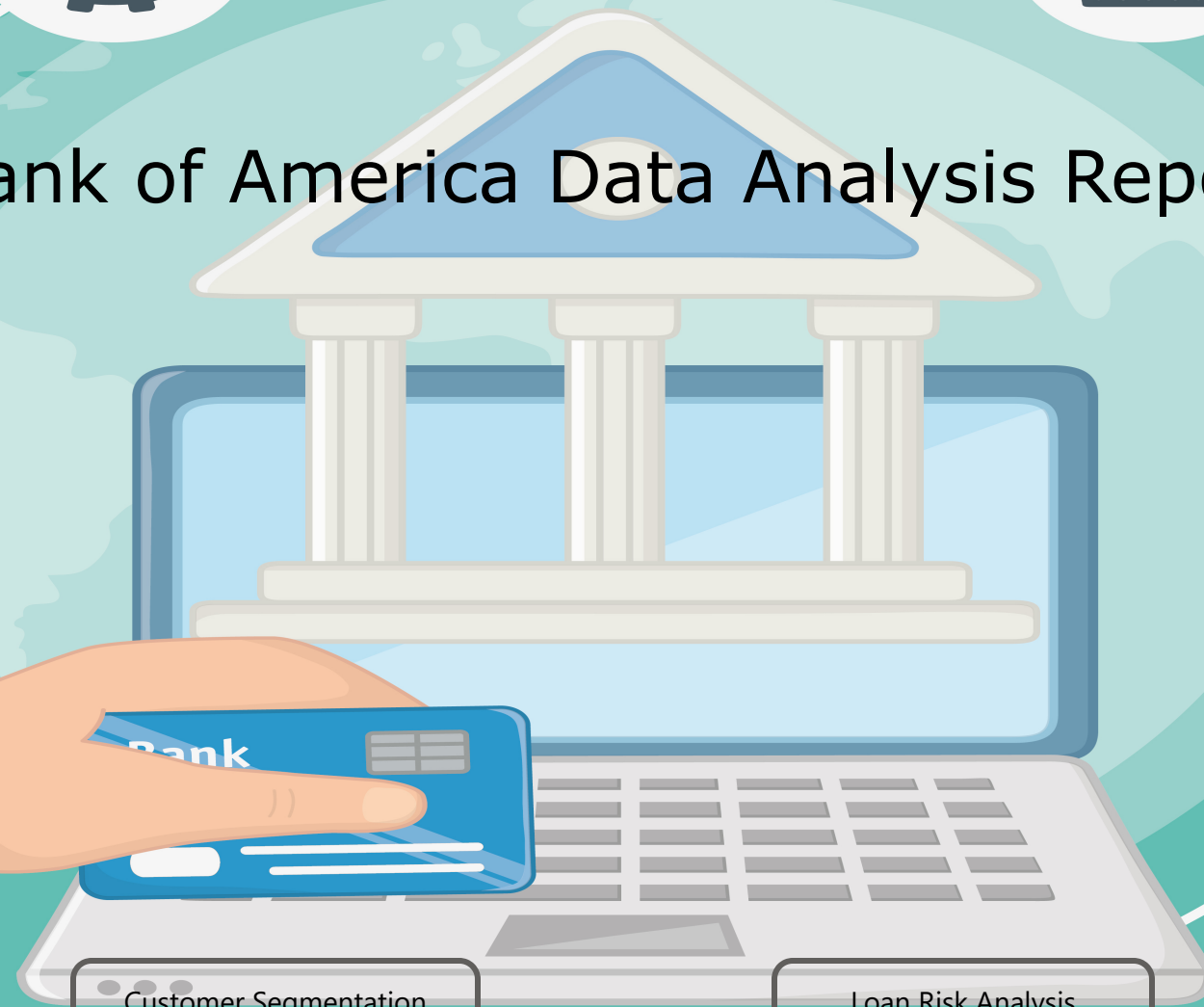# Bank of America Data Analysis Report

RFM Analysis
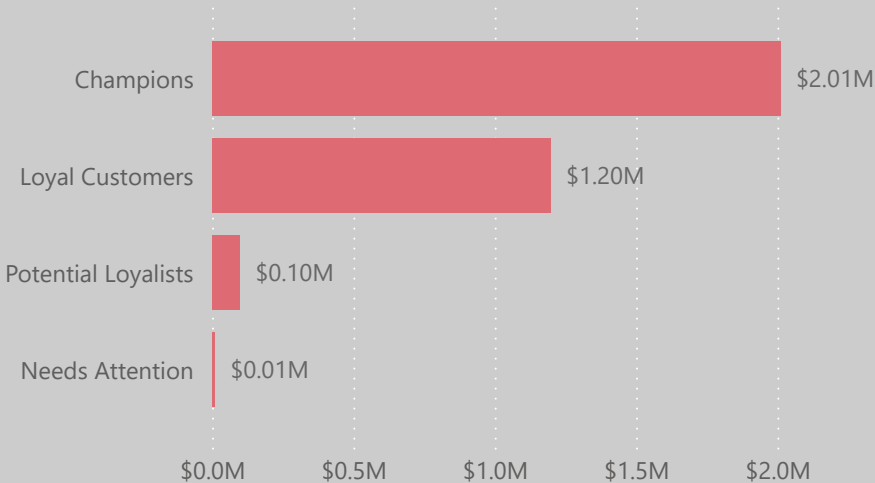
Customer Segmentation

Loan Risk Analysis
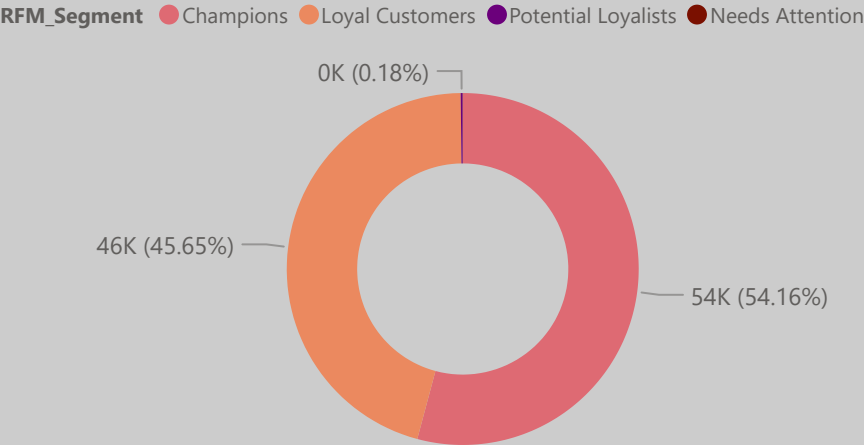
Product Performance Analysis

Avg Monetary by RFM Segment

Segment	Value
Champions	$2.01M
Loyal Customers	$1.20M
Potential Loyalists	$0.10M
Needs Attention	$0.01M

$0.0M $0.5M $1.0M $1.5M $2.0M

Customer by RMF Segment

RFM_Segment ● Champions ● Loyal Customers ● Potential Loyalists ● Needs Attention

0K (0.18%)

46K (45.65%)

54K (54.16%)

100K		**$163bn**
Total Customers		Total Monetary
124		**1.00M**
Average Recency (Days)		Frequency
54.16%		**$2M**
% Champions Customers		Average Monetary

