



Failed US Banks & Interest Rates Dash App

BUAD 5012

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About

This project shows bank failures in the United States from 2007, the onset of the Great Recession, through 2024. One page displays where each banks failed by year. The other page shows the amount of bank failures compared to the interest rate spread, specifically the ten year to one month treasury spread.



The Problem...

The relationship between bank failures and macroeconomic conditions is often unclear or overlooked by the general public, as data on these topics exists but is rarely presented in an intuitive, interactive, or accessible way. This gap makes it difficult for people to understand the warning signs of financial instability or the impact of monetary policy decisions.

The Value

Our website provides an interactive, visual exploration of bank failures in the U.S. from 2007 to 2024, with one page where they are contextualized alongside the historical interest rate spread.



Understand historical patterns in financial crises



Engage with the data through clear, dynamic visuals instead of static reports or dense tables



Understand how monetary policy correlates with banking instability

Data Description



Bank Failures

Obtained from Data.gov
Sourced from the Federal
Deposit Insurance
Corporation
"banklist.csv"



Interest Rate Data

From the U.S.
Department of the
Treasury
Includes daily rates for
multiple Treasury maturities
"yield-curve-rates-
1990=-2024.csv"

Page One

```
@callback(  
  Output("map", "figure"),  
  Output("bank-info-container", "children"),  
  Input("slider", "value"),  
  Input("state-dropdown", "value"),  
)
```

Page Two

```
@callback(  
  Output("bank-failure-graph", "figure"),  
  Input("data-view-selector", "value"),  
)
```

```
@callback(  
  Output("yield-spread-info", "children"),  
  Input("show-blurb-button", "n_clicks"),  
)
```



Link...

<https://team4dashapp.onrender.com>



References

- OpenAI. (2025). ChatGPT [Large language model].
- GitHub. (2025). GitHub Copilot [AI code completion tool].
- Federal Deposit Insurance Corporation, Division of Insurance and Research. (2020, November 12). banklist.csv [Data set]. Data.gov.
<https://www.fdic.gov/bank/individual/failed/banklist.csv>
- U.S. Department of the Treasury. (2024). yield-curve-rates 1990–2024 [Data set]. U.S. Department of the Treasury.
<https://home.treasury.gov/system/files/221/yield-curve-rates-1990-2024.csv>