



BANKING DASHBOARD

LOAN ANALYSIS

DEPOSIT ANALYSIS

EDA INSIGHTS

SUMMARY + TAKEAWAYS

Joining Year

2013

2018

2019

2020

2021

Gender

Female

Male

Total Clients

3000

Total Loan

4.38bn

Total Deposits

3.77bn

Checking Accounts

963.28M

Savings Accounts

698.73M

Business Lending

2.60bn

Commercial

Institutional

Private Bank

Retail

Female

Male

IAId

All

TOTAL LOAN

4.38bn

BANK LOAN

1.77bn

BUSINESS LENDING

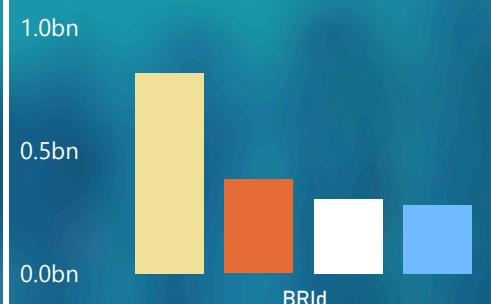
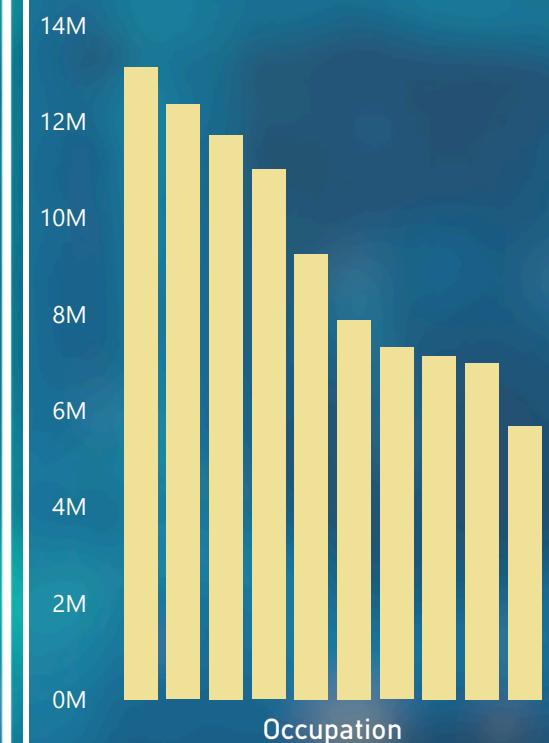
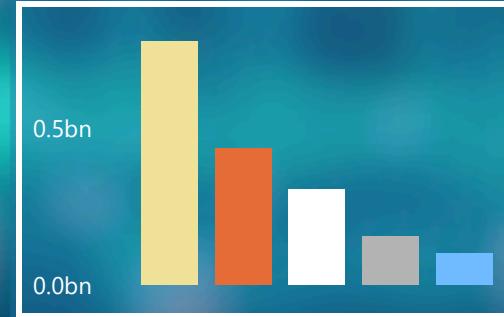
2.60bn

CC BALANCE

9.53M

BANK LOAN BY INCOME BAND

- Med
- Low
- High

**BANK LOAN BY BR****BANK LOAN BY OCCUPATION****BANK LOAN BY NATIONALITY**

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TAKEAWAYS](#)

2013

2018

2019

2020

2021

Commercial

Institutional

Private Bank

Retail

Female

Male

IAId

All

**TOTAL DEPOSIT**

3.77bn

BANK DEPOSIT

2.01bn

SAVING ACCOUNT AMT

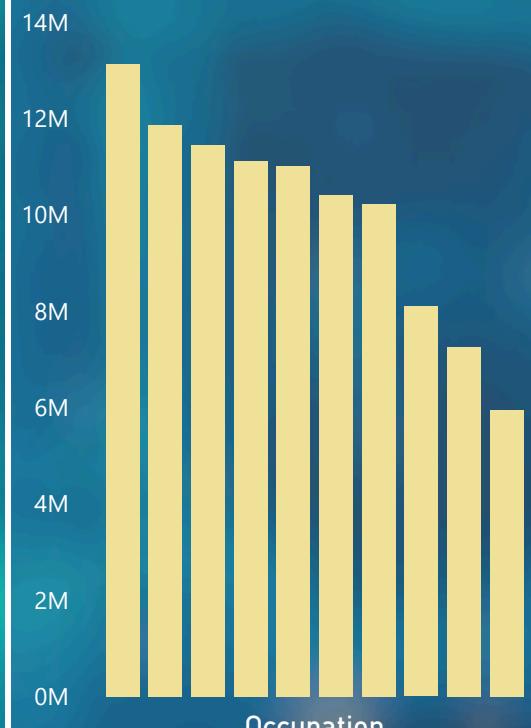
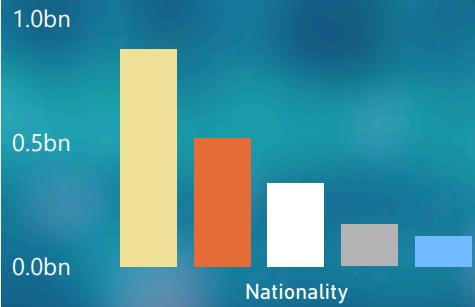
698.73M