Products

All
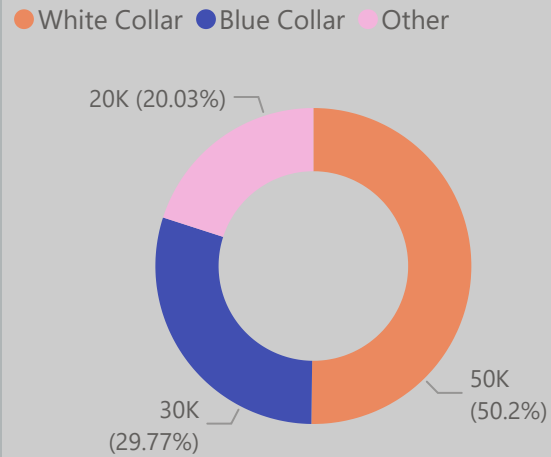
Risk Category

All

State

All

Date

01-01-2024   31-12-2024

CustomerID	Age	IncomeSegment	AnnualIncome	Recency (Days)	Frequency	Total Monetary Value	RFM_Segment	State
1	51	Medium	47,238.27	124	14	$31,22,914.87	⭐ Champions	Minnesota
2	25	Medium	41,079.07	124	9	$7,81,730.03	☆ Loyal Customers	Missouri
3	79	High	74,866.07	124	11	$15,78,381.51	⭐ Champions	Iowa
4	32	High	87,718.32	124	17	$26,47,190.23	⭐ Champions	Wisconsin
5	74	Medium	66,170.01	124	11	$16,77,652.79	⭐ Champions	Montana
6	34	Low	36,772.04	124	6	$15,67,996.69	☆ Loyal Customers	New Hampshire
7	23	Medium	58,766.38	124	13	$20,52,847.28	⭐ Champions	New Hampshire
8	39	Medium	49,060.52	124	14	$17,00,035.14	⭐ Champions	Mississippi
9	40	Medium	55,140.11	124	8	$12,26,988.24	☆ Loyal Customers	Pennsylvania
10	55	Medium	54,982.71	124	7	$14,17,580.15	☆ Loyal Customers	Washington
11	63	High	89,779.53	124	8	$16,28,936.09	☆ Loyal Customers	Iowa
12	66	Medium	41,731.86	124	8	$7,78,142.70	☆ Loyal Customers	Wisconsin
Total				124	1000000	$1,63,47,92,08,774.66		

Bank of America — Customer Segmentation

Customer by Job Classification

● White Collar ● Blue Collar ● Other

- 20K (20.03%)
- 50K (50.2%)
- 30K (29.77%)

Income Segment by Age Group

● High ● Low ● Medium

Age Group	High	Low	Medium
Senior	20K	9K	21K
Adult	13K	6K	13K
Young	8K	3K	8K
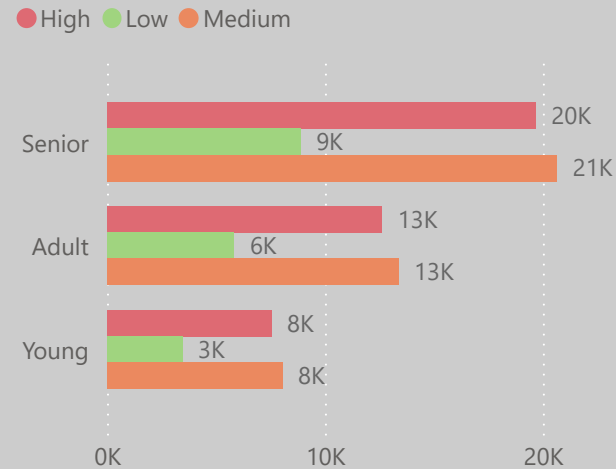
Customer by Marital Status and Gender

● Female ● Male

Status	Male	Female
married	24K	26K
single	19K	21K
divorced		
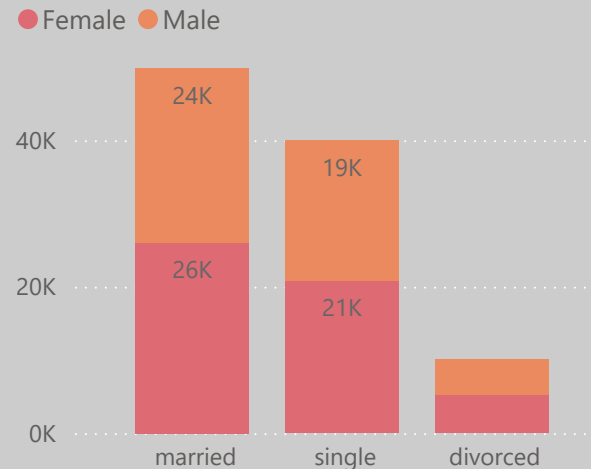
Customer Segmentation Across U.S. States

