



2019 Q1 to 2023 Q4 Portfolio Performance

NAVIGATING POST-PANDEMIC RECOVERY BY UNCOVERING
SALES & RISK INSIGHTS

PRESENTED BY | Usha Nicole C. Cobrado

Table of Contents



1 Sales Performance



**2 Recommendations for the
Sales Manager**



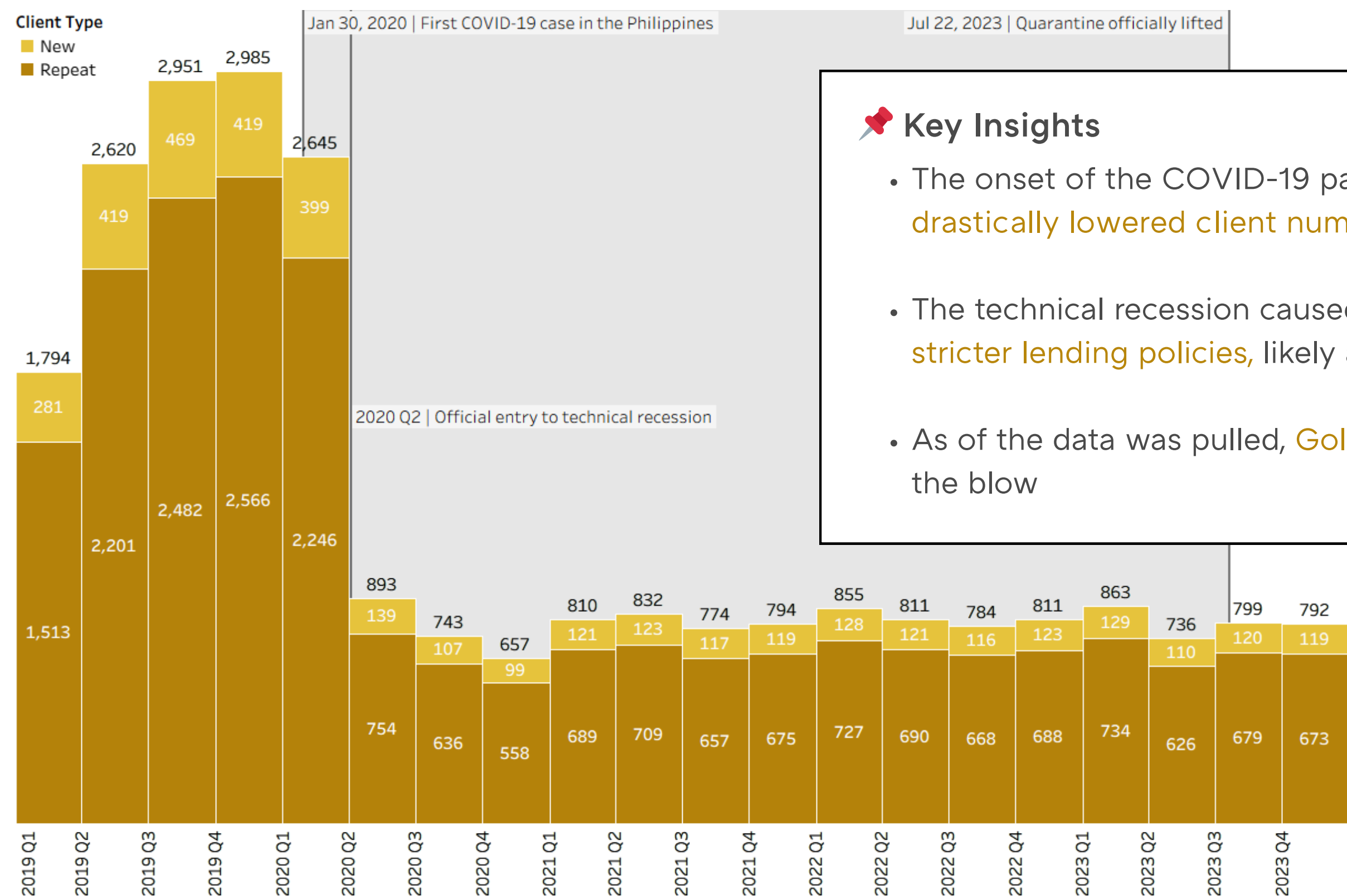
6 Portfolio Risk Performance



**12 Recommendations for the
Risk Manager**

Sales Performance

Client acquisition by quarter, from 2019 to 2023