CHECKING ACCOUNT AMT

963.28M

BANK DEPOSIT BY INCOME BAND

- Med
- Low
- High

**BANK DEPOSIT BY BR****BANK DEPOSIT BY OCCUPATION****BANK DEPOSIT BY NATIONALITY**

Female

Male

Occupation

All

High

Low

Med

Risk Weighting

All

TOTAL CUSTOMERS

3000

AVG. RISK WEIGHTING

2.25

AVG. INCOME

171.31K

% HIGH RISK CUSTOMERS

0.05

% LOYAL CUSTOMERS

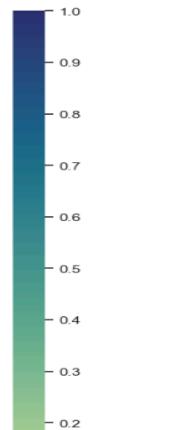
0.05

CUSTOMERS WITH PROPERTIES

2295

CORRELATION MATRIX

	Correlation matrix								
Estimated Income	1.00	0.37	0.30	0.33	0.26	0.29	0.26	0.31	0.33
Superannuation Savings	0.37	1.00	0.23	0.24	0.17	0.20	0.18	0.23	0.26
Credit Card Balance	0.30	0.23	1.00	0.37	0.38	0.30	0.28	0.36	0.35
Bank Loans	0.33	0.24	0.37	1.00	0.37	0.29	0.27	0.36	0.42
Bank Deposits	0.26	0.17	0.38	0.37	1.00	0.84	0.75	0.41	0.44
Checking Accounts	0.29	0.20	0.30	0.29	0.84	1.00	0.46	0.31	0.36
Saving Accounts	0.26	0.18	0.28	0.27	0.75	0.46	1.00	0.31	0.31
Foreign Currency Account	0.31	0.23	0.36	0.36	0.41	0.31	0.31	1.00	0.37
Business Lending	0.33	0.26	0.35	0.42	0.44	0.36	0.31	0.37	1.00



KEY EDA INSIGHTS

THE CORRELATION ANALYSIS REVEALS A STRONG POSITIVE RELATIONSHIP BETWEEN BANK DEPOSITS AND ACCOUNT TYPES LIKE CHECKING, SAVING, AND FOREIGN CURRENCY ACCOUNTS, SUGGESTING THAT CUSTOMERS WITH HIGH BALANCES IN ONE ACCOUNT OFTEN MAINTAIN SUBSTANTIAL FUNDS ACROSS OTHERS AS WELL. ADDITIONALLY, THE KPI'S HIGHLIGHT KEY CUSTOMER SEGMENTS, SUCH AS THE PROPORTION OF HIGH-RISK INDIVIDUALS AND THE SHARE OF LOYAL CUSTOMERS, OFFERING VALUABLE DIRECTION FOR RISK MITIGATION AND TARGETED ENGAGEMENT STRATEGIES.

SUMMARY

- **CONSISTENT GROWTH IN DEPOSITS & LOANS :**

The bank has shown a healthy upward trend in both deposit and loan accounts over the years, with peak performance in recent years.

- **HIGH RISK EXPOSURE SEGMENTS :**

A significant share of customers (calculated via KPI) are categorized as high risk based on their risk weighting. These are often associated with low or medium loyalty classifications and certain occupations.

- **STRONG CROSS-PRODUCT HOLDING BEHAVIOR :**

Customers with high balances in one account type (e.g., checking) tend to maintain significant balances across savings and foreign currency accounts as well

→ This suggests bundling products or cross-selling strategies could work well.

- **LOYALTY CLASSIFICATION CONCENTRATION :**

Majority of customers fall under Gold and Silver tiers, indicating room for improving loyalty programs to move more customers into Platinum or High Loyalty segments.

ACTIONABLE TAKEAWAYS

- CONSISTENT GROWTH IN DEPOSITS & LOANS.
- PROACTIVELY MANAGE HIGH-RISK CUSTOMERS THROUGH TARGETED INTERVENTIONS.
- CROSS-SELL ACCOUNT PRODUCTS BASED ON STRONG DEPOSIT-TYPE CORRELATIONS.
- UPGRADE CUSTOMER LOYALTY TIERS WITH PERSONALIZED REWARD PROGRAMS.
- OFFER OCCUPATION-SPECIFIC FINANCIAL PRODUCTS TO ENHANCE RELEVANCE.
- LEVERAGE GENDER AND INCOME INSIGHTS TO FINE-TUNE MARKETING STRATEGIES.