RFM_Segment ● Champions ● Loyal Customers ● Needs Attention ● Potential Loyalists

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Key Metrics

Metric	Value
Total Loans Issued	1M
Total Customers	100K
AvgCreditScore	700
AvgInterest	5.35
AvgLoanAmt	$163K
AvgTerm	36

Products
All

Risk Category
All

State
All

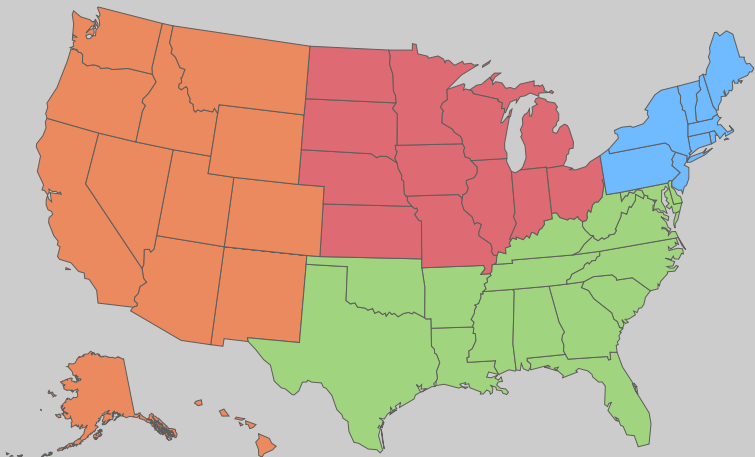**Date**
01-01-2024   31-12-2024

Bank of America — Loan Risk Analysis

Customer by Loan Defaulter Rate

Region ● Midwest ● Northeast ● South ● West

Defaulter Rate % over Time (Month)

Month	Rate
Apr	7.48%
Aug	7.64%
Dec	7.46%
Feb	7.27%
Jan	7.59%
Jul	7.50%
Jun	7.60%
Mar	7.61%
May	7.35%
Nov	7.51%
Oct	7.38%
Sep	7.59%
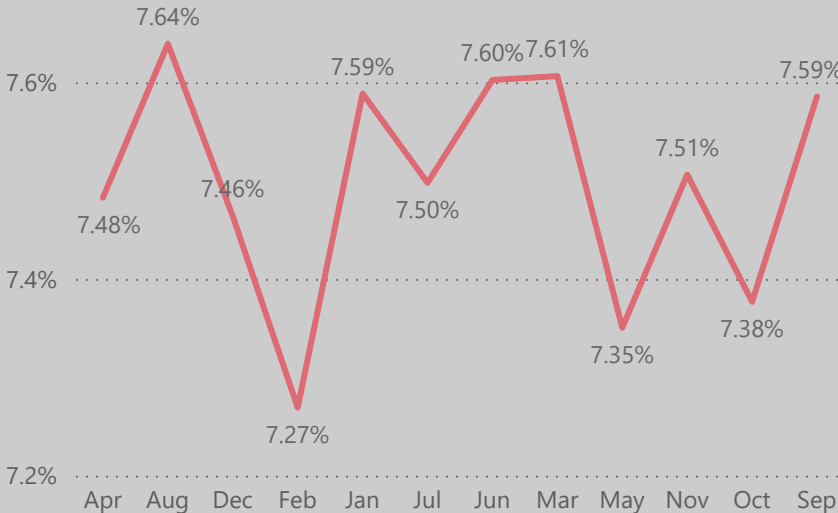
Defaulter % by Credit Score Segment

