BANK PERFORMANCE LOSS ANALYSIS

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OBJECTIVES

This analysis aims to provide insights for data-driven decision-making by focusing on:

- Analyzing financial loss patterns from 2010 to 2012 to determine the year with the highest impact and possible causes.

- Examine the region experiencing the highest losses and identify contributing factors.

- Strengthen Risk Mitigation Strategies – Provide data-driven recommendations to help reduce future financial losses through better oversight, predictive analytics, and targeted interventions.
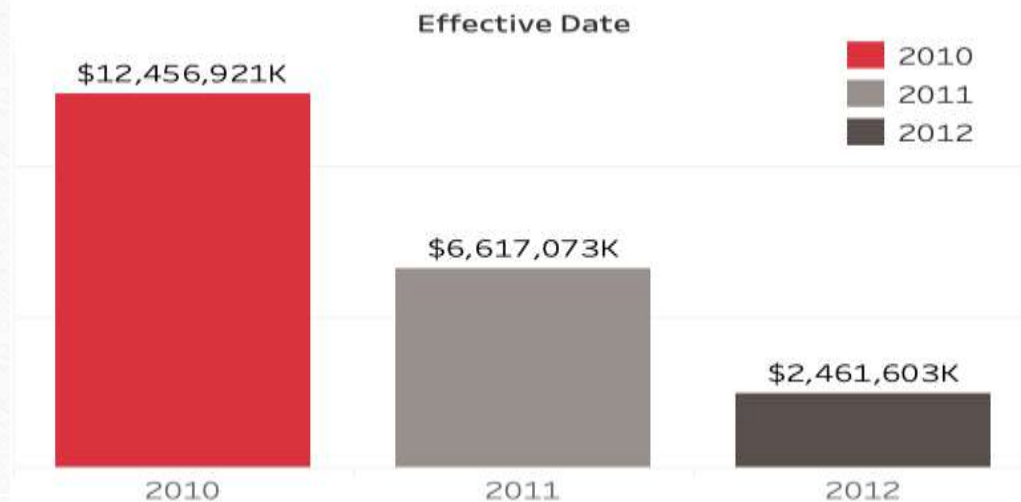
INSIGHTS

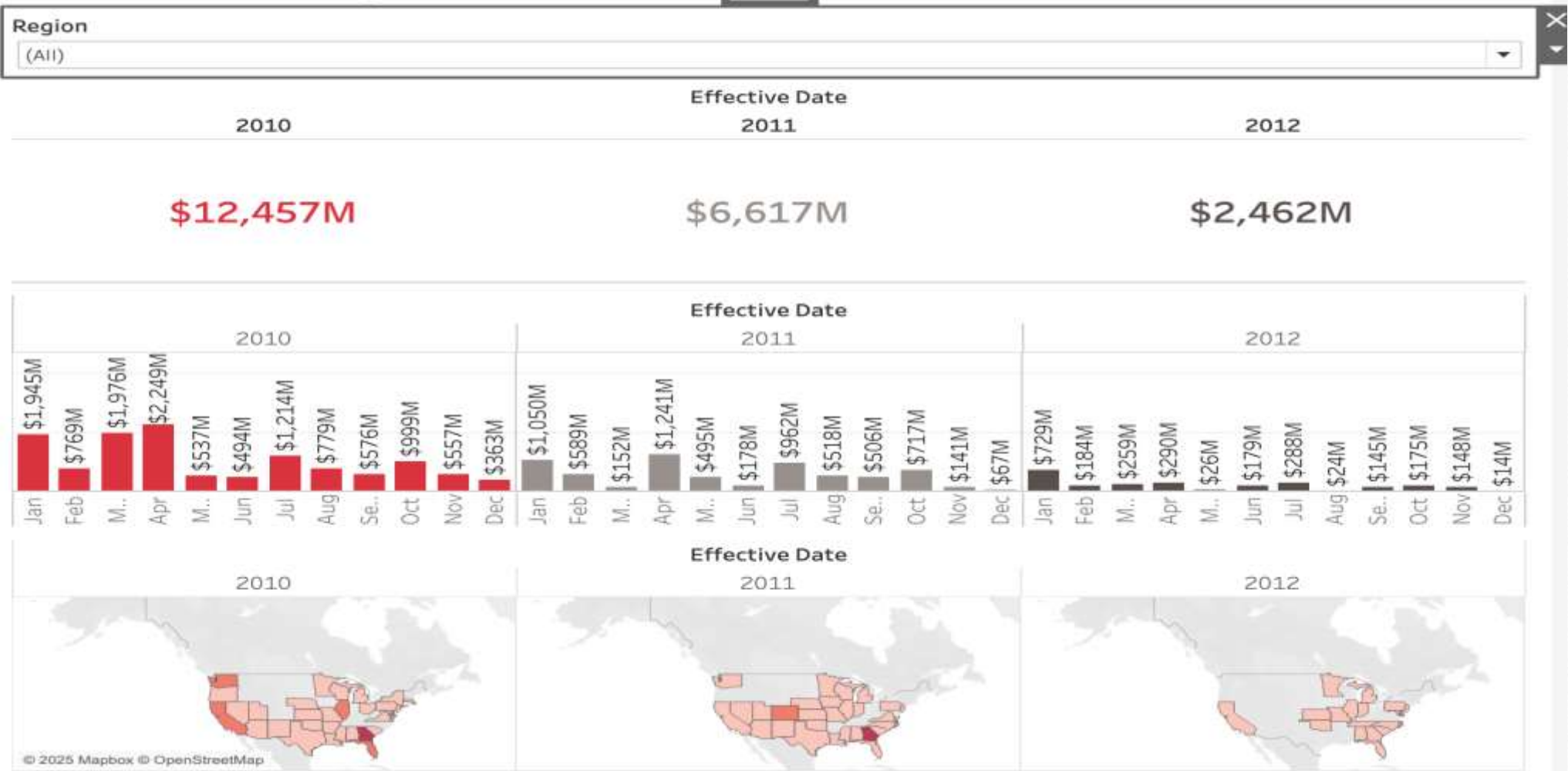**2010** had the highest estimated losses

