



# 2019 Q1 to 2023 Q4 Portfolio Performance

NAVIGATING POST-PANDEMIC RECOVERY BY UNCOVERING  
SALES & RISK INSIGHTS

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# Table of Contents



1

Sales Performance



2

Recommendations for the  
Sales Manager



6

Portfolio Risk Performance



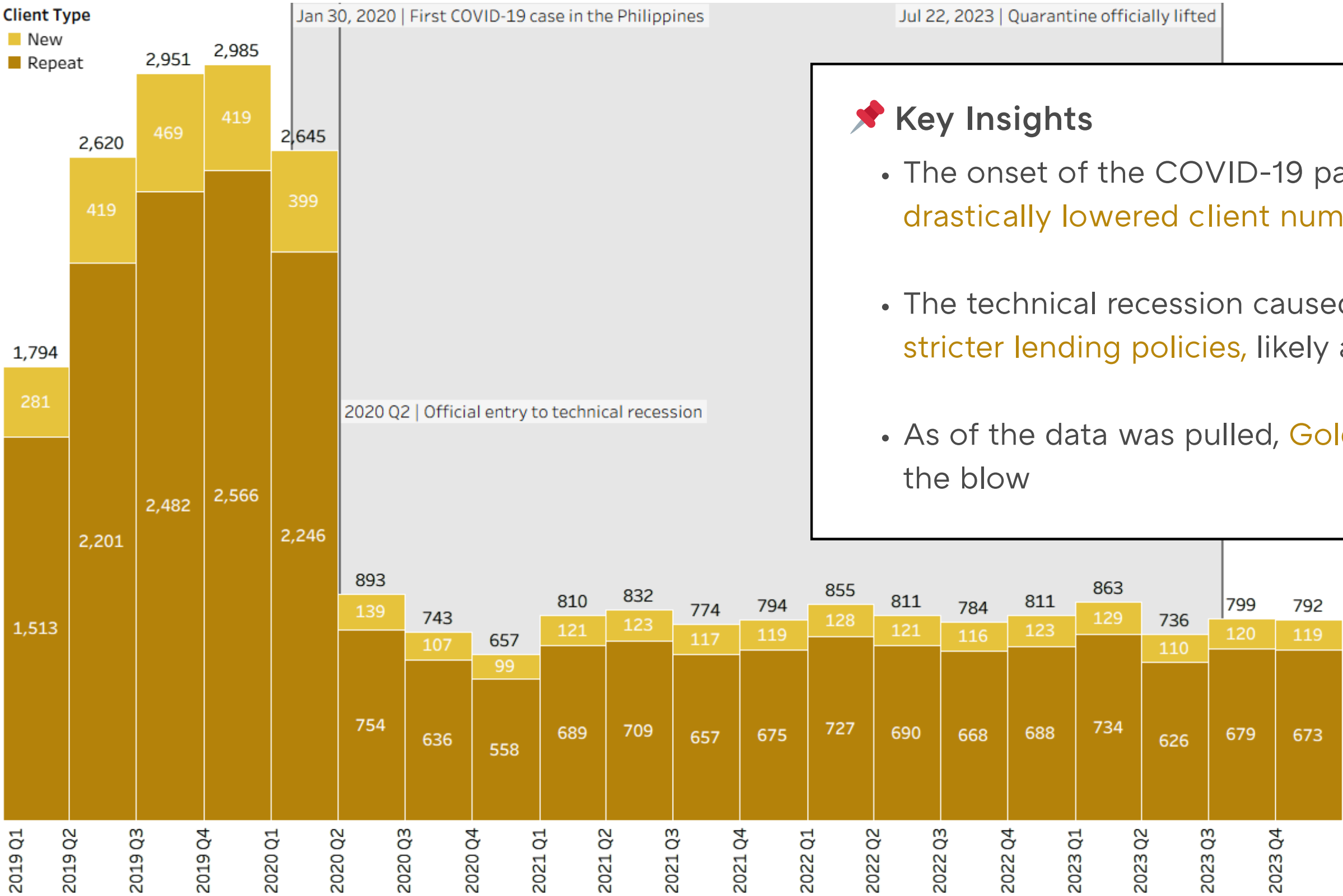
12

Recommendations for the  
Risk Manager



