



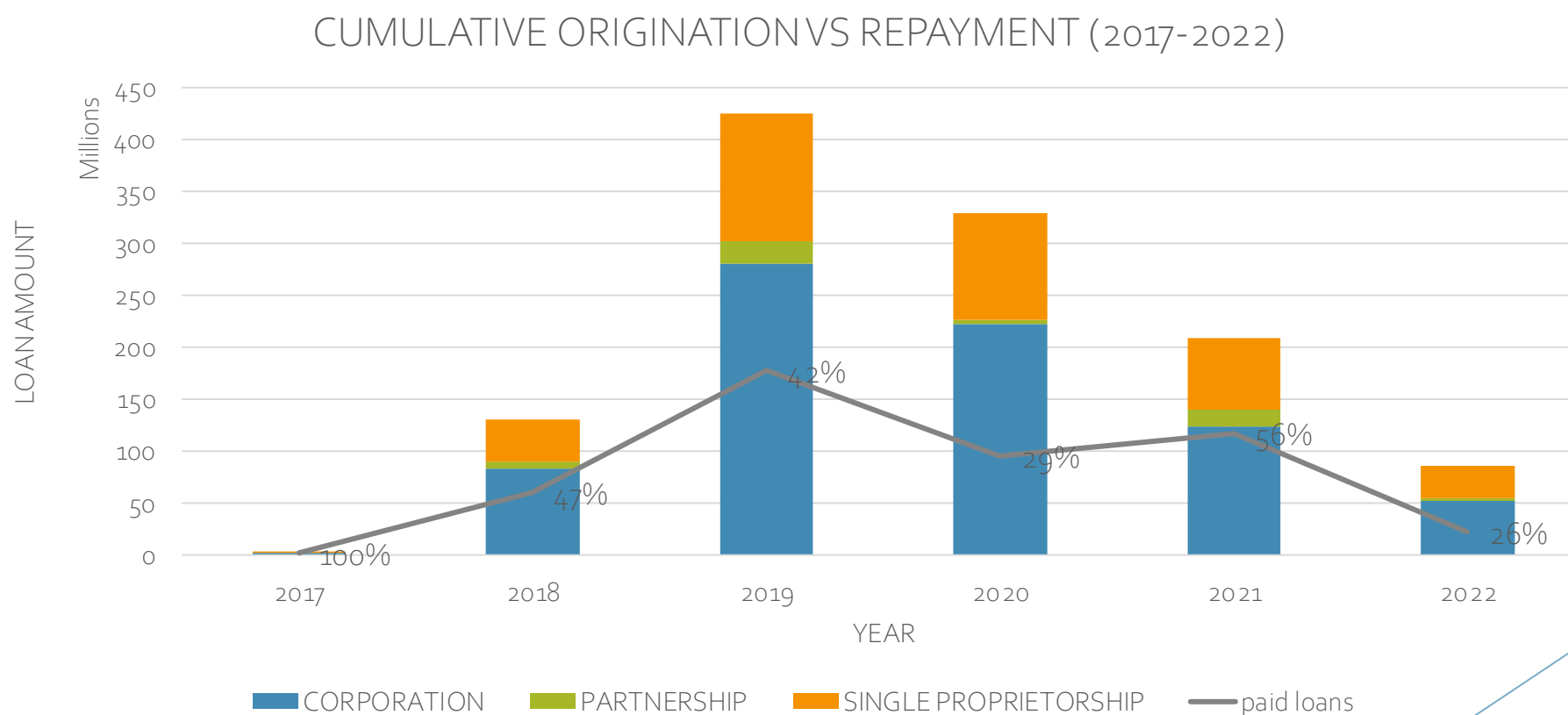
ANALYSIS ON THE REPAYMENT OF LOANS FROM DIFFERENT COMPANY TYPES AND INDUSTRIES

A SALES PRESENTATION FOR FIRST CIRCLE

JEMIMA BIAN ANILA

INSIGHT 1:

Loans issued and repayments made peaked in 2019 and have been declining since.