Segment	Rate
High Risk	7.66%
Medium Risk	7.54%
Low Risk	7.45%
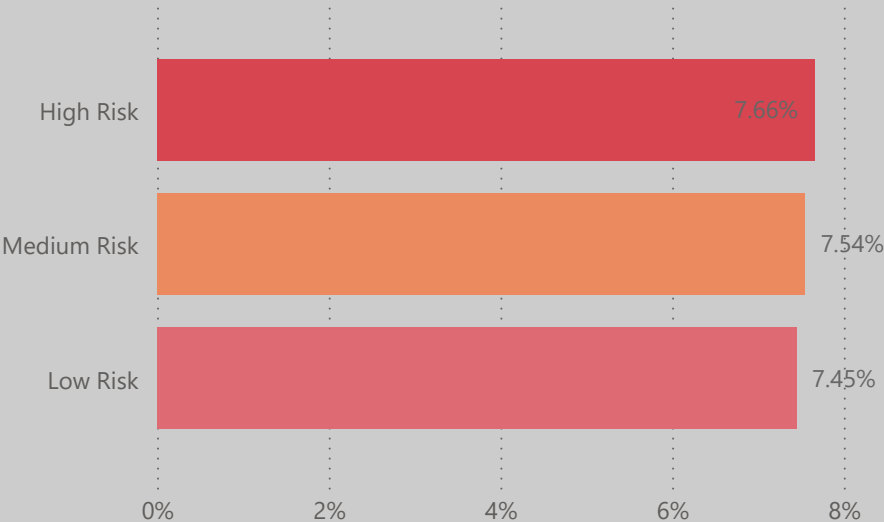
Defaulter vs Non-Defaulter by Product

DefaultFlag ● 0 ● 1

Product	TotalLoans
Home Loan	463K
Auto Loan	185K
Personal Loan	185K
Education Loan	92K

Key Metrics
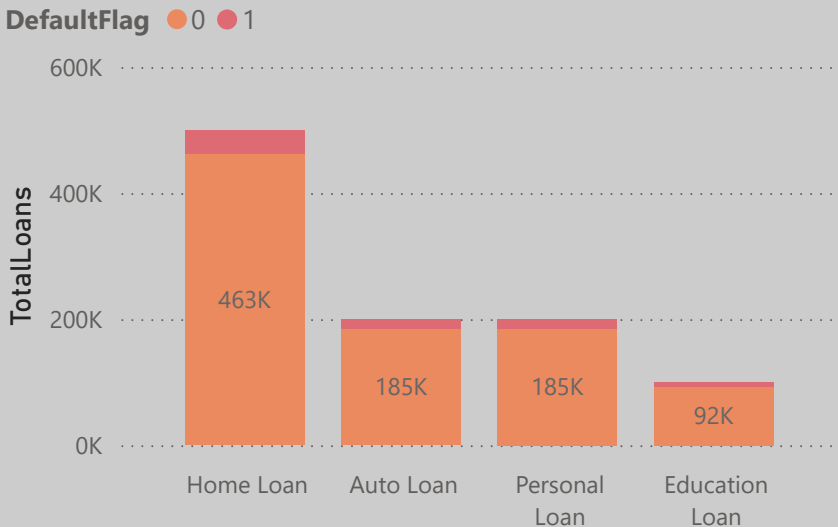
Metric	Value
Total Loans Issued	1M
Total Customers	100K
Total Defaulted Loans	75K
Default Rate %	7.50%
High Risk Loan %	2.29%
AvgCreditScore	700

Filters

Products: All

Risk Category: All

State: All

Date: 01-01-2024 — 31-12-2024

Bank of America

Product Performance Analysis

Total Loan Amount by Product

Product	Amount
Home Loan	$150bn
Auto Loan	$6bn
Education Loan	$5bn
Personal Loan	$2bn