Key Insights

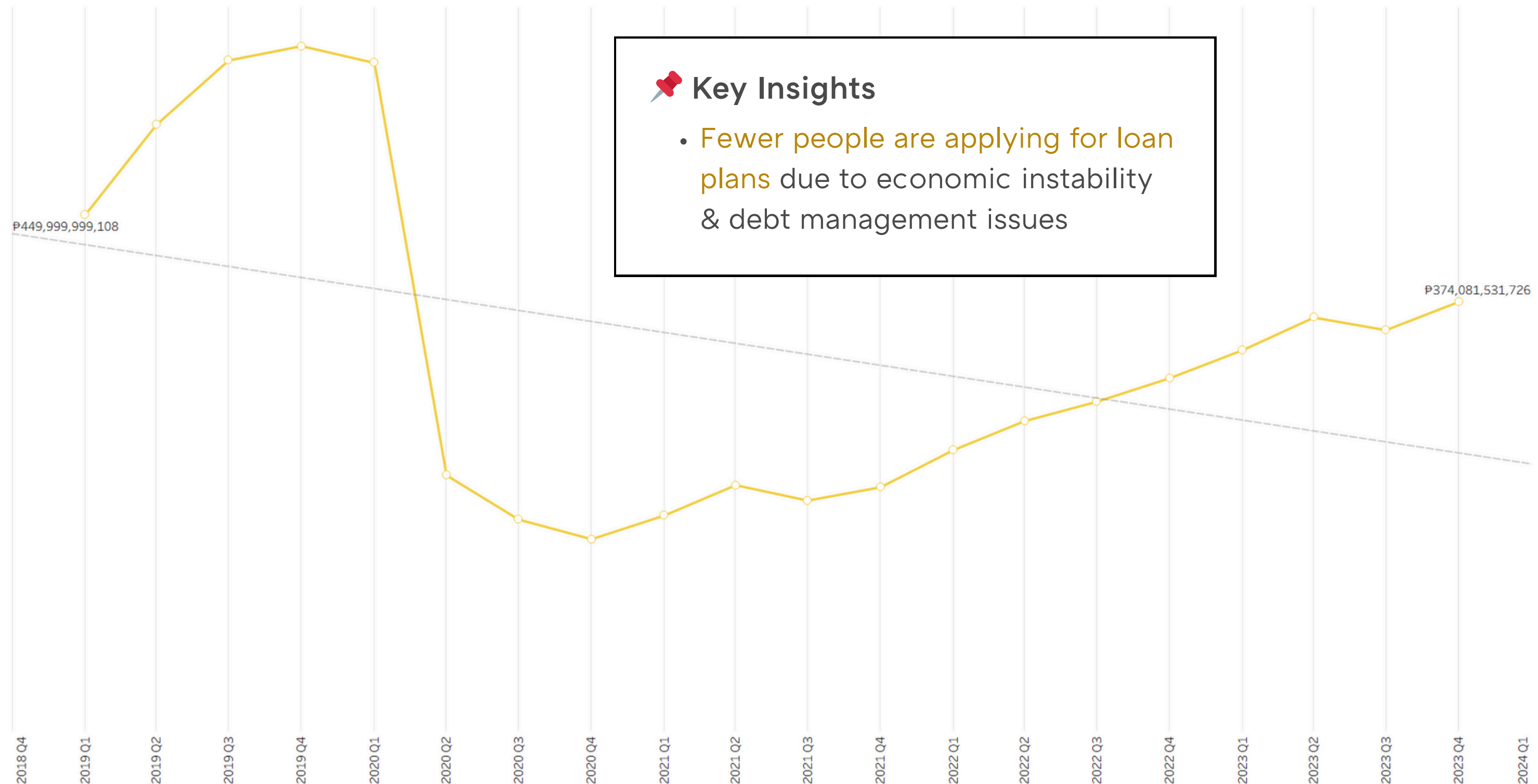
- The onset of the COVID-19 pandemic in the Philippines **drastically lowered client numbers** due to economic collapse
- The technical recession caused lending companies to implement **stricter lending policies**, likely also affecting client acquisition
- As of the data was pulled, **Golden Triangle has yet to recover** from the blow