# Sales Performance

# Client acquisition by quarter, from 2019 to 2023



## Key Insights

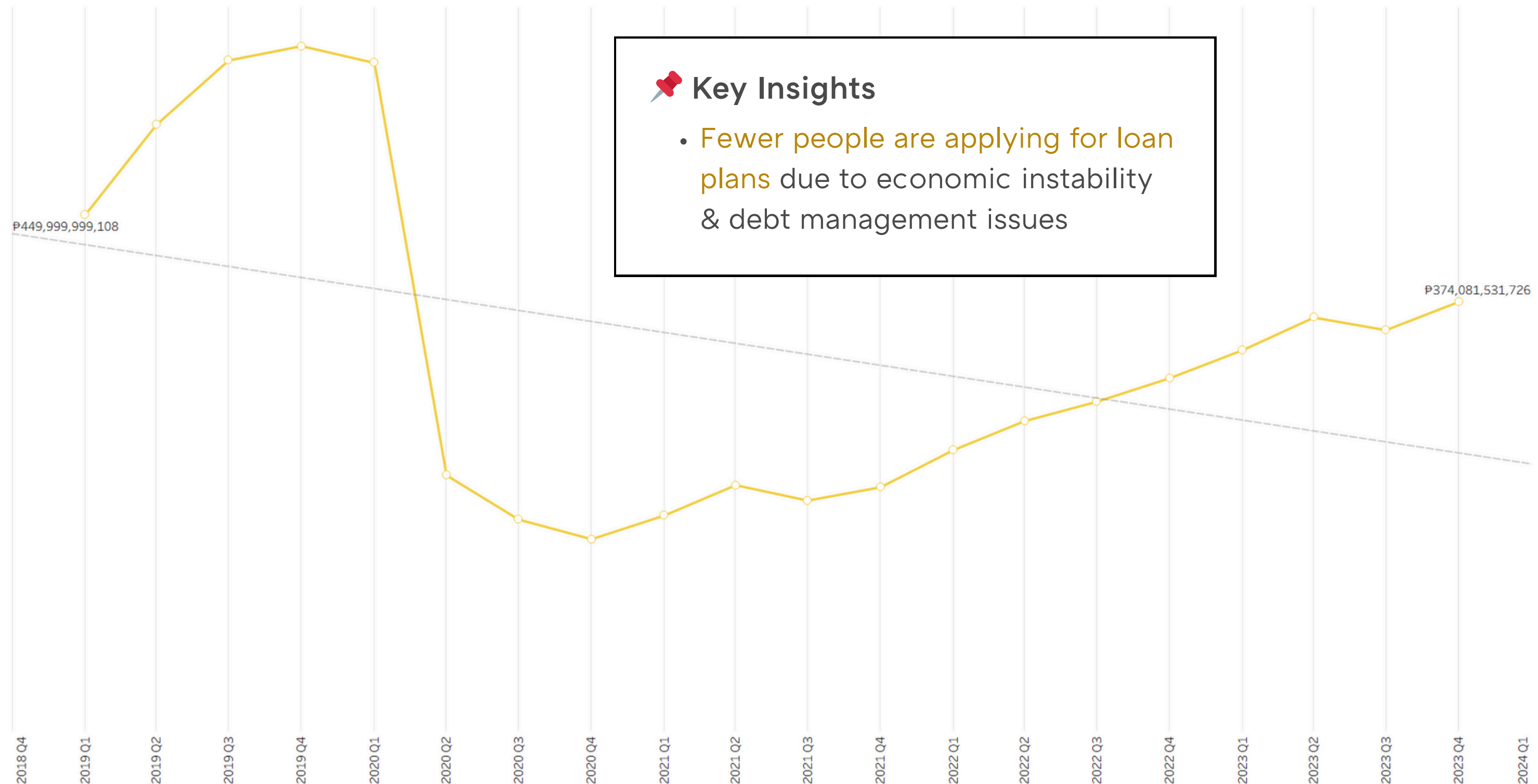
- The onset of the COVID-19 pandemic in the Philippines **drastically lowered client numbers** due to economic collapse
- The technical recession caused lending companies to implement **stricter lending policies**, likely also affecting client acquisition
- As of the data was pulled, **Golden Triangle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