$0bn $50bn $100bn $150bn

AvgInterest & Avg Loan Amount over Time

● AvgLoanAmt ● AvgInterest

$165K
$164K
$164K
$164K
$164K
$163K
$163K
$163K

5.36
5.36
5.36
5.35
5.35
5.35
5.34
5.34
5.33

$164K $164K $164K $164K $164K $164K $163K $164K $163K $163K
5.34 5.35 5.34 5.34 5.34 5.36 5.36 5.35 5.35

Sep Oct Nov May Mar Jun Jul Jan Feb Dec Aug Apr

Outstanding Balance by Product

Product	Amount
Home Loan	$5.6bn
Auto Loan	$0.2bn
Education Loan	$0.2bn
Personal Loan	$0.1bn

$0bn $2bn $4bn $6bn
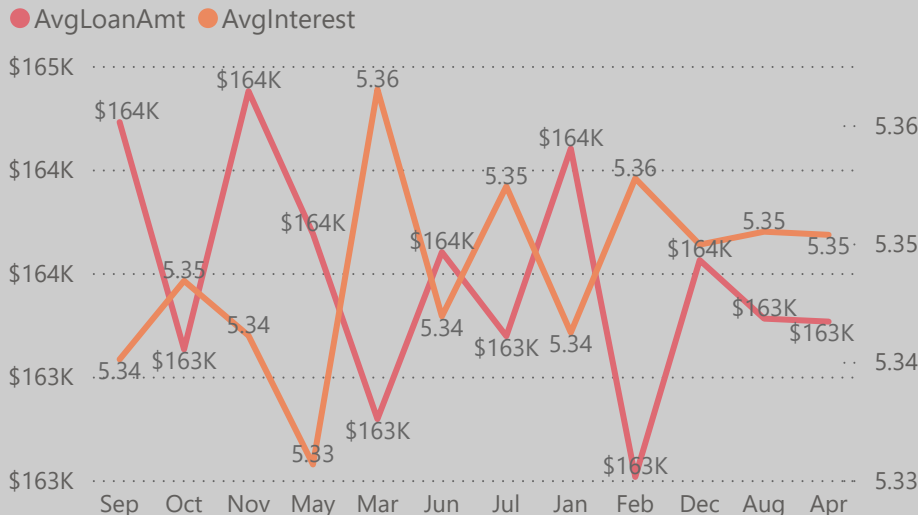
Share of Loan Count by Product

100K (10.02%)
200K (19.96%)
200K (20.01%)
500K (50.02%)

ProductName
● Home Loan
● Auto Loan
● Personal Loan
● Education Loan
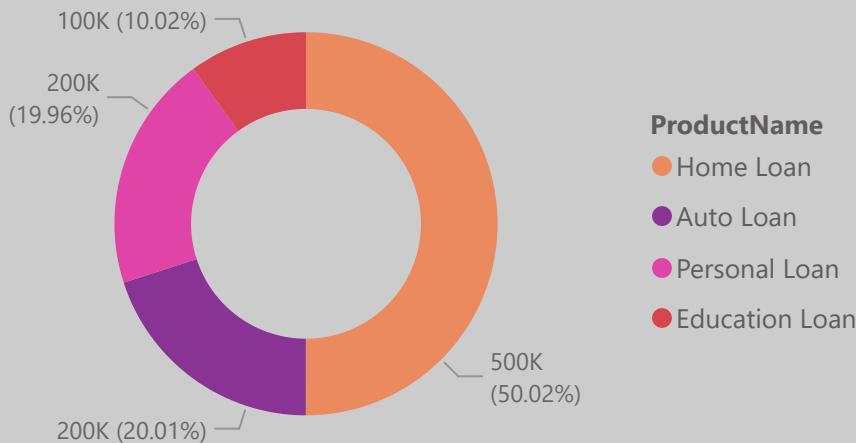
$163bn
Total Loan Amount

$163K
AvgLoanAmt

$6bn
TotalOutstanding

7.50%
Product Default Rate %

5.35
AvgInterest

Products
All

Risk Category
All

State
All

Date
01-01-2024   31-12-2024