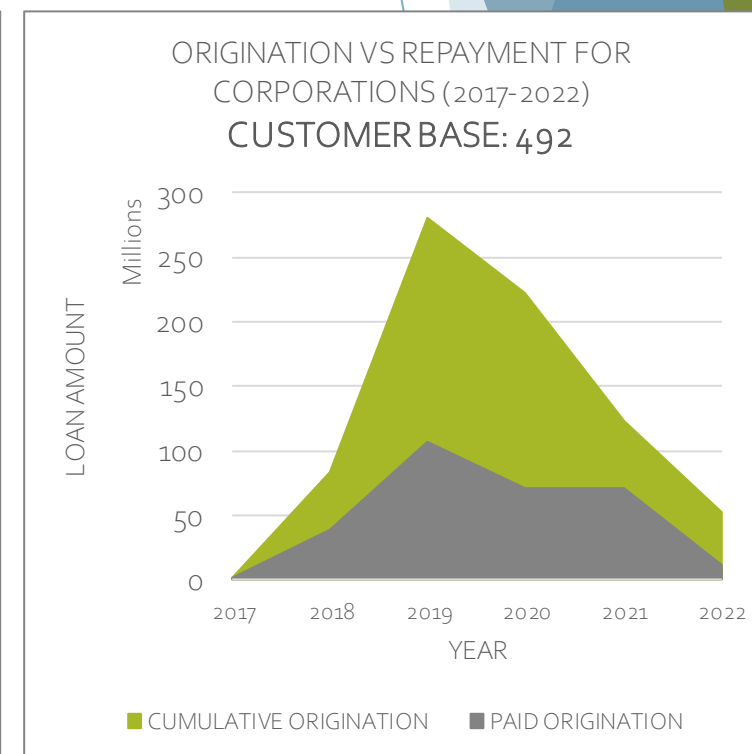
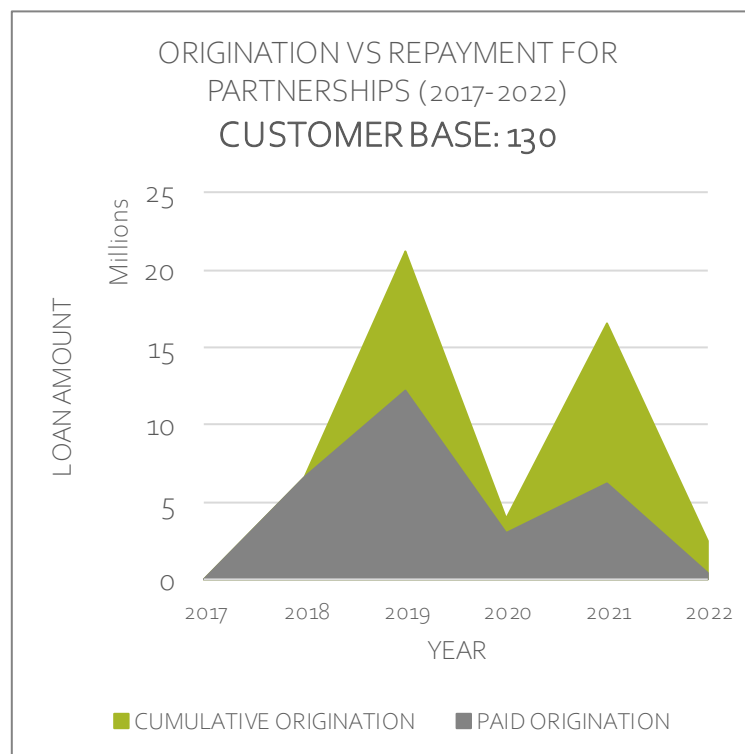
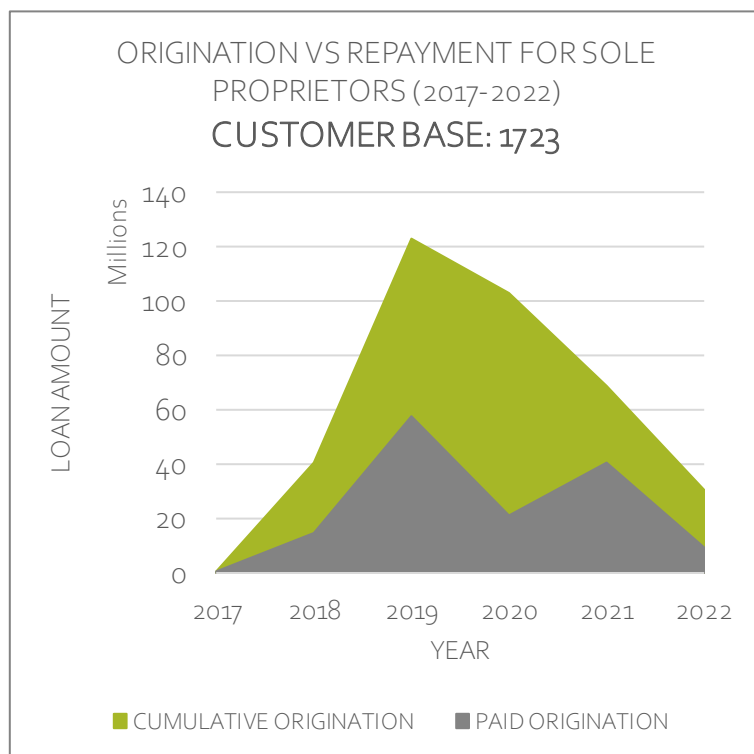
*paid loans are running values

RECOMMENDATION 1:

Generate a marketing campaign that targets the largest cohort of borrowers that have known high repayment rates to support business growth.

