

# COMPANY X

---

## Customer & Credit Risk Analysis 2025

Presenter: Bui Diep Thanh Vy

Date: 16/10/2025

# Contents

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



# Overview



- **Period:** 5<sup>th</sup> Feb ~ 6<sup>th</sup> Aug 2025



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



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



- **NPL%: 6.59%**, indicating moderate portfolio risk

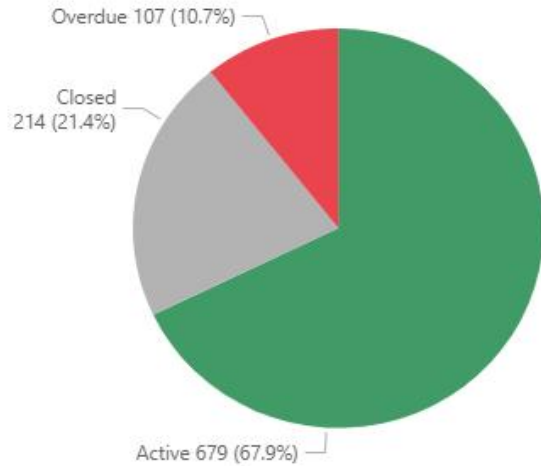


- **Overdue Rate:** 9.88%, **Average DPD:** 4.97 days

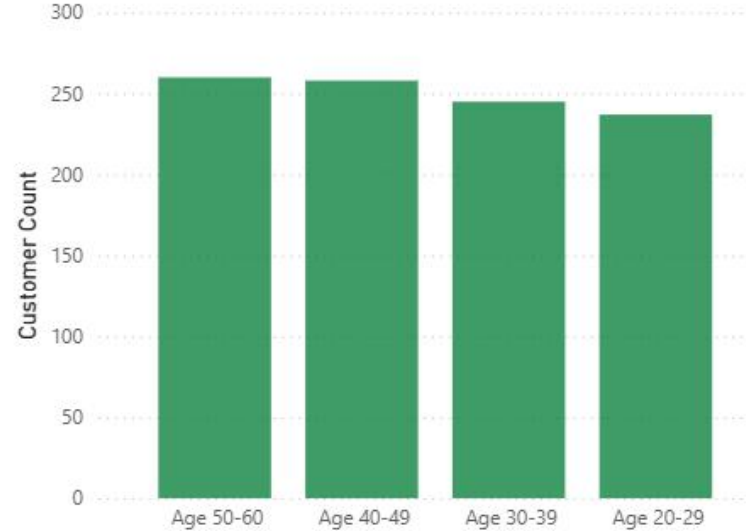
The loan book remains stable, but overdue customers and NPL levels show early warning signals.

# Customer Segment Analysis

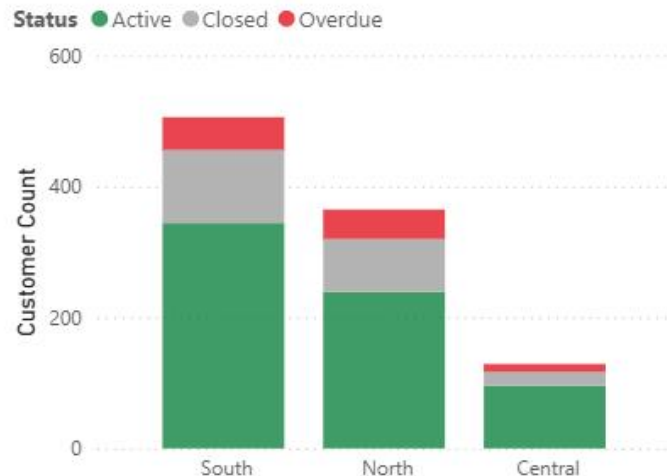
Customer Count by Status



Customer Count by Age Group



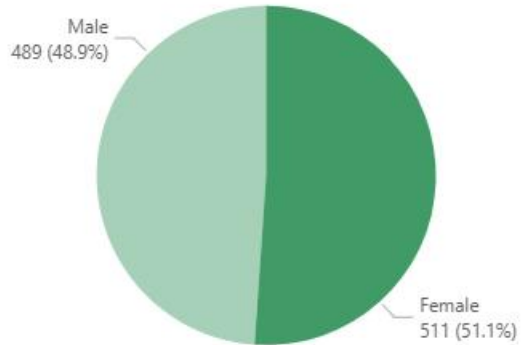
Customer Count by Region and Status



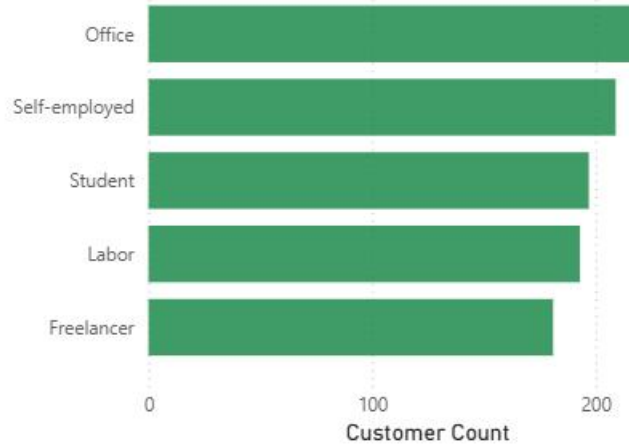
- **Loan Status:** 67.9% active, 21.4% closed, 10.7% overdue.
- **Age Group:** Most customers aged **40–60**.
- **Region:** **Southern region** has the most borrowers and the highest overdue rate.