Region

(All)

Effective Date

| 2010 | 2011 | 2012 |

Month of Ef..	2010	2011	2012
January	$1,944,586K	$1,050,182K	$728,832K
February	$768,827K	$589,439K	$183,939K
March	$1,976,407K	$152,309K	$259,004K
April	$2,249,260K	$1,241,426K	$289,970K
May	$536,932K	$494,961K	$25,770K
June	$493,610K	$178,024K	$179,396K
July	$1,213,857K	$962,088K	$287,847K
August	$778,671K	$517,548K	$23,518K
September	$576,452K	$506,010K	$145,498K
October	$998,772K	$717,436K	$175,425K
November	$556,903K	$140,850K	$148,054K
December	$362,644K	$66,800K	$14,350K
Grand Total	$12,456,921K	$6,617,073K	$2,461,603K

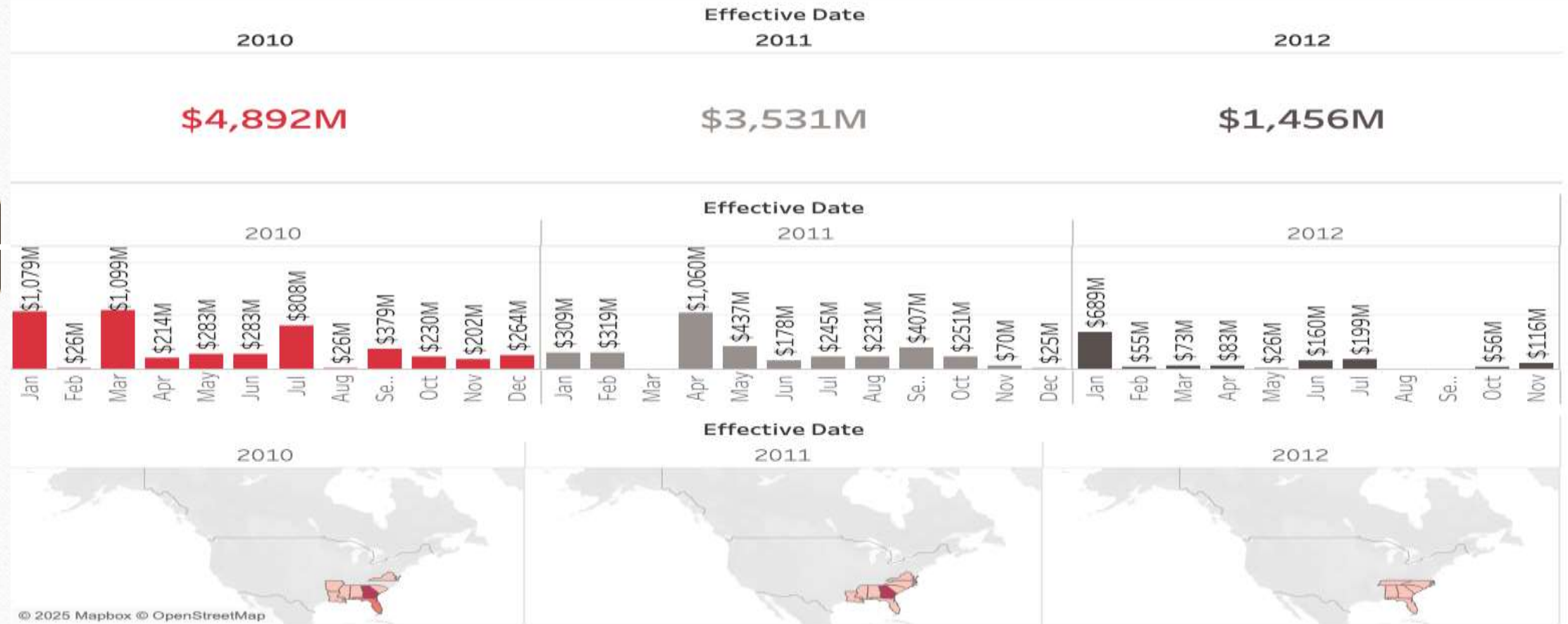$12,456,921K — 2010
$6,617,073K — 2011
$2,461,603K — 2012

INSIGHTS

2010 had the highest estimated losses

INSIGHTS

KEY INSIGHT

Trend Analysis

- 2010 had the highest loss, more than double the loss in 2011 and five times that of 2012.
- Steady decline in losses from 2010 to 2012, suggesting either improved financial oversight or fewer failing institutions.

Regional Impact

- The Southern region was the most affected, indicating possible economic challenges, high-risk lending, or fraud incidents.

RECOMMENDATIONS

Loss Analysis & Root Cause Investigation

📌 Deep dive into 2010 losses – Identify key drivers such as economic downturns, fraud, or poor loan management to understand why losses peaked that year.

Regional Risk Management

📌 Conduct a regional risk assessment – Investigate why the Southern region was the most impacted and apply targeted risk mitigation strategies.

Predictive & Preventive Measures

📌 Develop predictive analysis models – Use historical data trends to create early warning systems for identifying financial distress before it escalates.

THANK YOU