INSIGHT 2:

More than 760M has been originated for 492 corporations with 40% repayment rate, while 130 partnerships with 56% repayment rate have only been issued less than 51M.



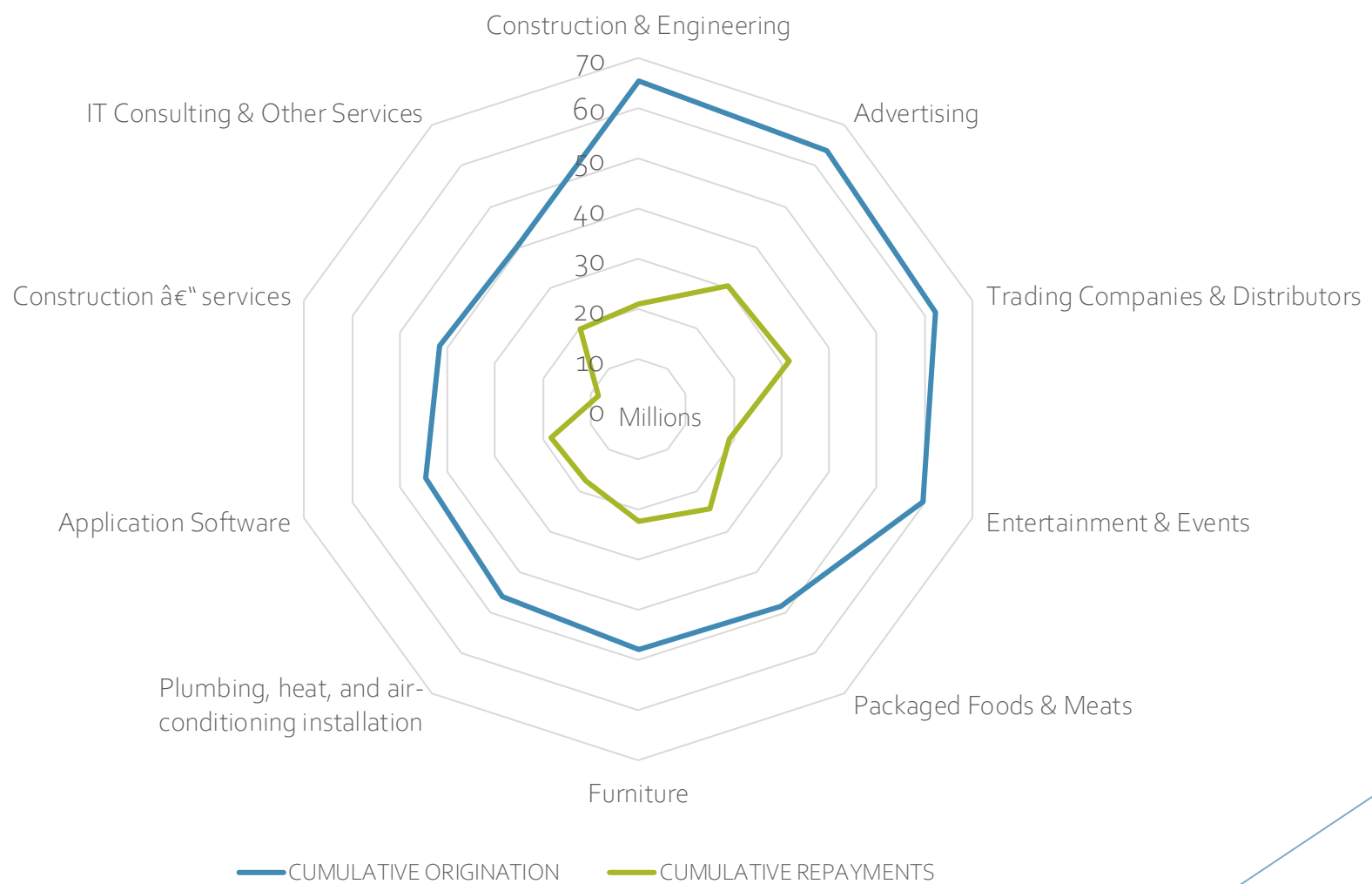
*paid origination are running values

RECOMMENDATION 2:

Focus on serving loans to partnerships by (1) targeting marketing campaigns for them to grow their customer base and (2) granting larger loans to them to grow their loan portfolio closer to sole proprietorships.

