



Executive Summary

Customer
Demographic

Card Product
Analysis

Spending &
Transaction Behavior

Risk & Profitability
Analysis

Date

All

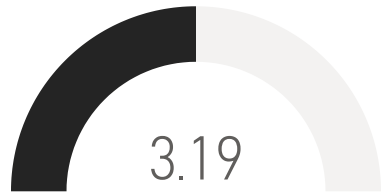
10.11K

Total Customers

\$7.84M

Total Interest

Customer Satisfaction



0.00

3.19

6.38

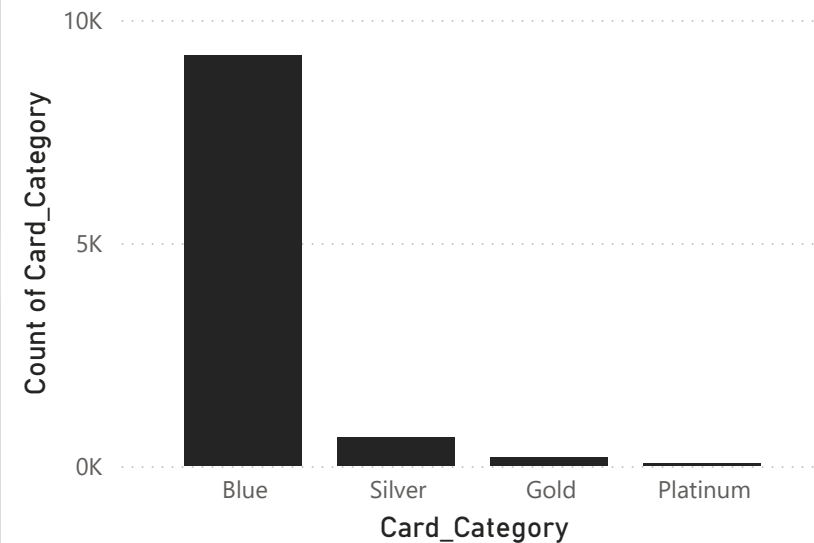
\$10.79M

Total Revenue

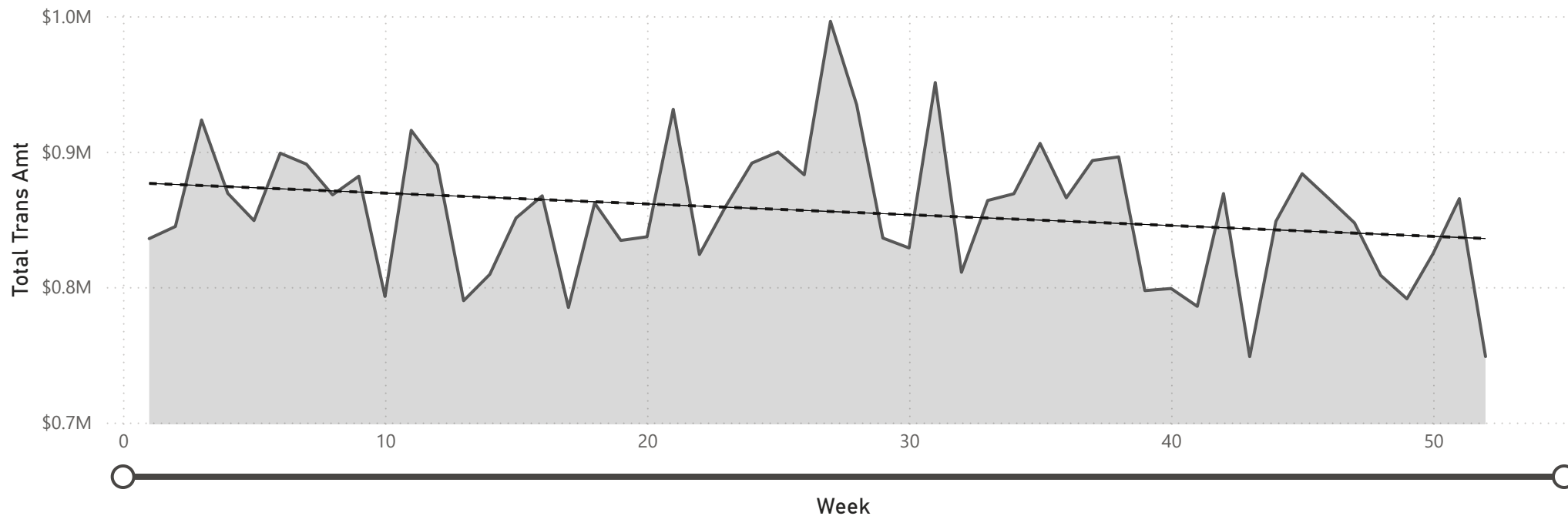
\$44.52M

Transaction Amount

Card Category Distribution



Total Transaction Amount over time





Date

All



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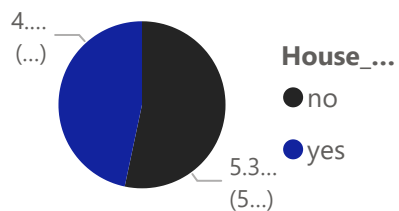
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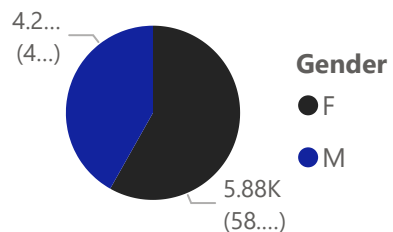
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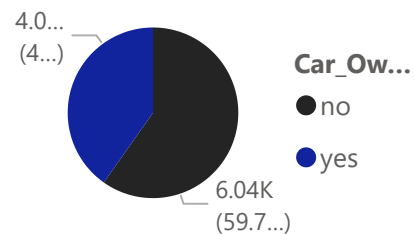
House Owners



