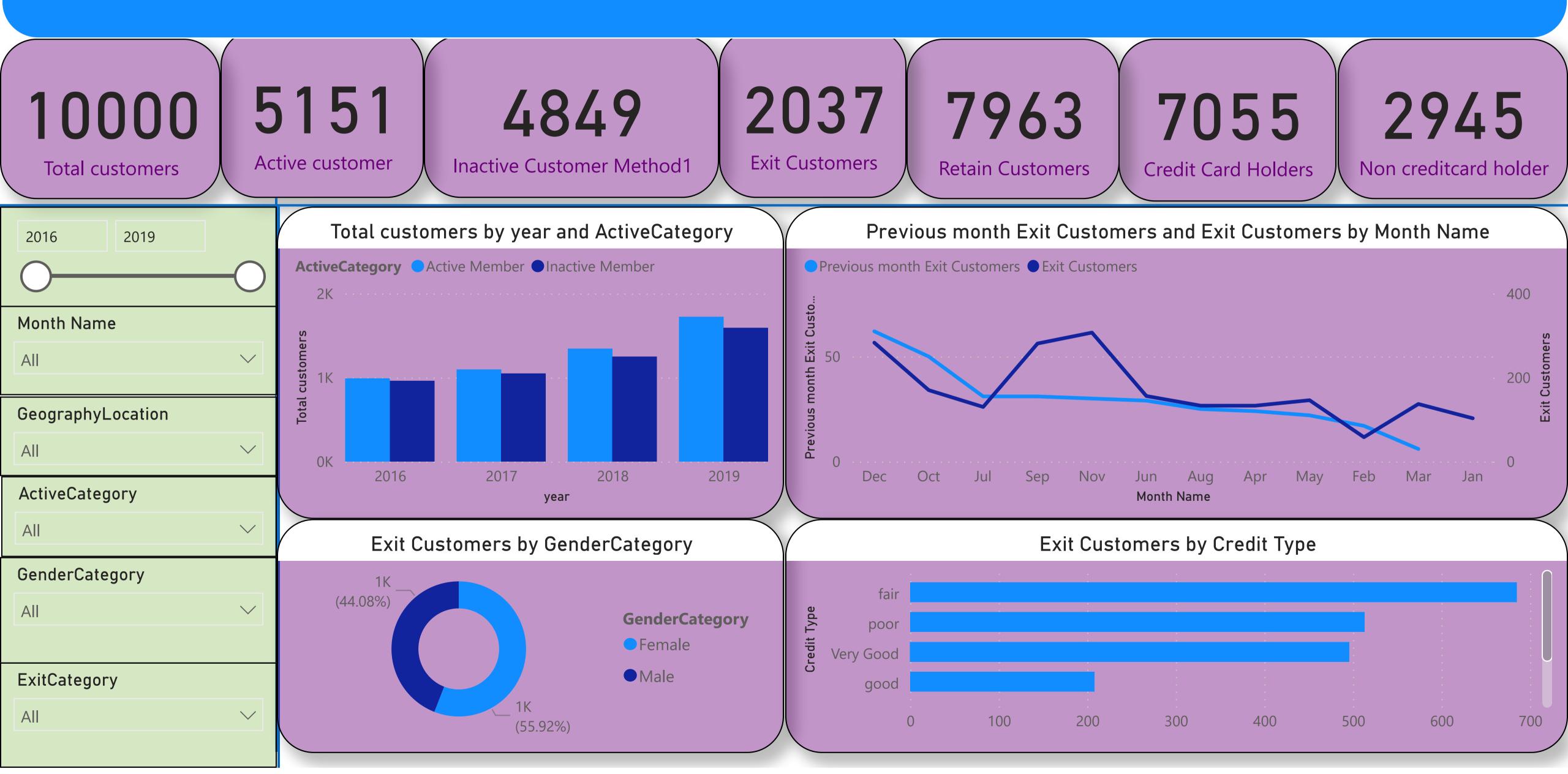
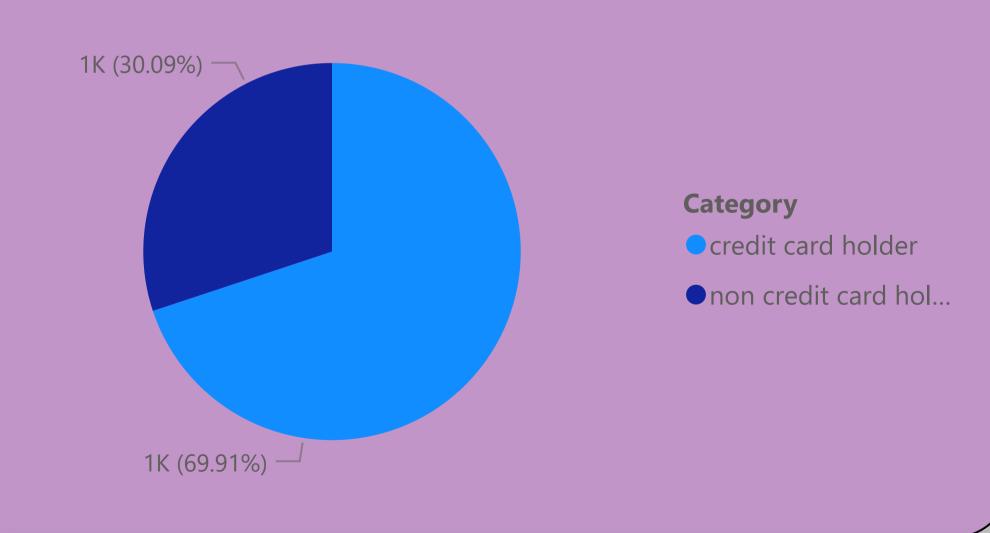
Customer Churn Analysis

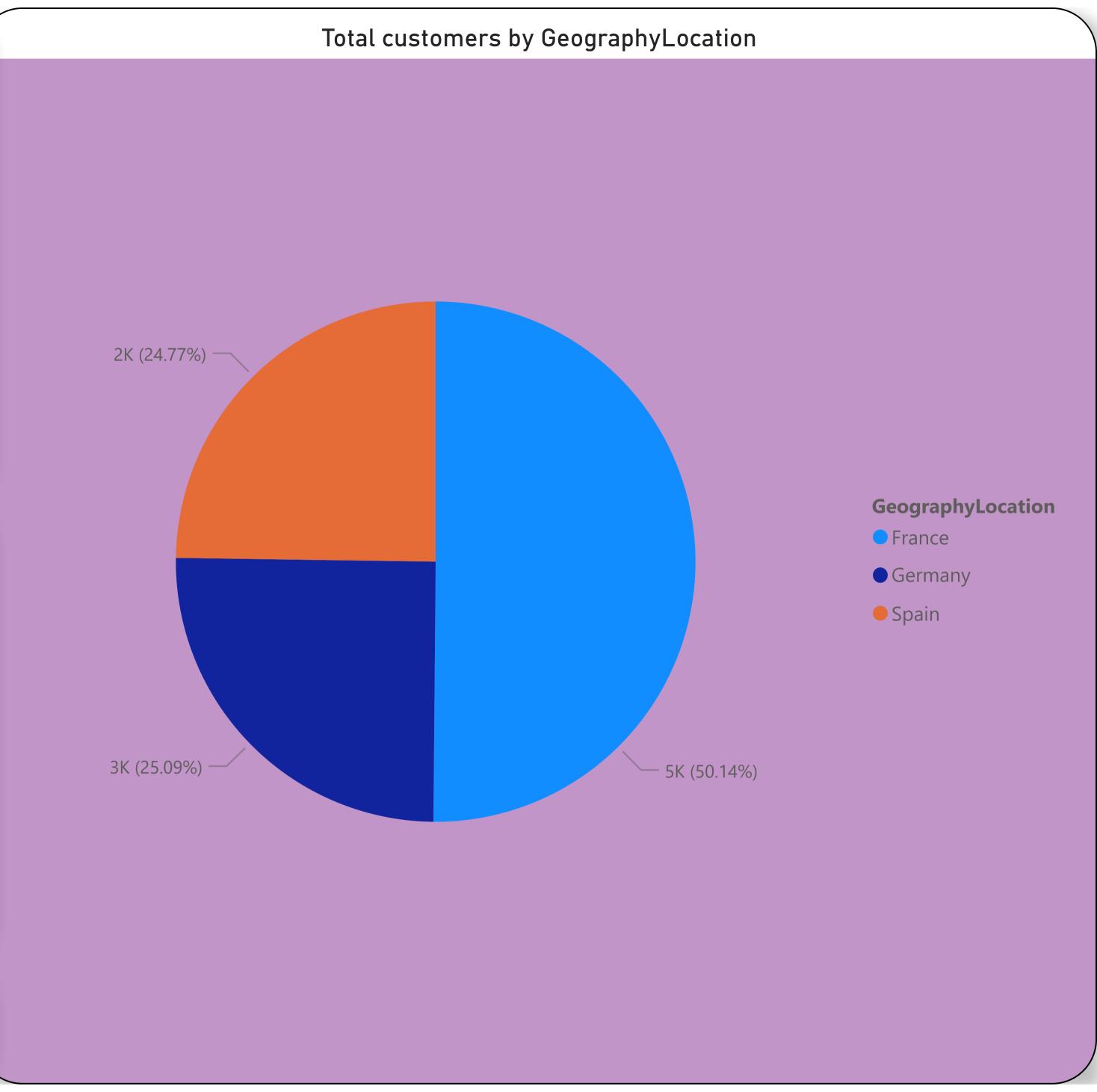


| Credit Type | ExitCategory | Exit Customers | Retain Customers | Total customers |