INSIGHT 3:

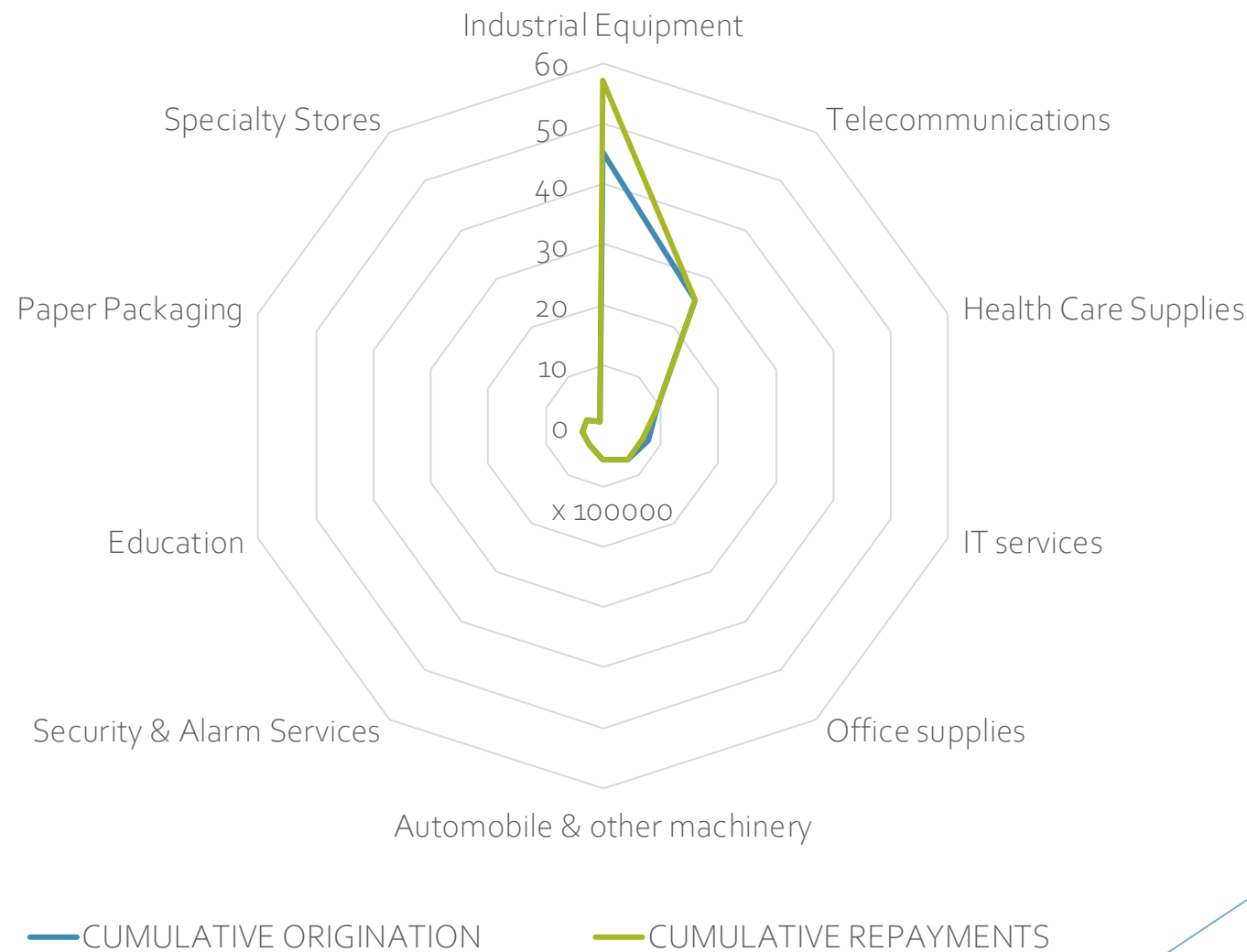
LOAN PORTFOLIO OF TOP 10 SUBINDUSTRIES



*cumulative repayments are running values

INSIGHT 3:

TOP 10 UNDERSERVED SUBINDUSTRIES WITH HIGH REPAYMENT



*cumulative repayments are running values

INSIGHT 3:

The underserved subindustries with good performance are Education, Paper Packaging, and Specialty Stores which have 100% repayment of their cumulative origination. The top 10 subindustries in terms of cumulative origination have only repaid on average 41% of their cumulative origination.

RECOMMENDATION 3:

Generate a marketing campaign to successfully target the underserved subindustries of Education, Paper Packaging, and Specialty Stores, etc. which have proven track record of full repayments. A campaign may be in the form of special or promo interest rates to encourage loan applications.