



# Maximizing Growth and Minimizing Risk: The Benefits of Portfolio Health Reviews

As the Philippines economy rebounds from the pandemic, lenders must take a proactive approach to help drive financial inclusion, increase product uptake and maximize profitability. This infographic highlights the benefits of consistent, data-driven portfolio management and the role technology plays in achieving better predictability.

## Driving post-pandemic growth:

To expand financial access and increase product uptake, Philippine lenders must be proactive. This infographic shows how regular portfolio assessments – powered by data and technology – can lead to more profitable results.

 <p><b>Tapping into new markets:</b> Increased credit inquiries present opportunities to reach new prospects – including rapidly-emerging, new-to-credit applicants.</p>	 <p><b>Regularity is key to profitability:</b> Frequent assessments using trended credit data and enhanced analytics provide a holistic yet nuanced customer view.</p>	 <p><b>Fueling financial access:</b> To help more people sustainably and profitably access formal lending, lenders must optimize portfolio decision-making.</p>
 <p><b>Reassessing NTC risk and opportunity:</b> Lenders should review risk management strategies and segment profiling to leverage profitable NTC business.</p>	 <p><b>Maximize growth:</b> Understanding consumer needs through data analysis can enhance marketing and service opportunities with tailored services, efficient upselling and cross-selling.</p>	 <p><b>Non-traditional data insights:</b> Alternative data offers valuable perspectives for more profitable decisions on new-to-credit applicants.</p>
 <p><b>Leveraging technology for growth:</b> Automated software, machine learning and AI-powered solutions can help harness emerging opportunities.</p>	 <p><b>Enhancing productive relationships:</b> Consistent, robust portfolio assessments can inform effective engagements by optimizing decision-making.</p>	 <p><b>Maximizing profitability:</b> A structured and predictive portfolio management process can optimize outcomes and minimize emerging risks.</p>

## Contact TransUnion to learn more:

Discover how our data-powered portfolio management solutions can help you better recognize and respond to credit market opportunities.

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