

Pacific Global Bank Churn Intervention Strategy: Identifying High-Risk Customers for Retention Focus

Month
All

Year
All

Total Customer Base Analyzed

10K

MOM% ▲ +4.9%

QoQ% ▲ +13.8%

YOY% ▲ +49.5%

Customer Portfolio Loss Rate (%)

20.37%

MoM ▲ +0.0%

QoQ ▲ +0.0%

YoY ▼ -1.2%

Potential Revenue Impact from Attrition

101.47K

MoM% ▲ +5.3%

QoQ% ▲ +13.6%

YoY% ▲ +47.1%

High-Risk Customer Segment

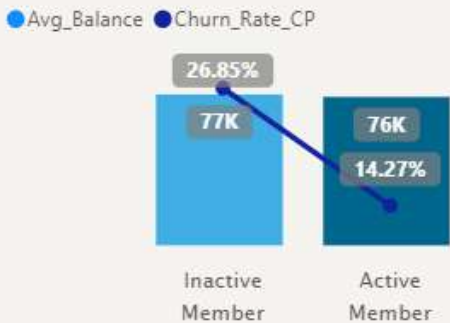
3K

MoM% ▲ +5.2%

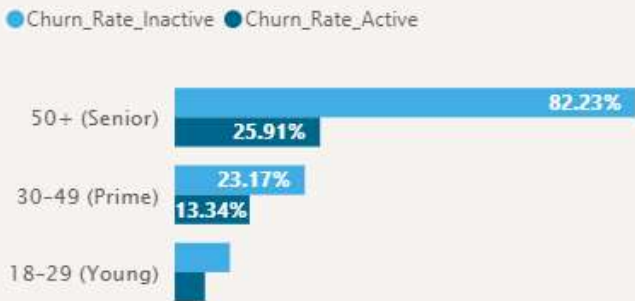
QoQ% ▲ +13.5%

YoY% ▲ +48.7%

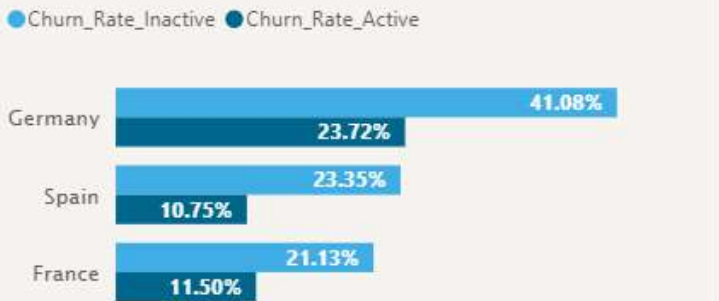
Inactive Accounts Show 2x Higher Churn Risk Despite Similar Average Balances



Critical Failure: 82% Loss Rate Among Inactive Customers Aged 50+



Germany Drives the Majority of Regional Attrition Risk (42% Inactive Loss Rate)



The Critical 'Vulnerability Window' Peaks Around Year 4 of Customer Tenure



Female Customers Show Higher Attrition Risk Across All Activity Levels

