



Home

Demographs

loans

Cards

Transactions

Insights

Welcome !!!

Select all

2016

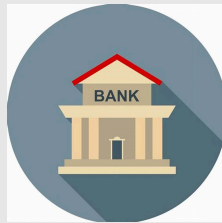
2017

2018

2019

2020

2021



Banking Financial data Analysis

Czechoslovakia Bank

The bank has provided the sample dataset containing information about its financial activities for the past five years.

77

Districts

482

cities

5369

clients

4500

accounts



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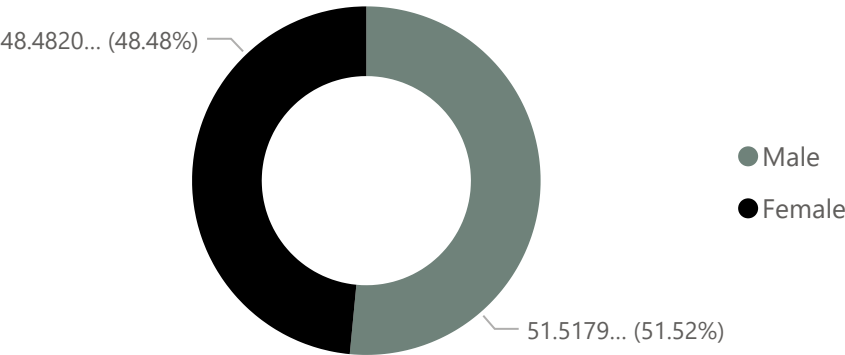
Insights