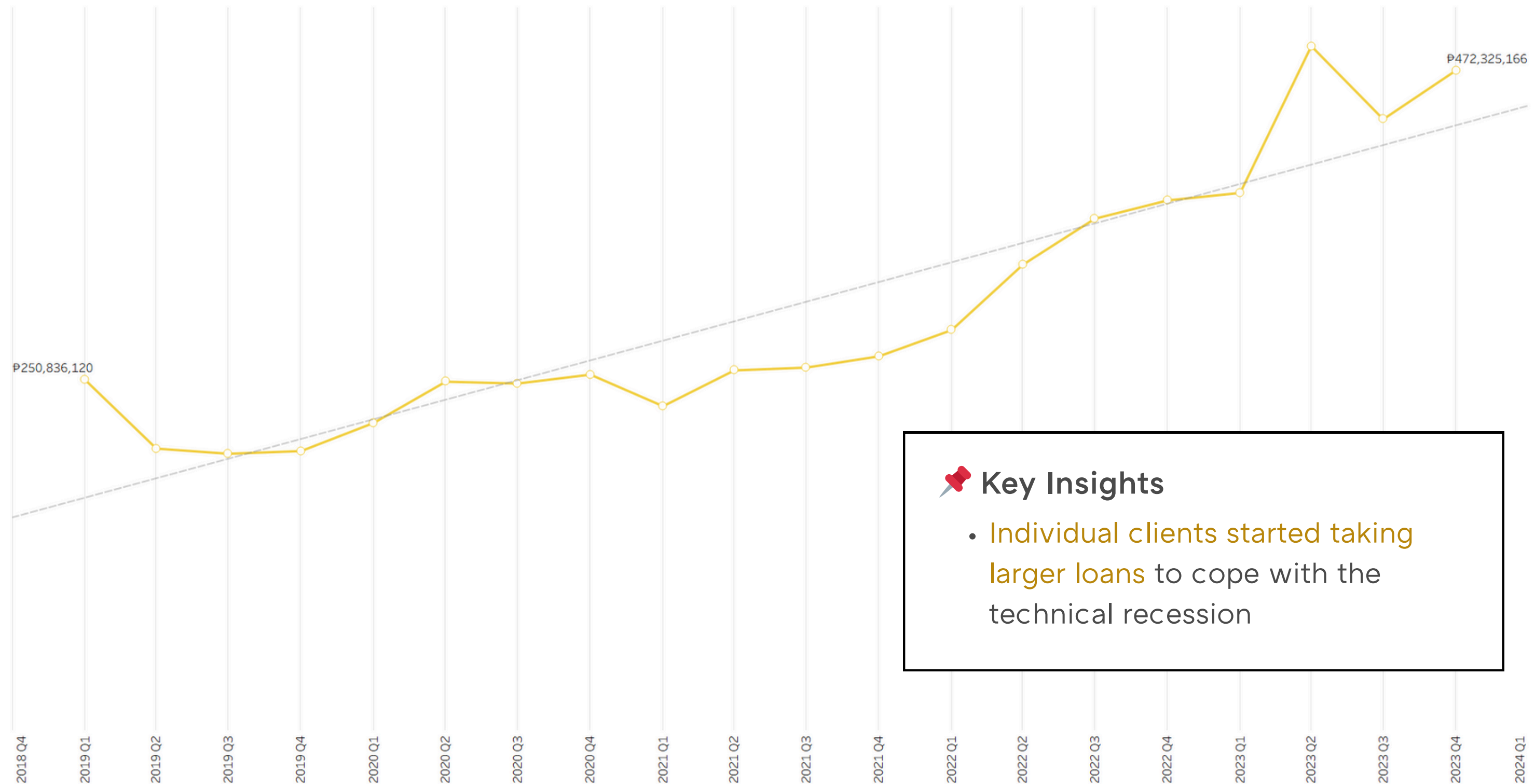
# Loan origination volume

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

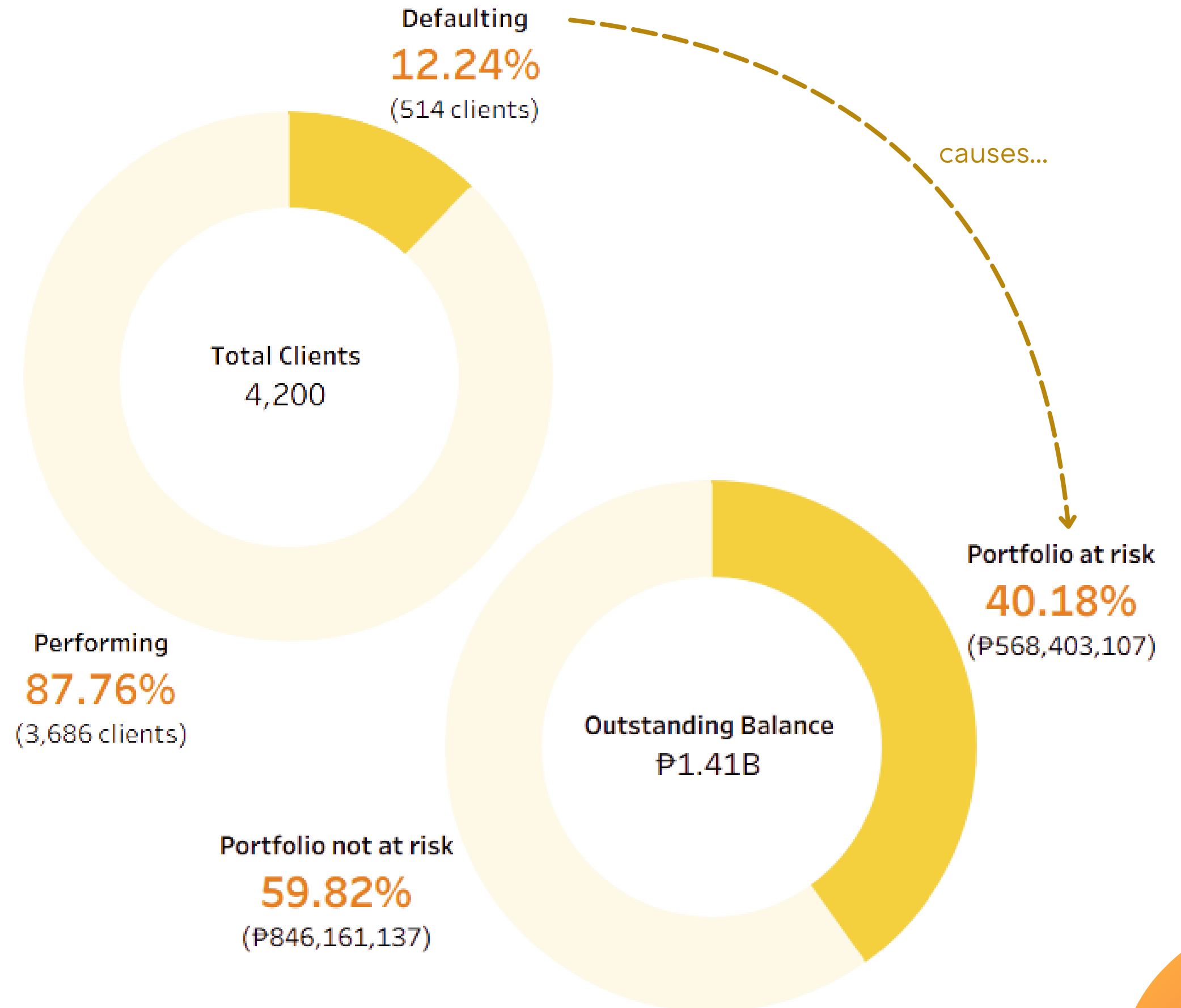


# Portfolio at Risk

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

## Key Insights

- Although only 12.24% of clients have defaulted, they contribute to 40.18% of unpaid outstanding balance
- Clients within the 12.24% are likely **major clients**
- The portfolio is **highly concentrated towards a small group of people**, increasing risk

