers@accuria.com">careers@accuria.com</a>.</b> <b>For more info: <a href="https://accuria.com">accuria.com</a></b>
Project Name	Project Type	Description
Project 1: Data processing and reporting pipelines	Back end development for automated and semi-automated data processing including the use of AI tools	Students will support the development and management of our manual, semi-automated and fully automated data and reporting pipelines for loan portfolio and securitisation data. Students will work at the intersection of data engineering, analytics, and AI-driven automation, contributing to backend development projects. Students should have experience in Python or R and should be familiar with AI coding tools and GitHub. This internship is suitable for students in any quantitative field with strong coding skills and an interest in finance.
Project 2: Detailed testing and evaluation framework development of an existing AI agent for data analysis.	Enhance the test and evals framework for an existing AI agent for data analysis, mapping and validation.	Students will support the ongoing development of the Accuria AI Data Agent by an enhanced test and evals framework to improve quality and replicability of agentic workflows. Students will work at the intersection of data engineering, analytics, and AI-driven automation, contributing both to backend and full-stack development projects. Students should have experience in Python and should be familiar with AI coding tools and agentic AI frameworks. This internship is suitable for students in computer science, econometrics or other quantitative fields with strong coding skills and an interest in finance and AI.
Project 3: Enhancing a proprietary AI agent to conduct loan due diligence	Improving an agentic AI process to conduct financial due diligence on documents provided during due diligence of loan sales.	In this project, the intern will be given access to Accuria's AI agent for data and document analysis and will be asked to contribute to problems covering document classification, OCR, data extraction, data templates and automatic validation, document and data tape validation with human in the loop quality checks. Students must have worked in Python on complex data and document analysis projects, must be familiar with AI coding tools, and preferably have worked with one or more agentic frameworks before. This internship is suitable for students in computer science or econometrics with strong coding skills and an interest in AI.

Project 4: Predictive analytics of optimal loan restructuring	Algorithmic optimisation of payment plans and restructured loans for borrowers in distress.	Accuria values non-performing loans using discounted cash flow analysis. Private individuals and companies often have the capacity to make some regular payments which differ from the original loan payment schedule. This project is about designing and implementing a production ready algorithm which determines the regular payment amount while meeting a number of boundary conditions and optimisation criteria (maximising net present value for the lender or targeting a minimum NPV, meeting affordability criteria etc, minimising the chance of a second default etc). Candidates must have coding experience in Python or R and must be familiar with AI coding tools. Familiarity with optimisation problems and discounted cash flow analysis is an advantage. This internship is suitable for students in economics, econometrics or finance with strong coding skills.
Project 5: Predictive analytics and bank balance sheet optimisation of EU banks using asset sales and securitisation.	Algorithmic optimisation of bank balance sheets using standardised bank disclosures.	Interns are expected to extend prior work on internal bank balance sheets and implement an optimisation algorithm based on standardised EU bank disclosures. Students may need to enrich the standardised data with external data sources from the Accuria DataHub or external data sources. Students will be asked to improve an existing R code base for such optimisation and adjust for specific data models and the regulatory regime for large EU based banks. Interns are expected to have experience in R (preferred) or Python and should be familiar with AI coding tools. This internship is suitable for students in economics, econometrics or finance with strong coding skills.
Project 6: Predictive analytics and cash flow forecast for commercial real estate loans and CMBS.	Create a structural (bottom up) credit risk model and cash flow forecasting tool for commercial real estate loans.	Based on existing forecast and valuation tools from Accuria, students are expected to improve and extend the financial models for commercial real estate loans. Interns will be given real loan data for construction loans and income generating loans with the view to forecast construction progress and tenant cash flows under different stress scenarios to improve existing rating, valuation and stress testing models. Models work at the tenant, property, borrower, loan and securitisation level. Students should have experience in Python or R and should be familiar with AI coding tools. A familiarity with credit risk models, other financial models, and discounted cash flow analysis is an advantage. This internship is suitable for students in economics,

		econometrics or finance with strong coding skills.
Project 7: Cash flow forecasts and optimisation of new loan origination processes for revolving securitisation transactions.	Create an algorithm to model newly originated loans and their optimal selection for the funding through revolving securitisation transactions.	Based on existing forecast and valuation tools from Accuria, students are expected to improve and extend the financial models to manage the loan production pipelines of banks, debt funds and non-bank lenders who use securitisation as a funding or risk transfer tool. Interns will be given real loan data and securitisation details with the view to generate hypothetical future origination flows and test those flows for inclusion in the securitisation under various performance scenarios. Students should have experience in Python or R and should be familiar with AI coding tools. A familiarity with credit risk models and securitisations structures is an advantage. This internship is suitable for students in economics, econometrics or finance with strong coding skills.
Project 8: Using a GenAI pipeline, set up a market research tool that identifies non-performing loan sales and SRT securitisations with sellers and investors and transaction details.	Generative AI processing and validation pipeline	As an international marketplace connecting buyers and sellers, Accuria constantly improves its client database coverage of potential buyers and sellers of performing and non-performing loans. Our investor database includes information like jurisdictions, asset classes, return targets, recent investment activities, available capital and any other details investors want potential sellers to know to be invited into the competitive sales processes run by Accuria. In this project, we aim to improve our understanding of our investors by upgrading the investor profiles we maintain in our database. Interns are expected to create additional transaction and investor profiles with the help of AI search tools and deep research. Interns are required to have prior programming experience in either Python or R and good knowledge of using LLMs and AI tools for code development. This internship is suitable for students in computer science, finance, economics, and business with strong coding skills and an interest in finance.