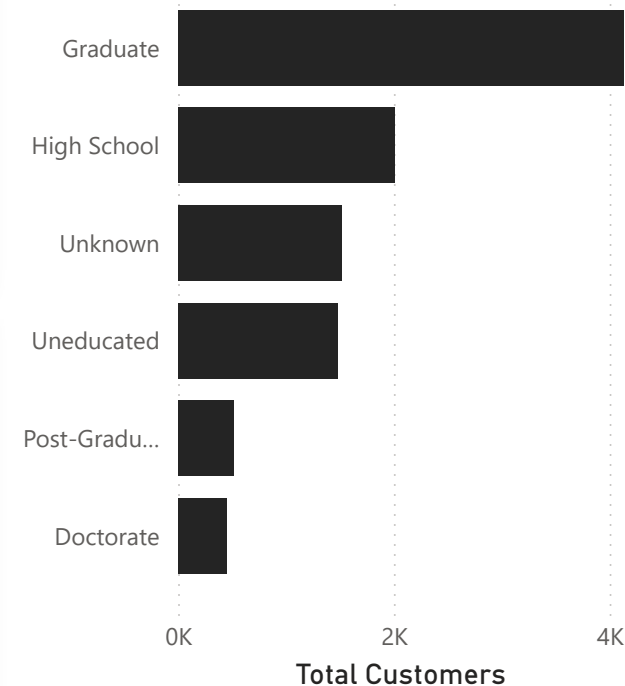
Count of Gender by Gender



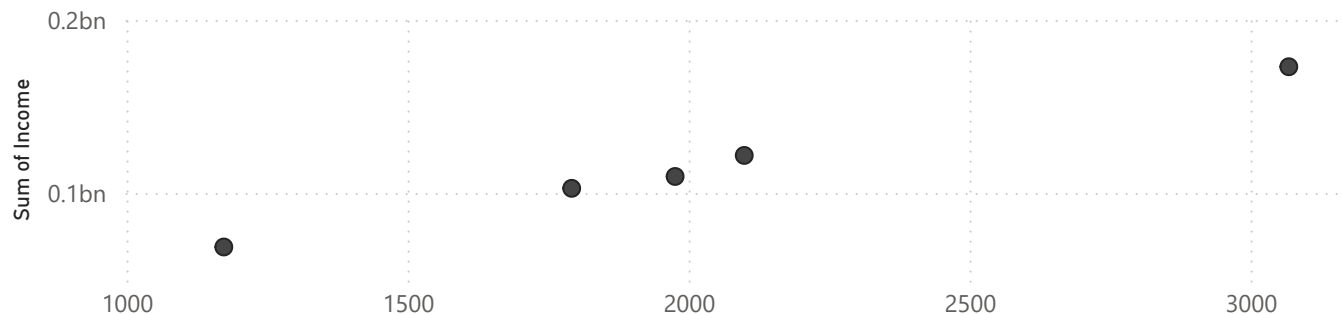
Car Owners



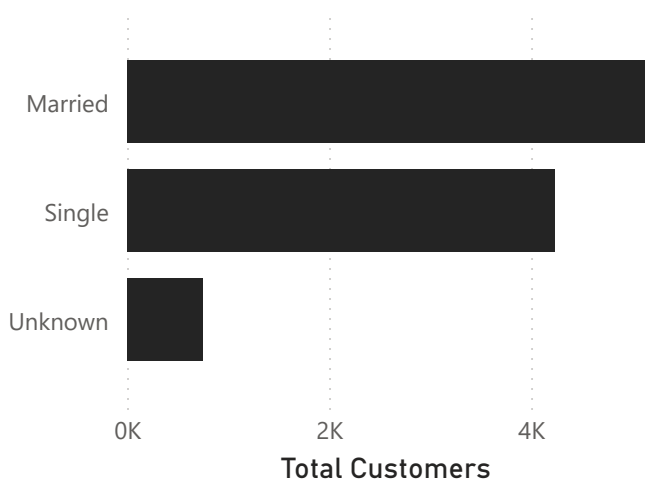
Total Customers by Education_Level



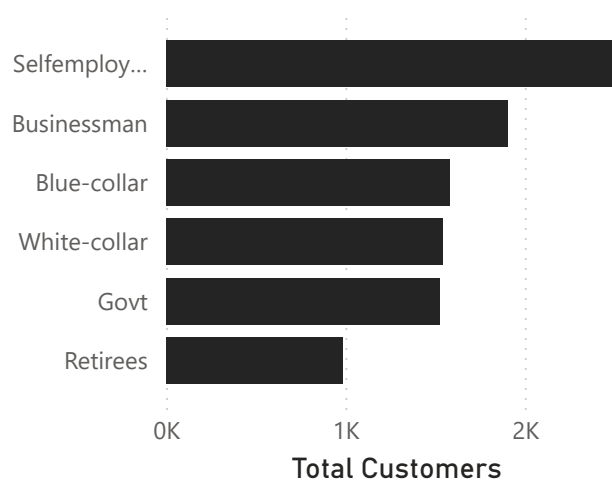
Income VS Customers Satisfaction