Overview of Demographics

Average salary of Czechoslovakia

9.03K

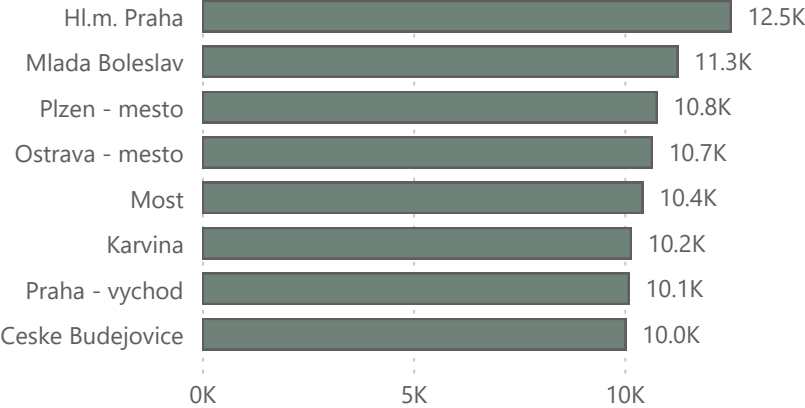
Gender Ratio



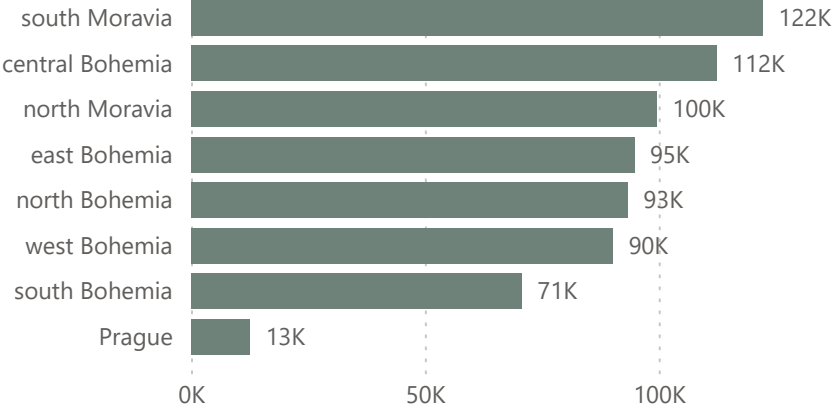
REGION



Top8AverageSalaries by DISTRICT_NAME



Sum_Average_Salary_By_Region by REGION





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Overview of Loans

682

No. Borrowers

103.26M

total loan amount

Select
all

2016

2017

2018

2019

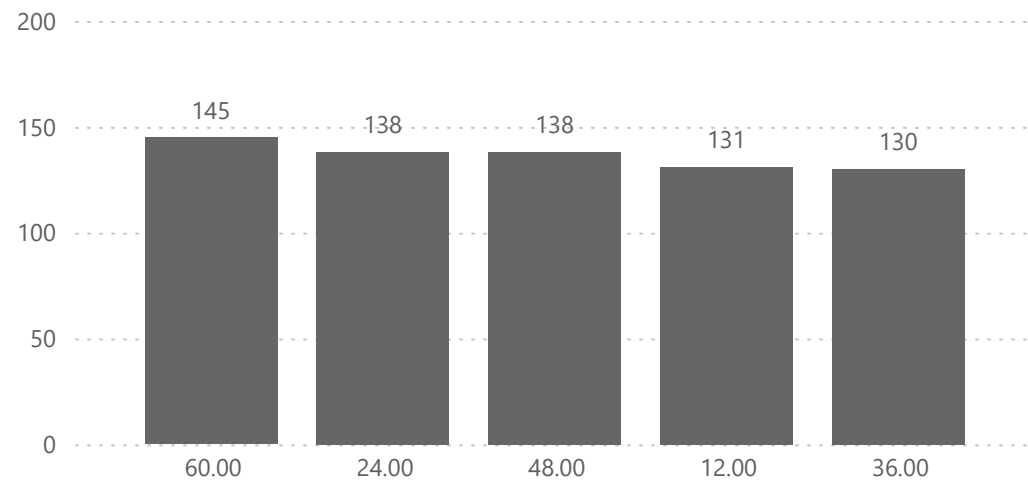
2020



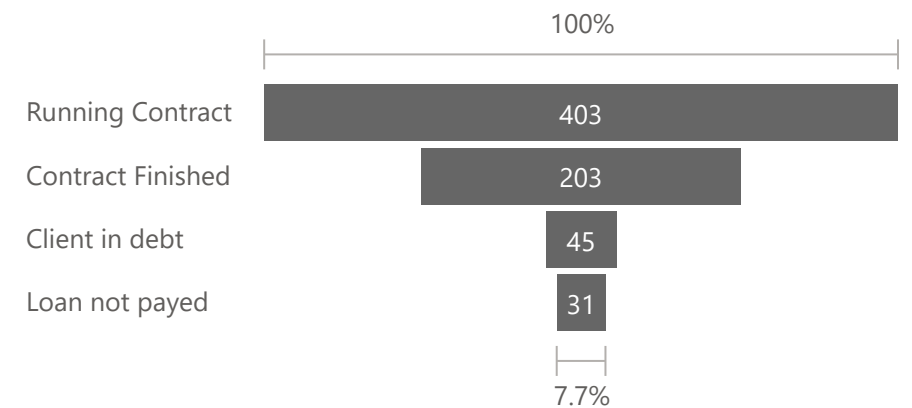
Year wise Loan Borrowers



Duration wise Loan borrower



Loan Status





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Overview of Cards

Select
all

2016

2017

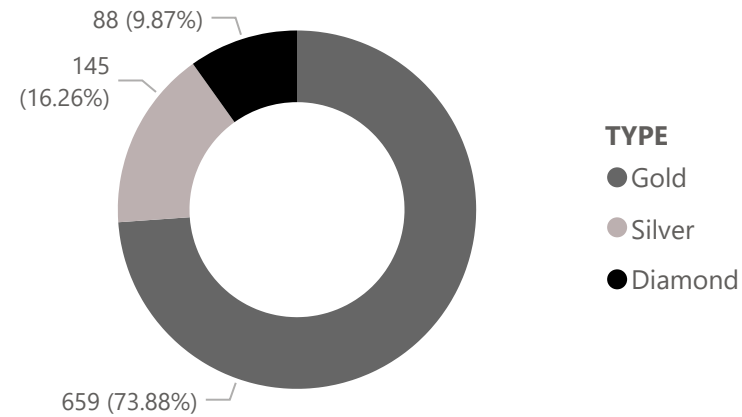
2018

2019

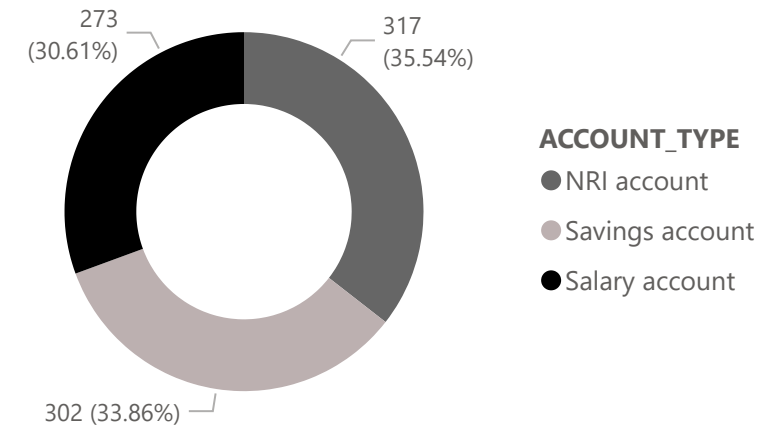
2020



No of cards by Type

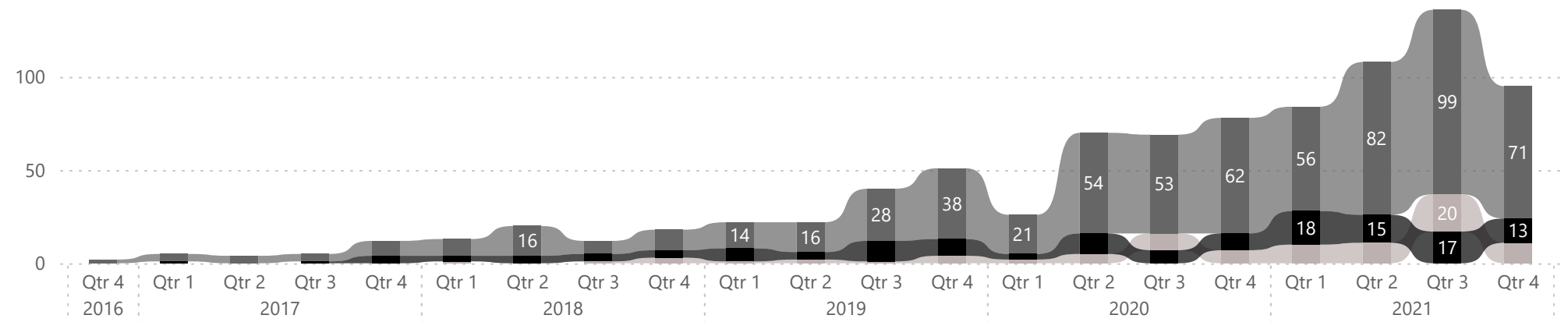


No of Cards by Account Type



Year wise Card opened

TYPE Diamond Gold Silver





Key Banking Insights & Business Impact

1 Demographics

- ◆ **Balanced Gender Ratio:** Male (51.52%) & Female (48.48%).
- ◆ **Top Salaries:** Prague (12.5K), Mlada Boleslav (11.3K) lead; lowest in Ceske Budejovice (10K).
- ◆ **High Salary Regions:** South Moravia (122K) & Central Bohemia (112K) → Key targets for **premium banking**.
- ◆ **Opportunity:** Focus high-income regions for premium services; support low-income areas with financial assistance.

