

Executive Summary

This analysis is based on a dataset of 3,000 bank customers, encompassing a variety of demographic and financial metrics. The dataset includes attributes such as age, location, income, savings, banking activity, and loan information.

Key Insights:

- **Age Distribution:** The average age of the customers is 51 years. The age distribution is fairly wide, ranging from 17 to 85 years, indicating that the bank serves a diverse age group.
- **Income Levels:** The average estimated income is 171,305. Income levels vary significantly, with some customers earning as low as 15,919 and others as high as 522,330.
 - Income segmentation reveals that 50.6% of customers fall into the "low" income band (below 100,000), 34.2% in the "medium" band (between 100,000 and 300,000), and 15.2% in the "high" income band (above 300,000).
- **Banking Activity:**
 - The average bank deposit is 671,560, while the average bank loan is 591,386.
 - Checking accounts have an average balance of 321,092, and saving accounts average 232,908.
 - A small portion of customers use foreign currency accounts, with an average balance of 29,883.
- **Credit Card Usage:** The average customer has approximately 1.46 credit cards, with an average credit card balance of 3,176.
- **Property Ownership:** Customers own an average of 1.5 properties, suggesting a mix of homeowners and non-homeowners.
- **Risk Weighting:** The average risk weighting is 2.25, on a scale of 1 to 5.

Conclusion:

The bank's customer base is characterized by a wide range of ages and income levels. Most customers fall into the low-income bracket (50.6%). The bank provides a variety of financial products, including loans, deposits, checking and savings accounts, and credit cards.