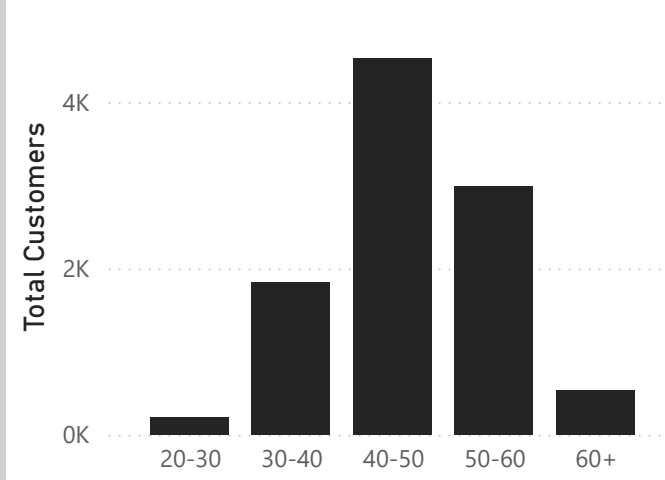
Total Customers by Marital_Status



Total Customers by Customer_Job



Total Customers by Customer_Age_Group





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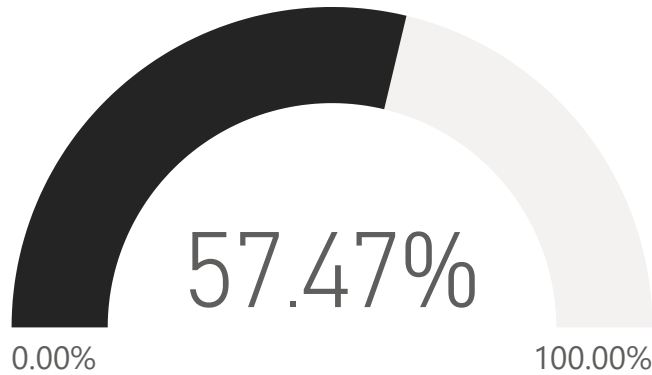
\$291.85

