

Credit Card Performance Report

Executive Summary

This report analyzes credit card performance across revenue, customer behavior, card categories, geography, and risk metrics. The business has shown strong week-on-week momentum with opportunities to further accelerate growth.

Key Performance Highlights

Week-on-Week Performance:

- Revenue increased by 28.8%
- Transaction amount and count increased
- Customer count increased

Year-to-Date Overview:

- Total Revenue: 57M
- Total Transaction Amount: 46M
- Total Interest Earned: 8M
- Total Transactions: 667K

Customer & Product Insights

- Male customers contribute higher revenue (31M) vs female (26M)
- High-income customers contribute the most revenue (30M)
- Blue & Silver cards contribute ~93% of transactions

Geographic Insights

- TX, NY, CA contribute 68% of total revenue

Operational Metrics

- Activation Rate: 57.5%
- Delinquency Rate: 6.06%

Strategic Recommendations

1. Improve customer activation with targeted campaigns
2. Upsell premium cards to high-income customers
3. Expand focus on high-performing states
4. Increase female customer engagement

Conclusion

The business shows strong growth momentum. Focused strategies on activation, premium expansion, and risk control can drive sustainable growth.