|-------------|--------------|----------------|------------------|-----------------|
| fair | Exit | 685 | 2646 | 685 |
| fair | Retain | 685 | 2646 | 2646 |
| poor | Exit | 513 | 1812 | 513 |
| poor | Retain | 513 | 1812 | 1812 |
| Very Good | Exit | 496 | 1997 | 496 |
| Very Good | Retain | 496 | 1997 | 1997 |
| good | Exit | 208 | 951 | 208 |
| good | Retain | 208 | 951 | 951 |
| excellent | Exit | 128 | 527 | 128 |
| excellent | Retain | 128 | 527 | 527 |
| | Exit | 7 | 30 | 7 |
| | Retain | 7 | 30 | 30 |
| Total | | 2037 | 7963 | 10000 |



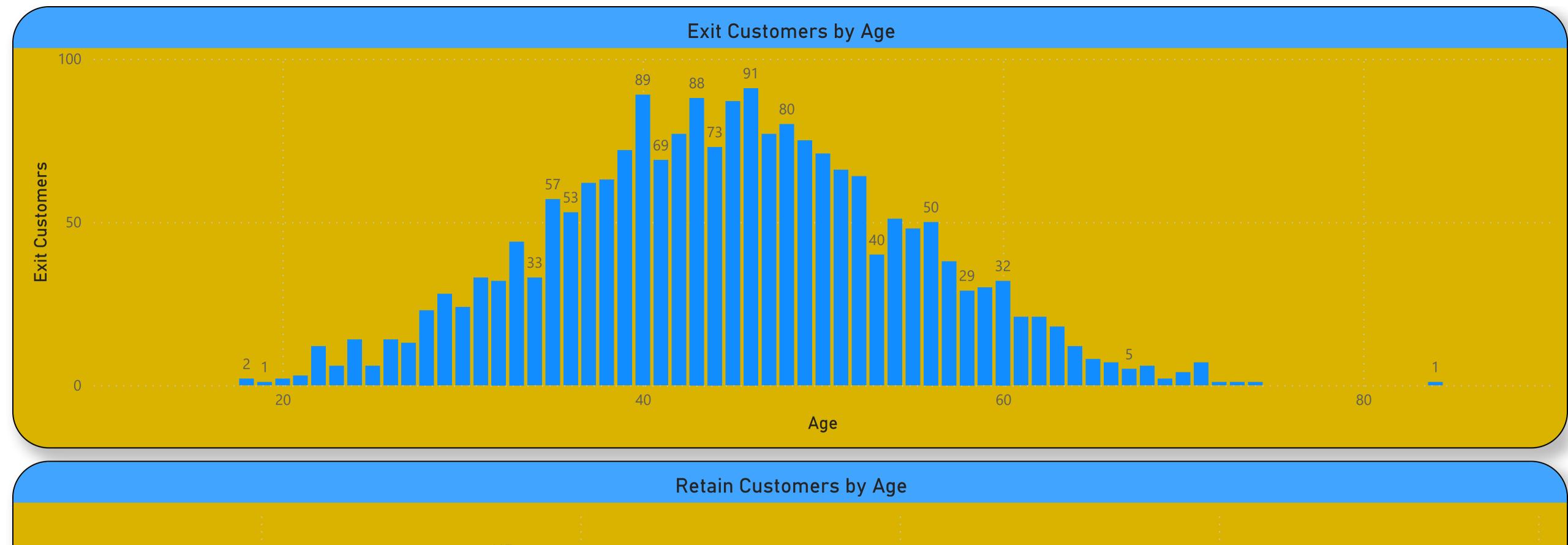


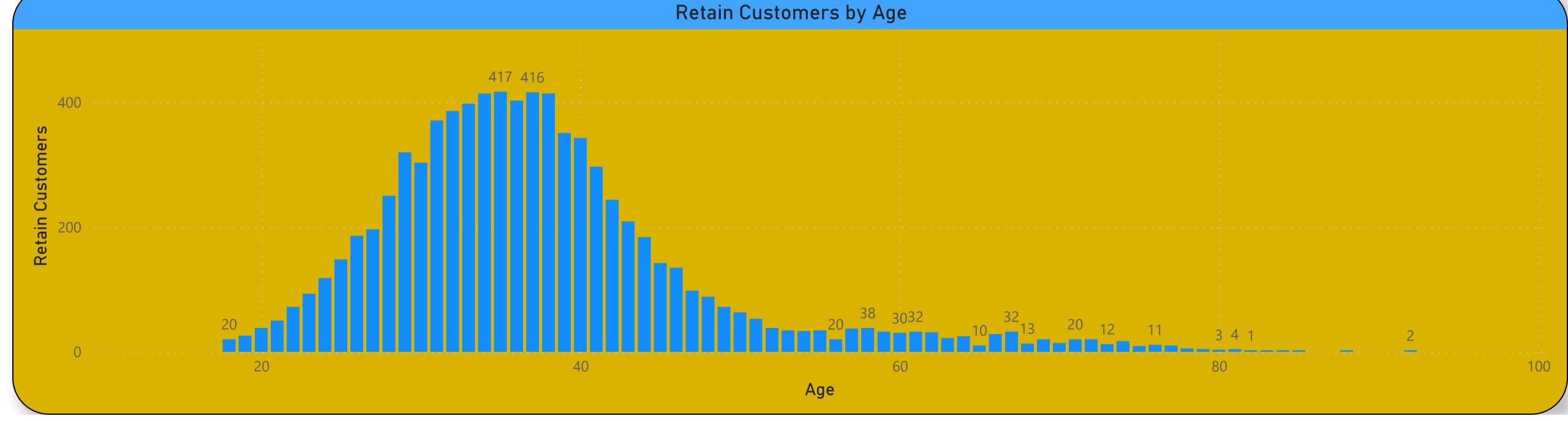
Exit Customers for credit card holder (1424) was higher than non credit card holder (613).