This page provides context for better understanding of the next slides

Source of information: *Edrada et. al., Congressional Policy and Budget Research Department, Presidential Communications Office*

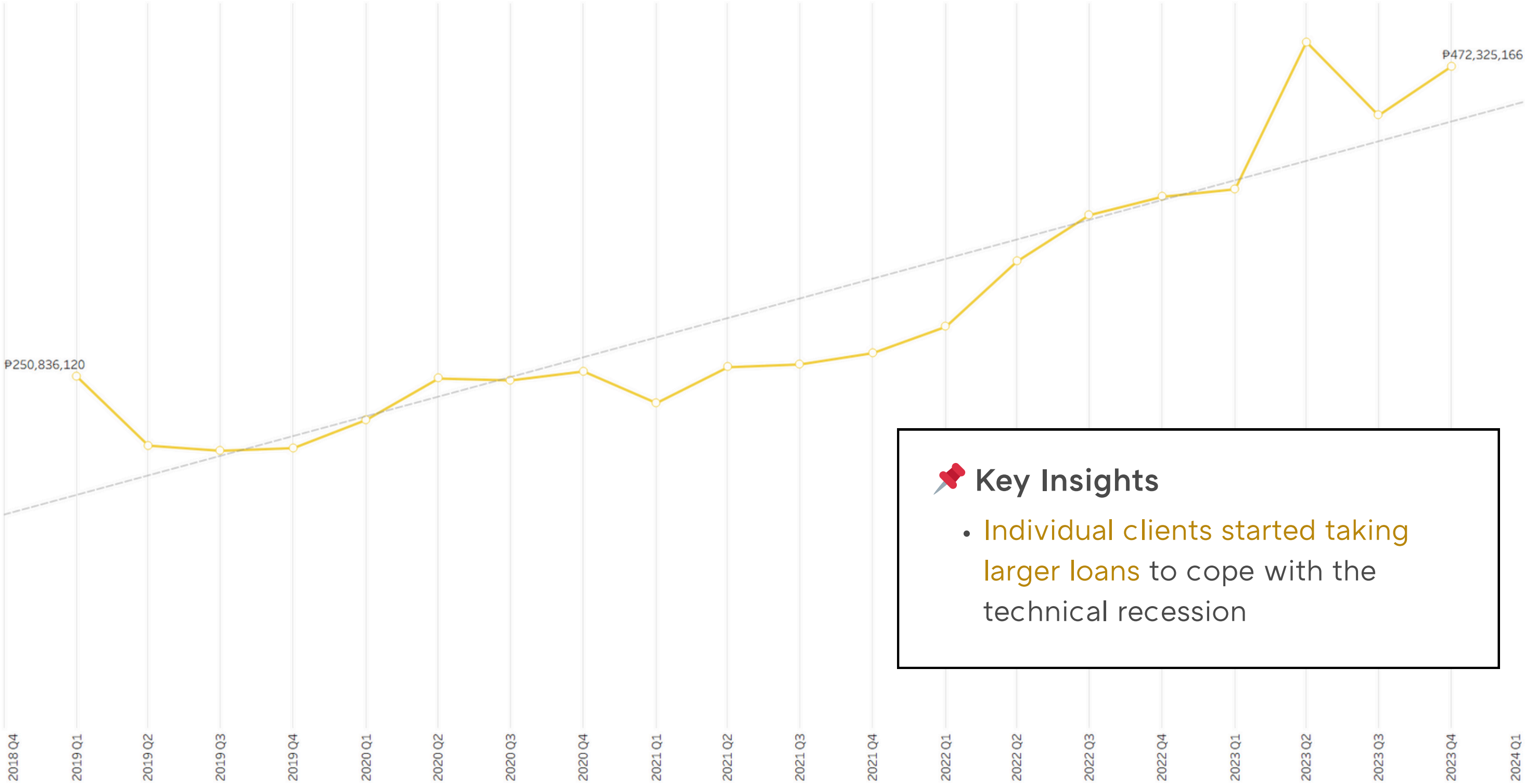
Loan origination volume

The total initial loan amount (or the loan amount upon contract signing) of an individual loan plan



Average loan size

The average initial loan amount (or the loan amount upon contract signing) of an individual loan plan



Recommendations for the Sales Manager

- Partner with the Marketing Team to launch “post-pandemic” marketing campaigns, expand market reach, & drive client acquisition
- Re-introduce smaller loan products, since many clients likely need post-pandemic recovery funds
- Consult with Executive Management & gradually loosen lending policies while maintaining good credit quality
- Work closely with the Risk Management Team to pinpoint areas for growth

