# Banking Dashboard – Insights Summary

## 1. Client Segmentation & Loyalty

Most of the clients fall under the Jade and Silver loyalty tiers. I noticed that Platinum clients are fewer in number but have a significantly high average deposit, so they should be treated as high-value customers. Also, from the age breakdown, it's clear that older clients (46–75+) are mostly in the higher loyalty tiers. On the other hand, younger clients under 35 mostly sit in Jade/Silver – which looks like an opportunity to increase engagement and grow their loyalty.

## 2. Deposits, Income Bands & Lending

From the age group-wise deposits chart, clients aged 56–65 have the highest total deposits (~153M). Overall, most of the money is with clients aged 46 and above. I also looked at loans by income band – and clearly, high-income clients take most of the loans (over 74% of total). The mid-income group is under-leveraged, which could be a good area for lending strategy. Low-income clients are a very small portion in terms of lending.

## 3. Risk Profile & Fee Structure

Most clients are in Risk Weight 1 and 2, so the bank seems to have a fairly low-risk portfolio. Only a small number (160 clients) are in the highest risk group (Risk 5), and they should probably be monitored. I also looked at how risk maps to fee structure and noticed that clients in Risk 2–3 are mostly the ones paying mid-to-high fees – so that's a balanced risk/reward group.

## 4. Property Ownership Insights

Initially, I thought African American and Asian clients had the highest property ownership. That was true in terms of client count, but when I looked at the total property value and lending, it turns out European clients hold the highest values. So while others may own more properties, Europeans own more per person – making them high-value clients.

## 5. Demographic & Occupation Insights

Gender-wise, it’s almost balanced, but males slightly lead in total deposits and loans. From the occupation breakdown, roles like Associate Professors, Engineers, and HR Managers are the top ones in terms of property ownership. These should definitely be targeted for premium services or bundled offers.

## 6. Final Thoughts & Strategy

Based on all the insights, I would recommend:  
- Focus on loyalty upgrades for younger clients.  
- Expand lending options for the mid-income group.  
- Closely watch Risk 4–5 clients.  
- Target European clients for wealth-based products.  
- Build profession-based product bundles, especially for asset-heavy roles.