



Bank Of America

The USA Bank Dashboard

This dashboard provides comprehensive overview on the USA bank, highlighting metrics on expense spread over time, profitability trend, utilization of return on asset, operating performance etc.. over time.



Summary

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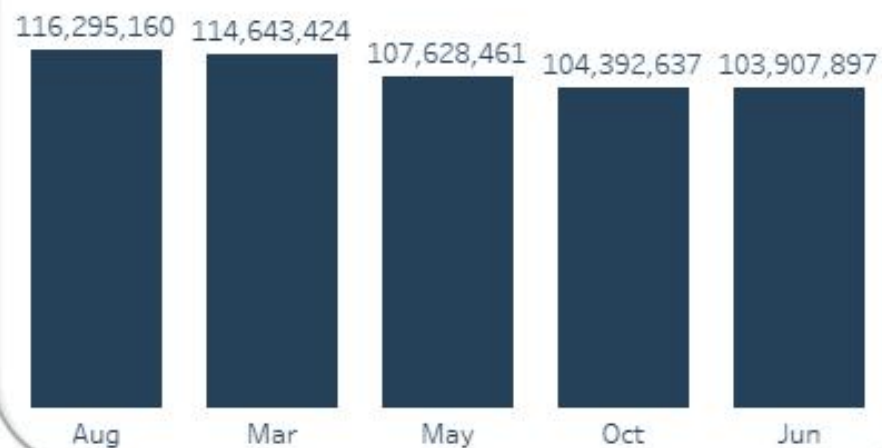
The dataset which was gotten from Kaggle (<https://www.kaggle.com/datasets/vishalsinghsangral/usa-bank-financial-data?resource=download>) provides key financial data for a bank in USA over a two-year period. It includes various key financial metrics such as interest income, interest expense, average earning assets, net income, total assets, shareholder equity, operating expenses, operating income, market share, and stock price. Data cleaning was performed on this dataset where we handle missing values, duplicates, and outliers to ensure data integrity.

Insights such as interest spread analysis, profitability trends, assets utilization efficiency, operating performance, market share movement, and stock price fluctuations were visualized. These insights help in assessing the bank's financial health, efficiency, and competitive standing.

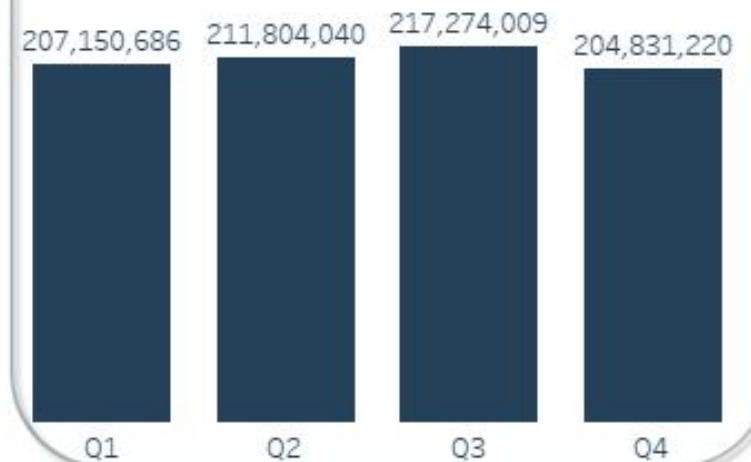
Overview

Total Market Share	Total Stock price	Total Operating Expenses	Total intrest income	Total Operating Income	Total Shareholder Equity
9,717	63,079	548,594,214	1,243,275,100	1,994,721,152	12,381,287,476