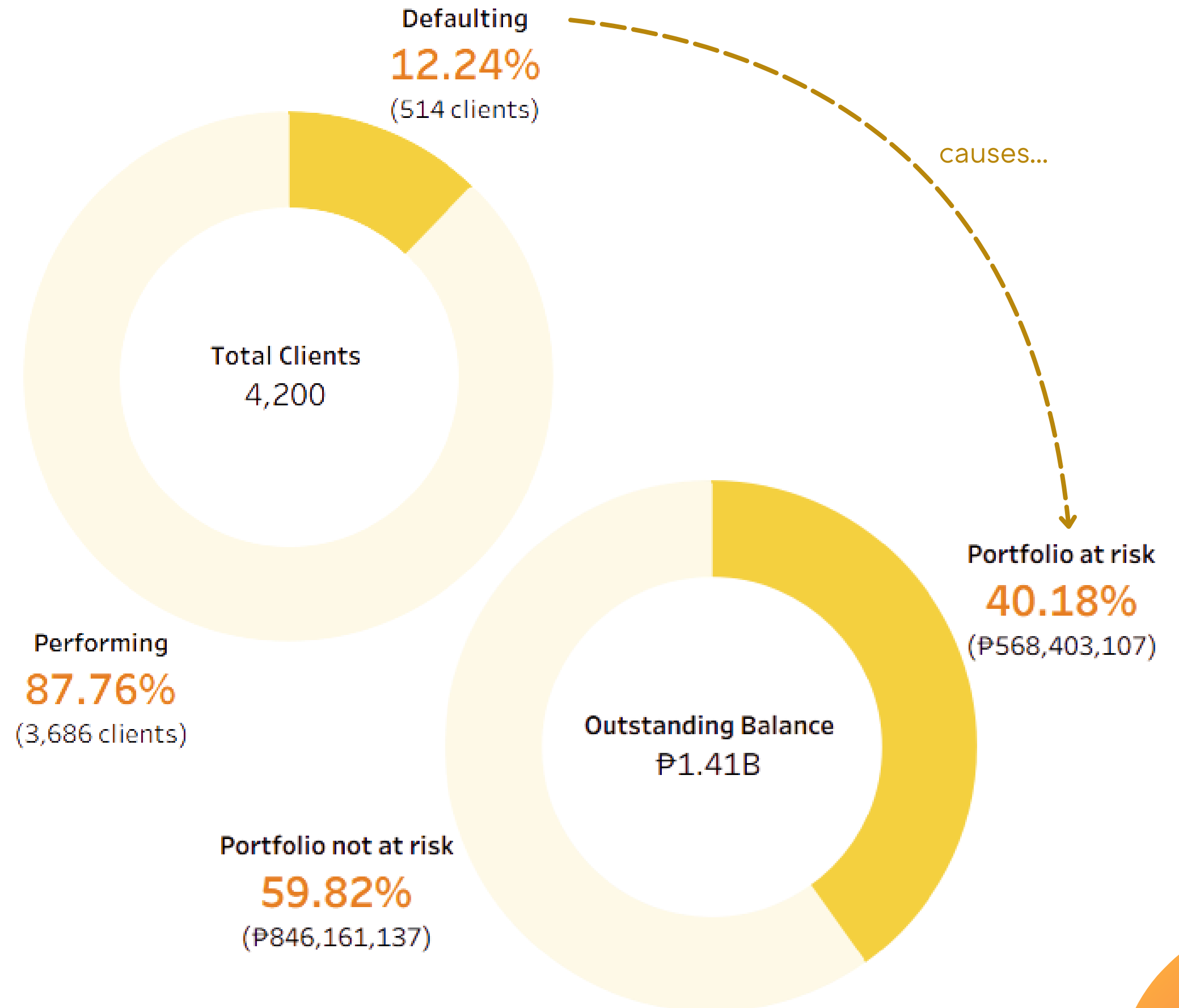
Portfolio Risk Performance

Portfolio at Risk

Percentage of outstanding loan portfolio that is at risk of being defaulted

Key Insights

- Although only 12.69% of clients have defaulted, they contribute to 40.81% of unpaid outstanding balance
- Clients within the 12.69% are likely **major clients**
- The portfolio is **highly concentrated towards a small group of people**, increasing risk