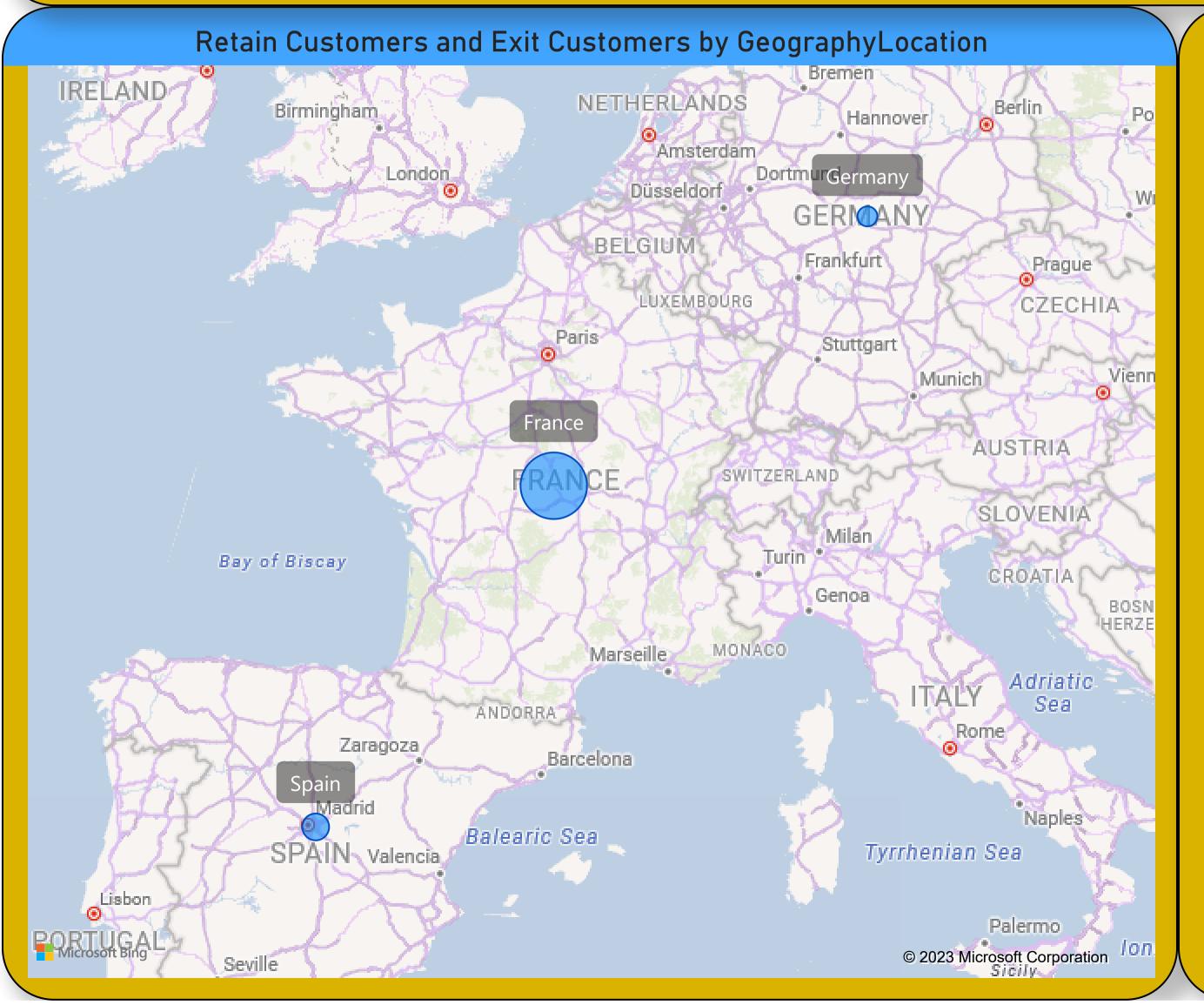
Churn % Monthly and Yearly wise

| year | Apr | Aug | Dec | Feb | Jan | Jul | Jun | Mar | May | Nov | Oct | Sep | Total |
|------|--------|----------------|----------------|----------------|--------------|--------|--------|--------|----------------|----------------|-----------------|-----------------|--------|
| 2016 | 16.30% | 20.81% | 1 9.22% | 1 2.00% | <u></u> | 16.56% | 23.48% | 17.02% | 23.02% | <u></u> 19.81% | 1 7.75% | <u></u> | 19.27% |
| 2017 | 26.71% | 16.78% | 2 2.16% | 14.06% | 27.59% | 19.46% | 21.15% | 25.95% | 18.44% | 23.78% | 26.35% | 1.45% | 22.35% |
| 2018 | 20.00% | 25.00% | 19.43% | 2 0.65% | 1.62% | 20.10% | 19.23% | 19.75% | 22.83% | 20.38% | 1 6.50% | 19.89% | 20.21% |
| 2019 | 18.78% | 1 7.26% | 1 9.57% | 20.34% | 17.34% | 16.22% | 19.34% | 21.33% | 2 0.16% | 1.60% | 1 21.36% | 1 21.24% | 19.86% |
| Tota | 20.37% | 19.73% | 20.09% | 17.90% | 21.37% | 18.03% | 20.39% | 20.95% | 21.04% | 21.36% | 20.46% | 20.72% | 20.37% |





| GeographyLocation • | Active customer | churn % | Credit Card Holders | Total customers | Retain Customers | Exit Customers | Non creditcard holder | Previous month Exit Customers | Inactive Customer Method1 |
|---------------------|-----------------|---------|---------------------|-----------------|------------------|----------------|-----------------------|-------------------------------|---------------------------|
| Spain | 1312 | 16.67% | 1721 | 2477 | 2064 | 413 | 756 | | 1165 |