2 Loans

- ◆ **Total Borrowers:** 682 | **Total Loan Amount:** 103.26M.
- ◆ **Peak Borrowing (2020-21)** → Likely **pandemic-driven**, decline post-2021.
- ◆ **Loan Status:** 403 active, 203 completed, 45 in debt, 31 defaulted.
- ◆ **Action Needed:** Strengthen risk models & credit monitoring; offer restructuring for defaulters.

- ✓ **Premium banking focus** → High-income regions.
- ✓ **Gold Cards dominate** → Boost Diamond Card adoption.

3 Credit Cards

- ◆ **Gold Cards Dominate (73.88%)** | Silver (16.26%) & Diamond (9.87%) lower.
- ◆ **Highest Cards in Savings Accounts (35.54%)**, followed by Salary (33.86%) & NRI (30.61%).
- ◆ **Spike in Card Openings (Q4 2020 - Q1 2021)** → Post-pandemic credit demand.
- ◆ **Growth Focus:** Promote **Diamond Cards**, target **salary & NRI accounts** for upselling.

4 Transactions

- ◆ **Total Transactions:** ~2,000M (2021) → **Steady growth**.
- ◆ **Account Holders Increasing** → Expanding banking footprint.
- ◆ **Top Performing Regions:** Central Bohemia & South Moravia lead in banking activity.
- ◆ **Next Steps:** Expand **digital banking & ATMs** in low-activity regions, identify **high-value customers**.

5 Key Takeaways

- ✓ **Loan default risk** → Stricter credit assessment needed.
- ✓ **Transaction growth** → Branch & ATM expansion in high-activity areas.