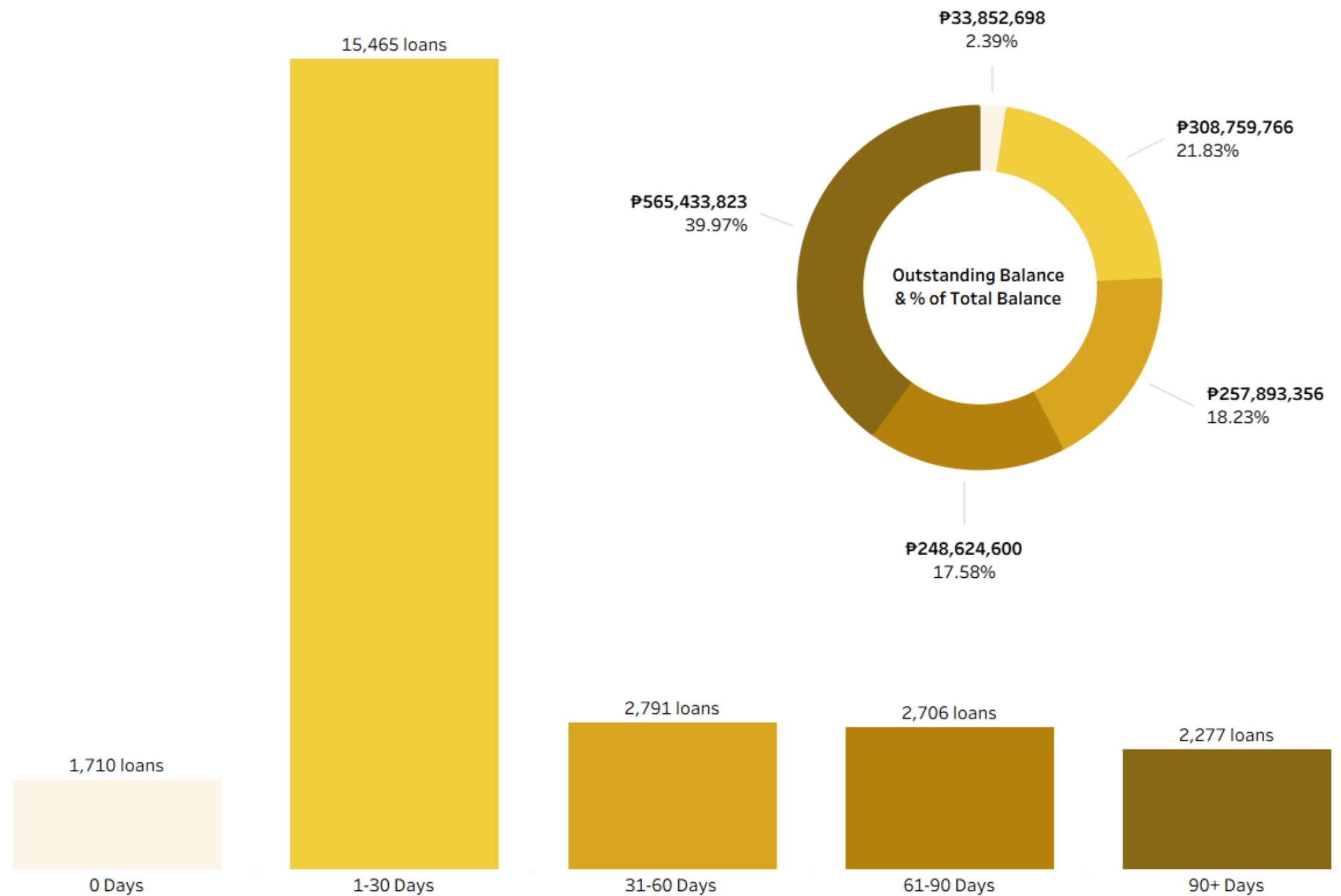


Portfolio at Risk

by delinquency period

Key Insights

- Although only 2,397 of 24,949 loan plans are 90+ days past due, it amounts to 40.35% of the portfolio's total outstanding balance
- PHP 582.23 million is at risk of loss
- Likely, clients with loan plans that are 90+ days overdue have **bad debt**
- **Inadequate credit assessment or lending policies** may have contributed to this issue



Top 10 defaulting clients

In the top 10 clients with loan plans exceeding 90 days past due,
Client **UUID T69LOOT** had the highest outstanding balance

Rank	Client Uuid	Industry	Segment	
1	T69LOOT	Telecommunications	Segment 3	<div></div> ₱6,170,975
2	NSXQB4Q	Technology	Segment 1	<div></div> ₱5,807,312
3	DKBNHGQ	Chemicals	Segment 1	<div></div> ₱5,752,553
4	G69G0BQ	Unspecified	Segment 3	<div></div> ₱5,297,514
5	ZJ34VWZ	Automotive	Segment 4	<div></div> ₱4,969,983
6	HB8CQ4J	Chemicals	Segment 3	<div></div> ₱4,966,459
7	7KUSWKS	Media	Segment 1	<div></div> ₱4,881,655
8	JQ8QOBM	Beauty & Wellness	Segment 2	<div></div> ₱4,760,337
9	QDDODMF	Manufacturing	Segment 4	<div></div> ₱4,729,480
10	9Y06CW6	Construction	Segment 1	<div></div> ₱4,462,522

