

COMPANY X

Customer & Credit Risk Analysis 2025

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Date: 16/10/2025

Contents

- Overview
- Customer Segment Analysis
- Credit Quality Evaluation
- Key Insights
- Recommendations
- Conclusion



Overview



- **Period:** 5th Feb ~ 6th Aug 2025



- **Total loan amount:** 11 billion VND



- **1,000 customers**, with **107 overdue (10.7%)**



- **NPL%: 7.1%**, indicating moderate portfolio risk

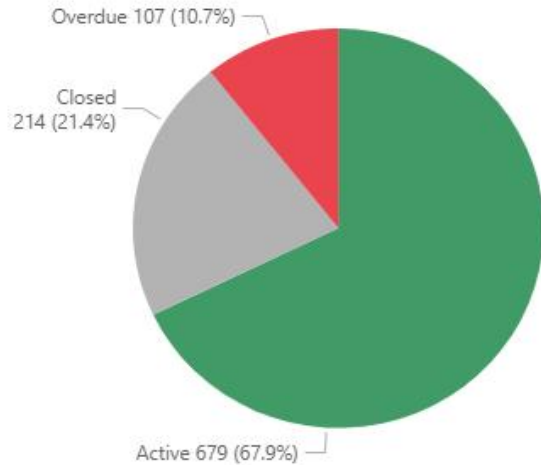


- **Overdue Rate: 9.88%, Average DPD: 4.97 days**

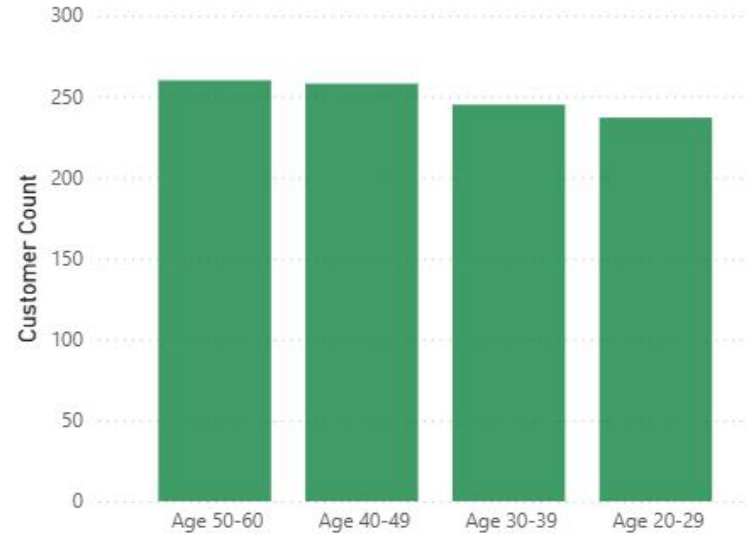
The loan book remains stable, but overdue customers and NPL levels show early warning signals.