| Germany | 1248 | 32.44% | 1791 | 2509 | 1695 | 814 | 718 | | 1261 |
| France | 2591 | 16.15% | 3543 | 5014 | 4204 | 810 | 1471 | | 2423 |
| Total | 5151 | 20.37% | 7055 | 10000 | 7963 | 2037 | 2945 | | 4849 |



| Month | Exit Customers | Year | Sum of year | GeographyLocation | Retain Customers |
|----------|----------------|------|-------------|-------------------|------------------|
| January | 4 | 2016 | 62496 | France | 32 |
| January | 8 | 2016 | 62496 | Germany | 18 |
| January | 5 | 2016 | 62496 | Spain | 15 |
| February | 1 | 2016 | 58464 | France | 17 |
| February | 4 | 2016 | 58464 | Germany | 16 |
| February | 1 | 2016 | 58464 | Spain | 11 |
| March | 12 | 2016 | 62496 | France | 58 |
| March | 10 | 2016 | 62496 | Germany | 32 |
| March | 2 | 2016 | 62496 | Spain | 27 |
| April | 11 | 2016 | 60480 | France | 60 |
| April | 6 | 2016 | 60480 | Germany | 16 |
| April | 5 | 2016 | 60480 | Spain | 37 |
| May | 12 | 2016 | 62496 | France | 54 |
| May | 10 | 2016 | 62496 | Germany | 19 |
| May | 7 | 2016 | 62496 | Spain | 24 |
| June | 13 | 2016 | 60480 | France | 45 |
| June | 12 | 2016 | 60480 | Germany | 19 |
| June | 6 | 2016 | 60480 | Spain | 37 |
| July | 6 | 2016 | 62496 | France | 65 |
| July | 15 | 2016 | 62496 | Germany | 29 |
| July | 4 | 2016 | 62496 | Spain | 32 |
| August | 10 | 2016 | 62496 | France | 65 |
| August | 16 | 2016 | 62496 | Germany | 21 |
| August | 2027 | 2016 | 2047566 | Chain | 7062 |
| Total | 2037 | | 2947566 | | 7963 |