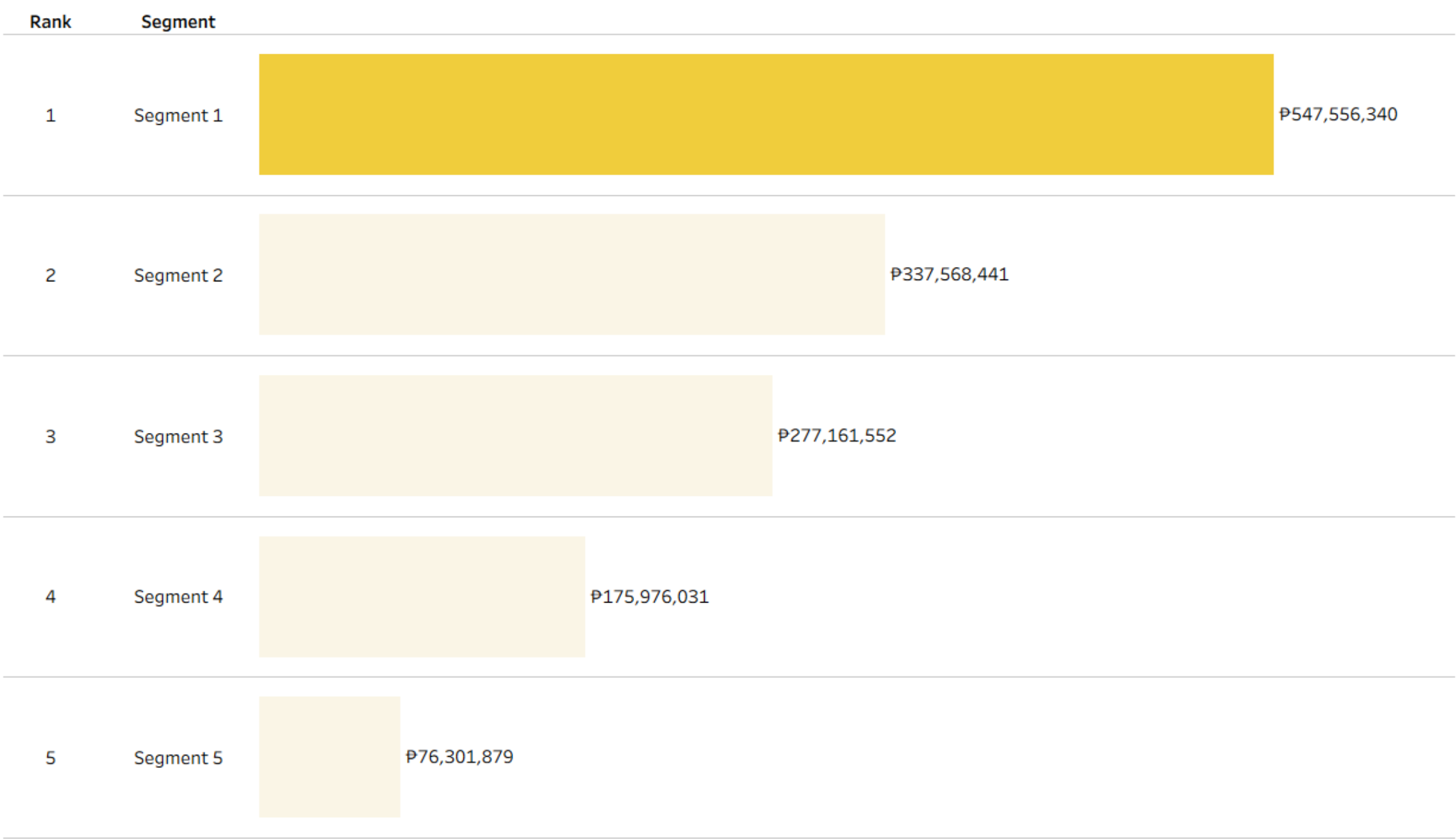
Industry risk concentration

Out of all defaulting clients by industry, **Unspecified** had the highest portfolio concentration

Rank	Industry	
1	Unspecified	₱99,104,796
2	Logistics	₱59,032,301
3	Mining	₱56,805,888
4	Chemicals	₱55,793,459
5	Transportation	₱54,222,637
6	Professional Services	₱52,330,322
7	Beauty & Wellness	₱52,228,068
8	Media	₱50,962,127
9	Telecommunications	₱50,416,183
10	Manufacturing	₱50,244,806

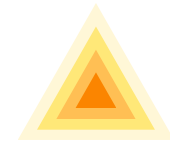
Segment risk concentration

Out of all defaulting clients by segment, **Segment 5** had the highest portfolio concentration



Recommendations for the Risk Manager

- Review & revise credit assessment & lending policies
- Diversify the portfolio, target underrepresented industries & segments
- Intensify & improve collection efforts
- Consider taking legal actions against defaulting clients



Golden Triangle

**Thank you
for listening**

ANY QUESTIONS?

PRESENTED BY | Usha Nicole C. Cobrado