

Insight	
- Overall:	The figure of recovery rate takes 0.22% showing that the debt collection activity from OS companies should improve more because the amount available for collection (181T) is quite high compared to total balance (276T)
	The credit card is the most successful debt collection product (more than 75% in total product final)
	In 2020, GLX is the most efficient company with a 0.14% debt recovery rate and 0.23% collector effectiveness index
	In 2020, loan collection took place effectively in February (0.13%). However, 2021 is the year when debt collection activity is more effective and January took the highest recovery rate (0.49%)
	In 2021, DK is the most efficient company collecting 1.15% debt recovery rate and 1.81% collector effectiveness index
- OS company performance:	With an uncollected debt of 32T, NDC is the firm facing the most debt collection difficulties.
	AMG achieved the greatest debt collection performance in both 2020 and 2021, with a much higher recovery rate of 0.58%, with around 2T complete out of the entire goal 7T.
	ASA, GLX and HMK are the top 3 companies collecting short-term phase debt; both ASA and GLX collected around 16T while HMK only acquired 14T
	HMK, NDC and DK are the top 3 companies collecting long-term phase debt
	FBI, NDC and GLX are the top 3 companies collecting deadloan
- Outstanding Debt:	Short-term debt (1 year) is the easiest debt to pay with around 491bn incomplete out of the entire short-term loan 3T
	Long-term strategy (over 3 years - 1080+ days) has the greatest balance (121T) and has 83T unfinished debt collection
Recommendation	
	- Bank should more rationally redistribute debt collection across firms; for example, a company with a huge amount of debt to collect should share it to companies that are about to reach the target.
	Long-term debts (which account for a large share of balance) should have preferential policies to cut interest rates in order to better pay the original.

	<p>For a company with a high debt collection target that cannot complete 50% of the collection amount in long-term strategic, it is advisable to consider stopping the extension in the next period to avoid wasting the fee payable to that debt collection company.</p>
	<ul style="list-style-type: none"> - Allocate debt portfolios based on the strengths of each company: <ul style="list-style-type: none"> + NDC: Other, Credit Card, Secured Loan + ASA: Overdraft, Unsecured Loan + GLX: Overdraft, HHB, Unsecured Loan + FBI: HHB, Secured Loan - Implement ranking policy: Increasingly allocate the portfolio to partners with a higher rate of return.