Customer Segment Analysis

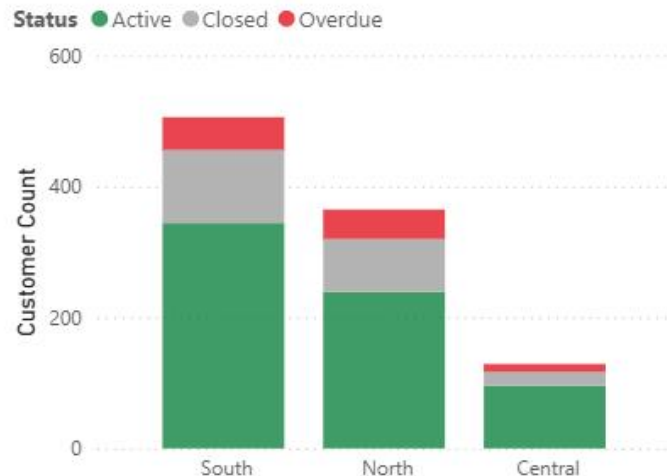
Customer Count by Status



Customer Count by Age Group



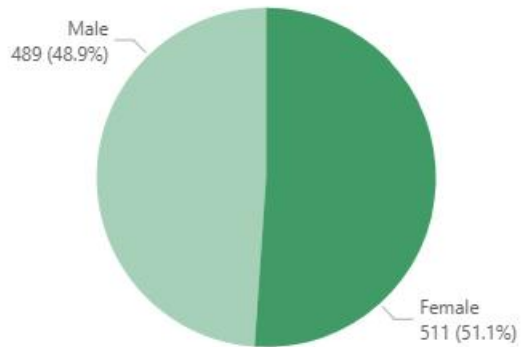
Customer Count by Region and Status



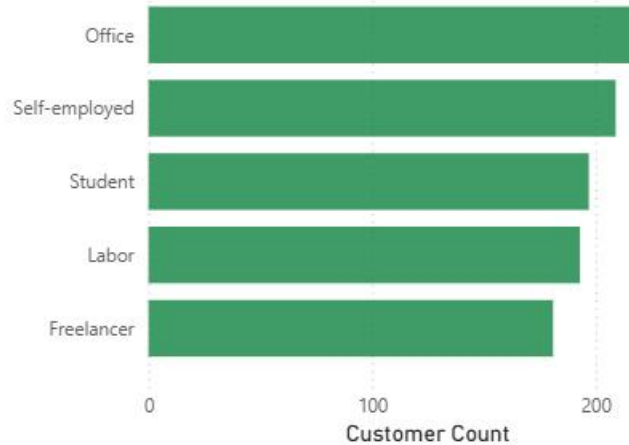
- **Loan Status:** 67.9% active, 21.4% closed, 10.7% overdue.
- **Age Group:** Most customers aged **40–60**.
- **Region:** **Southern region** has the most borrowers and the highest overdue rate.

