



**ASA**  
PHILIPPINES  
Palaguin ang pag-asa.

# PORTFOLIO MANAGEMENT

(Detecting stress before delinquency strikes, responsible loan renewals,  
ethical collection practices)

Microfinance Operations Summit  
April 8, 2026



# At a glance

Description	Consolidated Figures (31-Mar-2026)
# of branches	1,853
# of Microfinance Officers (MFOs)	7,745
Number of Total Staff	12,501
Number of Provinces Covered	82
Total Number of Clients	2,446,458
Clients' Savings Balance (PHP)	21,698,403,023
Number of Active Borrowers	2,443,965
Outstanding Portfolio (PHP)	47,574,539,639
Collection Rate	92.97%
NET Portfolio At Risk	2.25%
GROSS Portfolio At Risk	3.46%



Serving over 2 million clients through 1,800+ branches nationwide

# What we offer

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## Microfinance Programs

- Microbusiness Financing
- Agricultural Financing
- Islamic Microfinancing

## Subsidiary Loans

- Water & Sanitation Financing (WaSaFin)
- Home Financing (HomFin)
- Educational Financing (EducFin)

## Microinsurance

- Life insurance (since 2025)

## Support Services

- MaaASAhan Assistance (Hospitalization Assistance)
- Free Burial Assistance
- Child Nutrition Program
- Tertiary Education Assistance



# Portfolio Management Approach

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- Loan Quality Monitoring- tracking repayment and identifying risks early
- Delinquency management – addressing overdue accounts promptly
- Client relationship management – maintaining close engagement with borrowers
- Risk control – ensuring proper screening and diversification
- Staff accountability – assigning clear ownership of portfolio performance

## Responsible Loan Renewals

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- House and Business Visitation and Good Cash flow  
Ensure all renewals are 100% HBV-ed  
Ex. MFO: Up to P30,000, BH: Up to P50,000
- MiDAS inquiry (avoiding over-indebtedness)
- Aligning loan size with client repayment capacity or business
- Limiting to four (4) the counts of loans a client can avail simultaneously
- Strictly enforcing that husband as primary co-maker

# Ethical and Effective Collection Practices

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## “Kumustahan”

Previously, during Kamustahan, we used a **hard approach (sit down)** and more aggressive methods.

Now, we have shifted to a **soft approach**, emphasizing that our staff extend empathy, respect, and understanding to our nanays.

Those we once tagged as 'Pasaway na Nanay' are now recognized as 'Special Nanays'.

# Ethical and Effective Collection Practices

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## Oplan One More Chance

We don't abandon clients. We understand that clients may experience difficulty and default (e.g., sickness in the family or calamity). For us, we don't blacklist them—we give them an opportunity to recover. Clients with written-off loans may avail of a new loan once they settle their balance.

# Challenges in Portfolio Risk Management

## A. Calamity

- Be with your client (BWYC)
- Provide relief assistance within 24 hours
- Rehabilitation Financing

## B. Staff mismanagement

- “There’s no bad borrowers; only bad lenders”
- We return the misappropriated money the soonest possible time to rebuild trust among clientele

## C. Non-target clients

- Lending to non-target clients resulting to BAR “patience is virtue”

# Key Lessons Learned

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1. Rather than setbacks, calamities become moments to connect more closely with our clients and strengthen trust, driving our continued growth.
2. Clients will remember you when you stand by them in their most difficult times
3. When we take care of our staff, they are empowered to take care of our clients- driving better service and stronger results.

**"We are not only in the business of lending, but in the business of building friendships."**



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