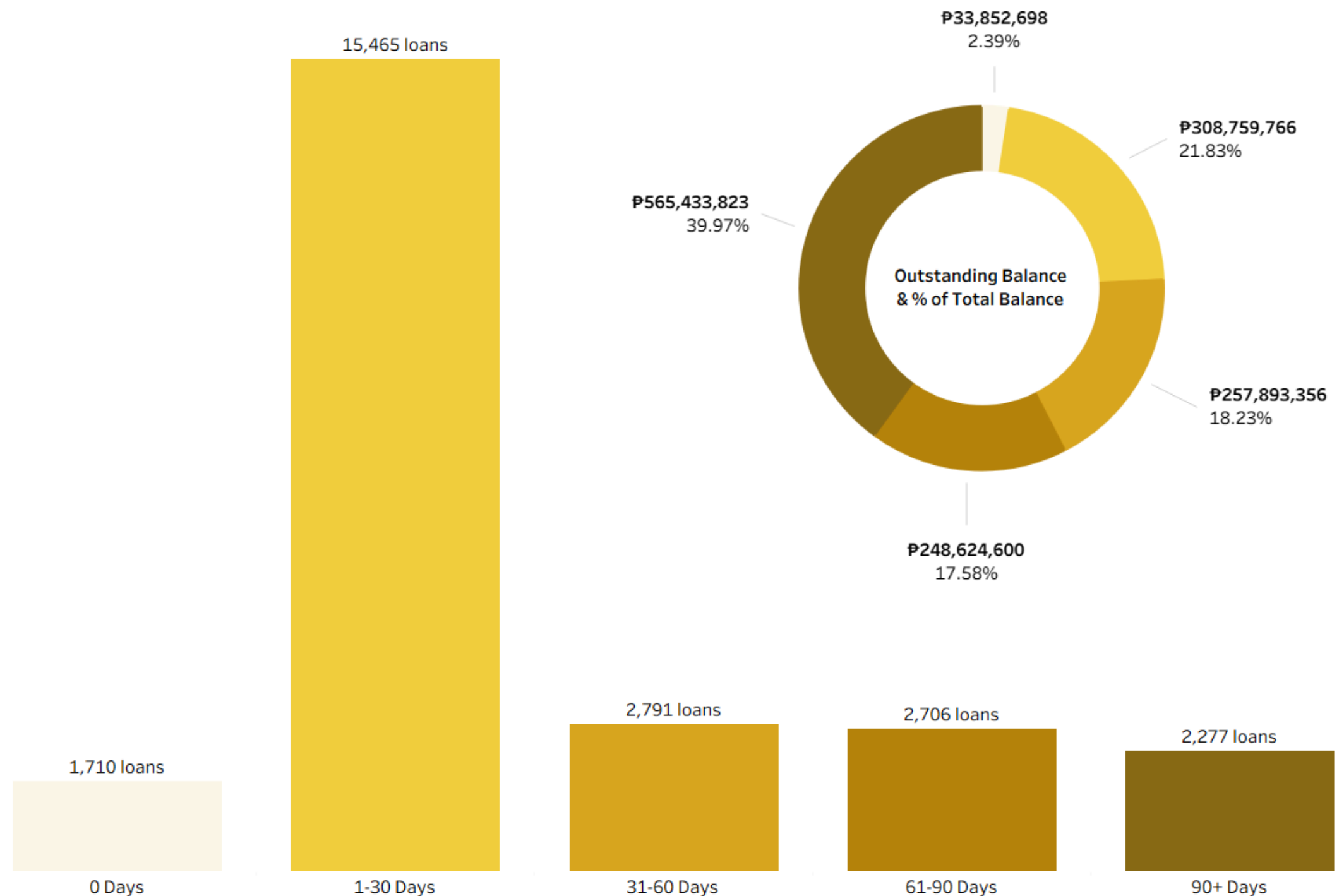


# Portfolio at Risk

## by delinquency period

### Key Insights

- Although only 2,277 of 24,949 loan plans are 90+ days past due, it amounts to 39.97% of the portfolio's total outstanding balance
- PHP 565.43 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	₱6,170,975
2	NSXQB4Q	Technology	Segment 1	₱5,807,312
3	DKBNHGQ	Chemicals	Segment 1	₱5,752,553
4	G69G0BQ	Unspecified	Segment 3	₱5,297,514
5	ZJ34VWZ	Automotive	Segment 4	₱4,969,983
6	HB8CQ4J	Chemicals	Segment 3	₱4,966,459
7	7KUSWKS	Media	Segment 1	₱4,881,655
8	JQ8QOBM	Beauty & Wellness	Segment 2	₱4,760,337
9	QDDODMF	Manufacturing	Segment 4	₱4,729,480
10	9Y06CW6	Construction	Segment 1	₱4,462,522