Customer Segment Analysis

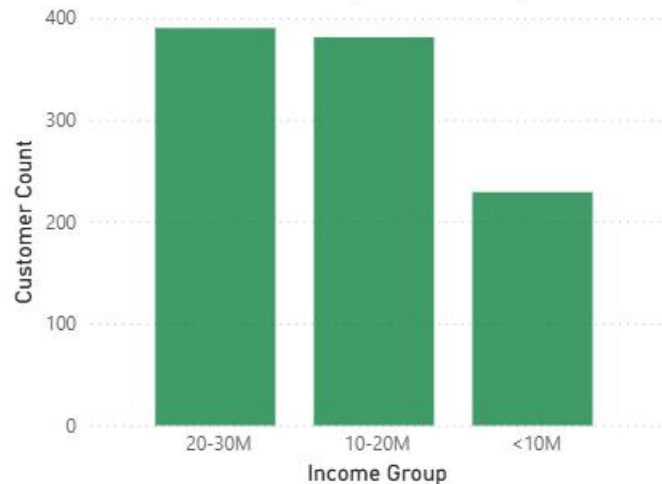
Customer Count by Gender



Customer Count by Employment Type

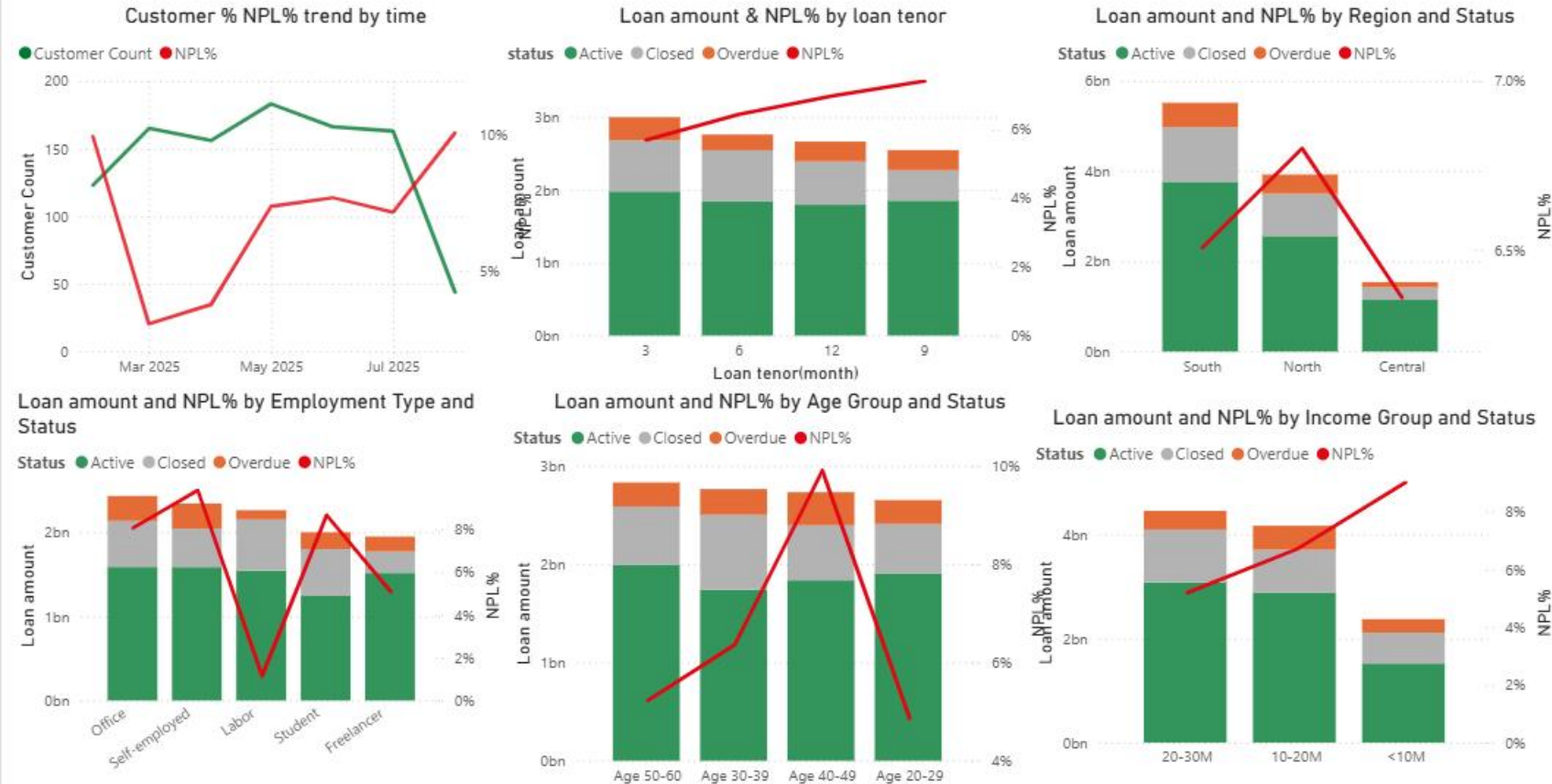


Customer Count by Income Group



- **Gender:** Nearly balanced – 51.1% female, 48.9% male.
- **Employment Type:** Mostly office workers and self-employed; students and laborers, freelancers follow.
- **Income Group:** Majority earn **20–30M VND/month**; lowest group earns **under 10M VND**.

Credit Quality Evaluation



- **NPL%** fell sharply in March (↓ from 9.9% to 3.0%), then rose steadily to **10% in August** — largely due to **9-month loans**.
- **Overdue rate** is highest among **low-income** and **self-employed** customers.
- The **Northern region** shows higher credit risk compared to other areas.
- **Age group 40–49** has the largest number of overdue cases.

Key Insights

- **Stable loan growth**, but **NPL% trending upward** since Q2/2025.
- **Self-employed** and **low-income (<10M/month)** customers pose higher risk.
- **Northern region** accounts for the highest overdue ratio.
- **Longer-tenor loans** (9–12 months) currently have the highest NPL%, showing greater repayment risk.
- **Age 40–49** segment requires closer follow-up due to repayment issues.

Recommendation

- **Enhance risk control** for the Northern region and self-employed segment.
- **Tighten credit approval** for customers with income under 10M VND/month.
- **Develop early-warning system** to detect overdue signs faster.
- **Encourage restructuring options** for short-term borrowers facing difficulties.
- **Promote loyalty programs** for stable and low-risk office workers.

Conclusion

- Company X's loan portfolio is well-balanced across demographics and regions.
- Although credit performance remains acceptable, **NPL growth** indicates emerging challenges.
- Proactive management and targeted actions will help maintain a **healthy and sustainable portfolio**.



**Thanks for
your attention**