Annual Fees

\$96.25

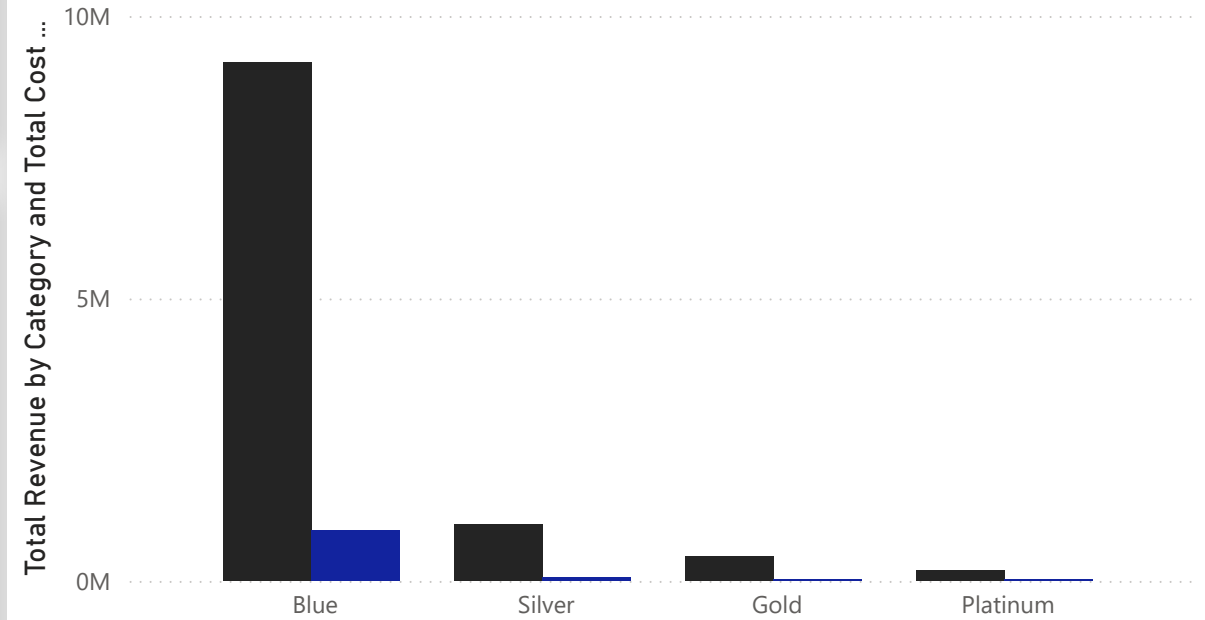
Customer_Acq_Cost

Activation Rate

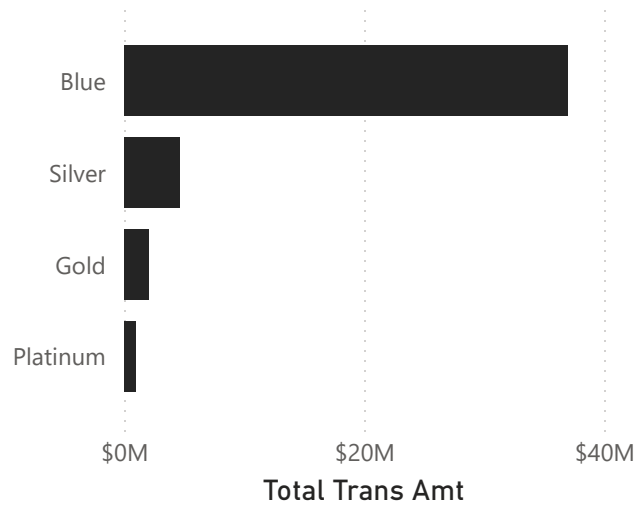


Total Revenue by Category and Total Cost by Category by Card_Category

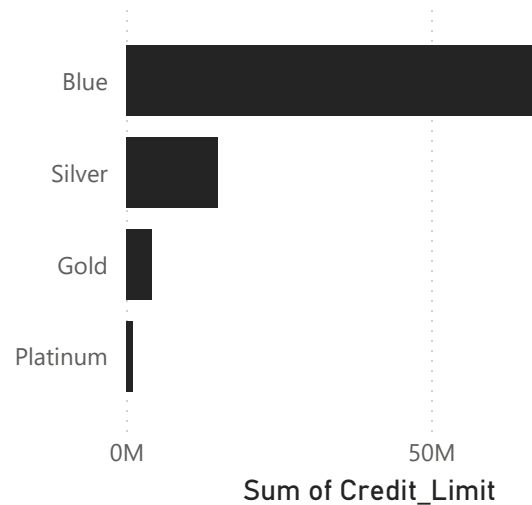
● Total Revenue by Category ● Total Cost by Category



