

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

Month
All

Year
All

Total Customer Base Analyzed

MoM% ▲ +4.9%
10K
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%

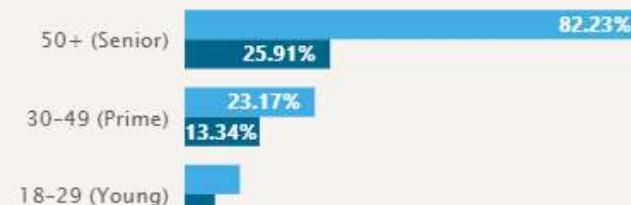
Inactive Accounts Show 2x Higher Churn Risk
Despite Similar Average Balances

● Avg_Balance ● Churn_Rate_CP



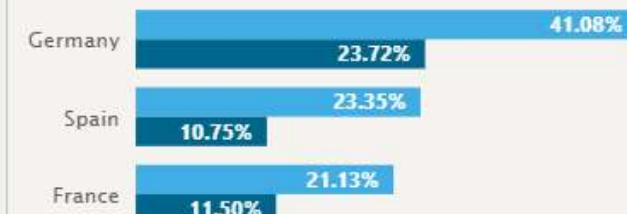
Critical Failure: 82% Loss Rate Among Inactive
Customers Aged 50+

● Churn_Rate_Inactive ● Churn_Rate_Active



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

● Churn_Rate_Inactive ● Churn_Rate_Active



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

● Churn_Rate_Active ● Churn_Rate_Inactive



Female Customers Show Higher Attrition Risk Across All Activity Levels

● Churn_Rate_Active ● Churn_Rate_Inactive