TOP 5 INTREST INCOME BY MONTH

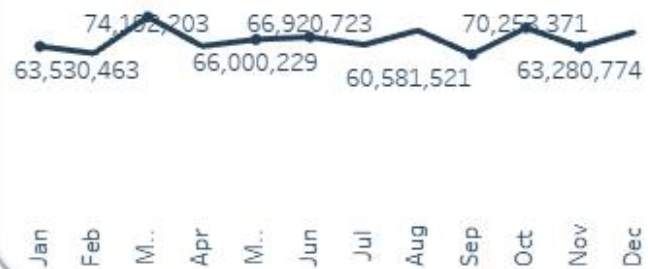


EXPENSE SPREAD OVER TIME



Dashboard Visualization

PROFITABILITY TREND



UTILIZATION OF RETURN ON ASSET



STOCK PRICE FLUNTUATION



Month of Date

- ☒ (All)
- ☒ January
- ☒ February
- ☒ March
- ☒ April
- ☒ May
- ☒ June
- ☒ July
- ☒ August
- ☒ September
- ☒ October
- ☒ November
- ☒ December

Year of Date

- ☐ (All)
- ☐ 2022
- ☒ 2023

Dashboard Visualization

UTILIZATION OF RETURN ON EQUITY



OPERATING PERFORMANCE



EFFICIENCY OF EARNINGS



Year of Date

- ☒ (All)
- ☒ 2022
- ☒ 2023

Measure Names

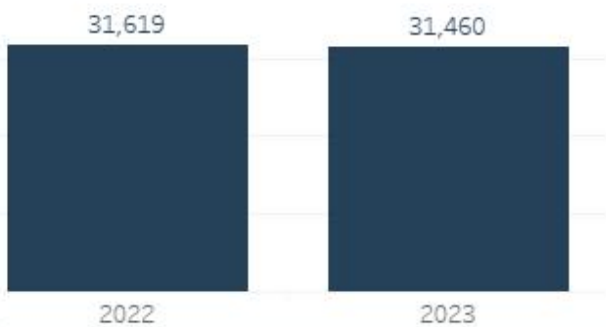
- ☒ Operating Expens..
- ☒ Operating Income

Year of Date

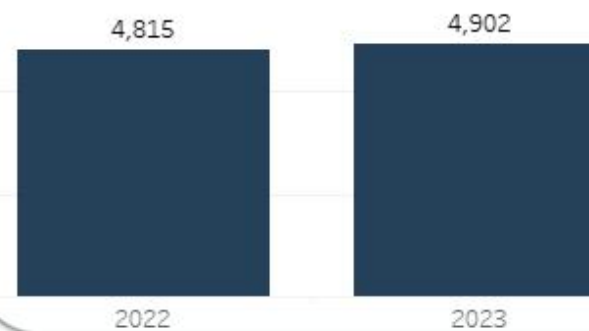
- ☒ (All)
- ☒ 2022
- ☒ 2023

Dashboard Visualization

STOCK PRICE OVER YEAR



MARKET SHARE OVER YEAR



MARKET SHARE MOVEMENT



Year of Date

- ☒ (All)
- ☒ 2022
- ☒ 2023

Recommendations

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- Monitoring the expenses spread quarterly by focusing on the net interest margin which is the difference between interest income and interest expenses, the margins are narrowing and to gauge lending profitability cost-cutting should be reviewed or rate should be adjusted.
- For track profitability the trend shows a fluctuation in profit, it's recommended that operational efficiency be improved and prioritized.
- To enhance asset utilization the bank should consider strategies to optimize assets usage to improve ROA and ROE by indicating better returns on company assets and equity.
- Market share and stock price should be monitored; this will be the leading indicators of the bank's market position. A declining market share requires competitive strategy adjustments.
- The bank needs to improve earning and performance efficiencies, bank's ability to generate income from its average earnings assets needs to be improved. Declines in ratio indicates inefficiencies that needs to be addressed.

Conclusion

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In conclusion, the dataset offers valuable insights into the company's financial performance and competitive standing. By visualizing these metrics, key financial drivers can be effectively monitored over time. The recommendations focus on enhancing profitability, optimizing asset use, and strengthening competitive market positioning for long-term sustainability.