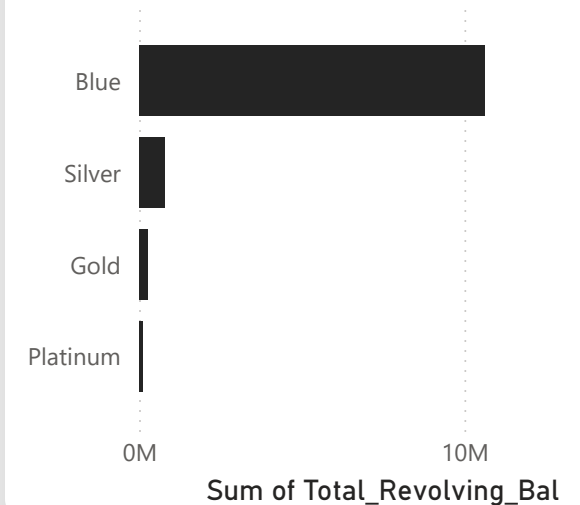
Total Trans Amt by Card_Category



Credit_Limit by Card_Category



Total_Revolving_Bal by Card_Category





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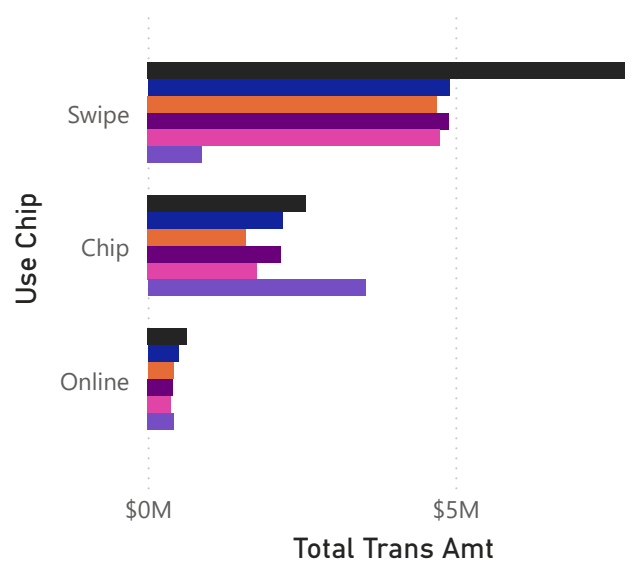
Risk & Profitability
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F