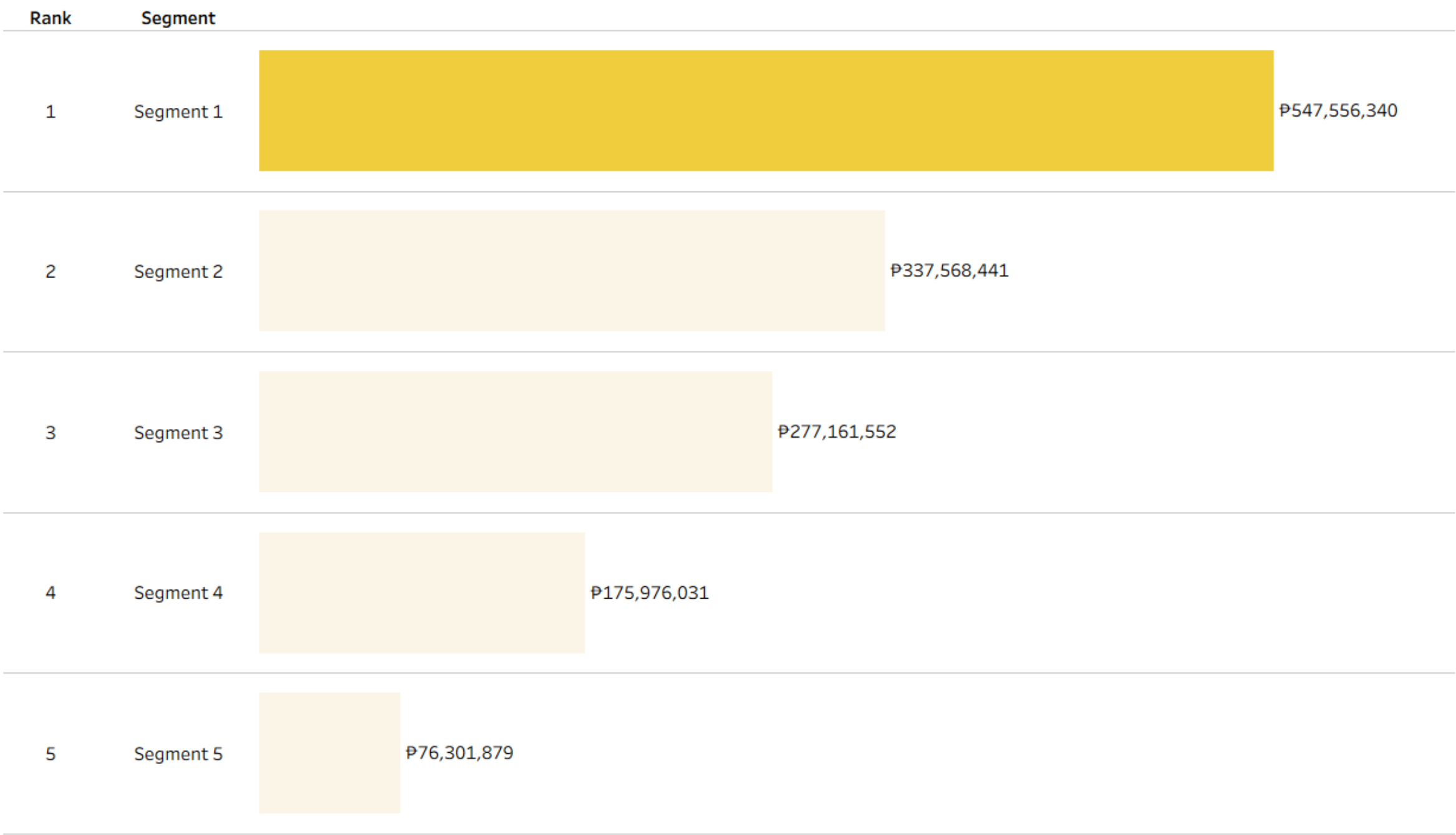
# Industry risk concentration

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

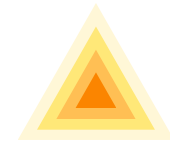
# Segment risk concentration

Out of all defaulting clients by segment, Segment 1 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?**

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