# Customer Segment Analysis

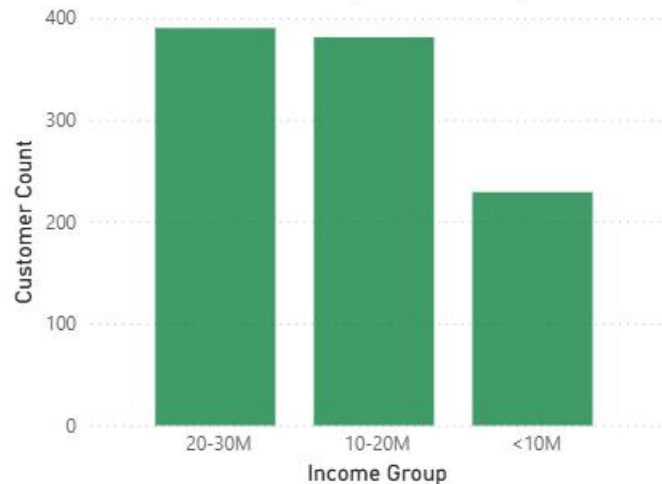
Customer Count by Gender



Customer Count by Employment Type

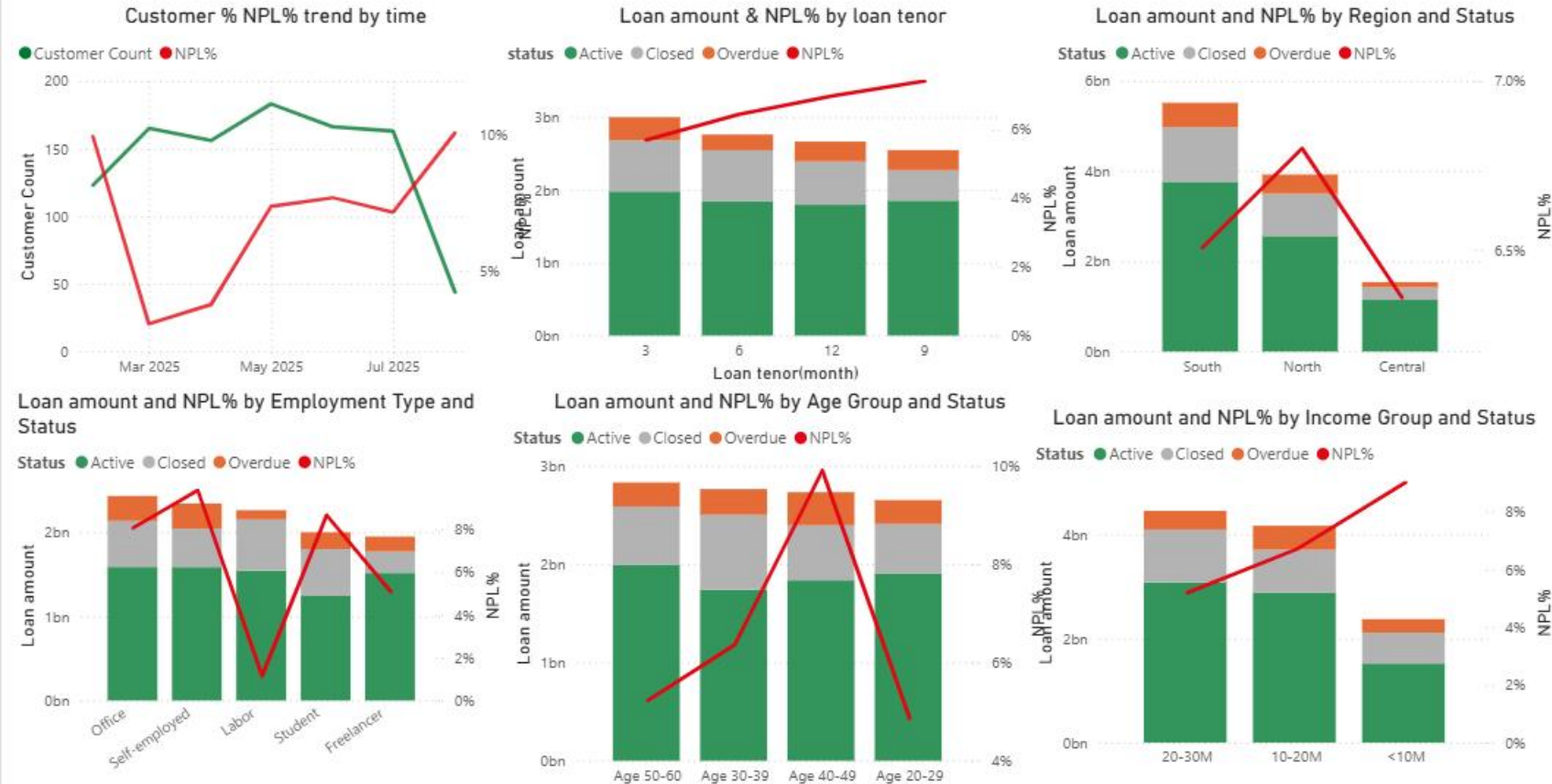


Customer Count by Income Group



- **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**

---