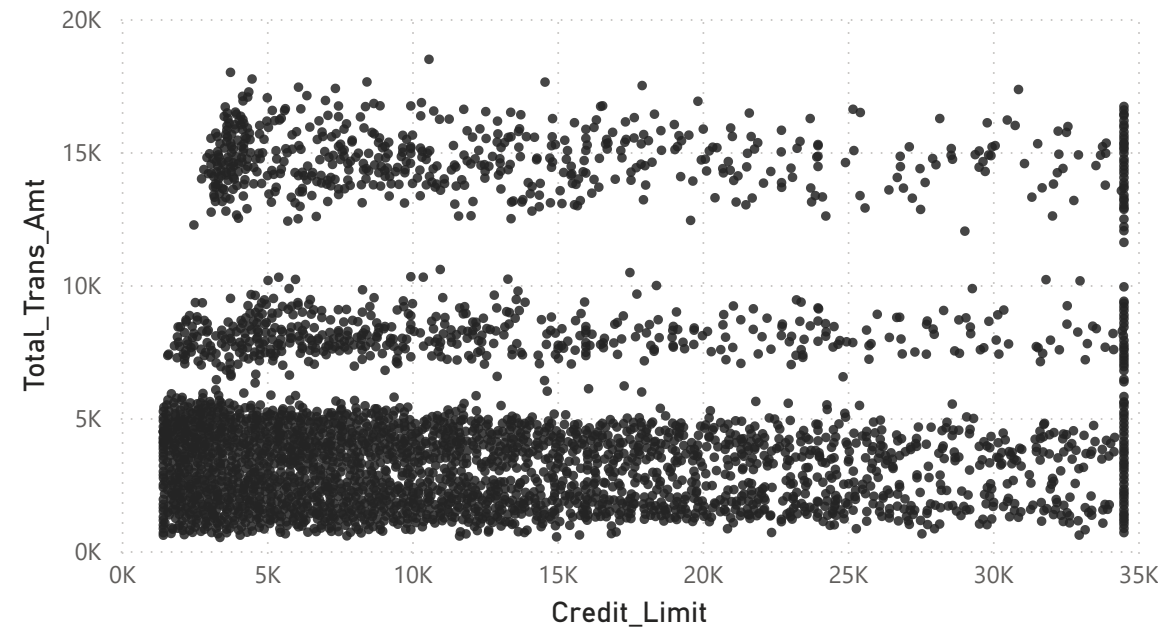
M

Total Trans Amt by Use Chip and Exp Type

● Bills ● Entertai... ● Food ● Fuel ● Grocery ● Travel

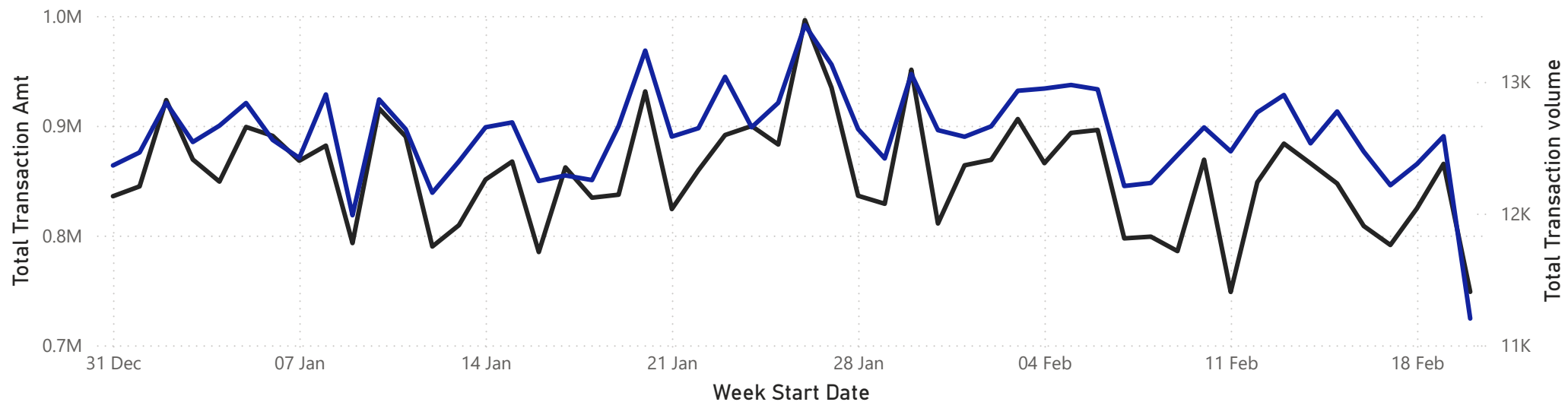


Credit_Limit VS Total_Trans_Amt



Total_Trans_Amt and Sum of Total_Trans_Vol

● Total_Trans_Amt ● Total_Trans_Vol





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Q1

Q2

Q3

Q4

11.75M

Total revolving bal

614

Delinquent Accounts

State Delinquency Rate

NJ	6.28%
NY	6.78%
CT	7.14%
NV	7.14%
MI	7.94%
MA	10.71%
IA	12.77%
VA	14.81%
OR	20.00%
PA	22.22%
Total	7.00%

Customer_Job Delinquency Rate

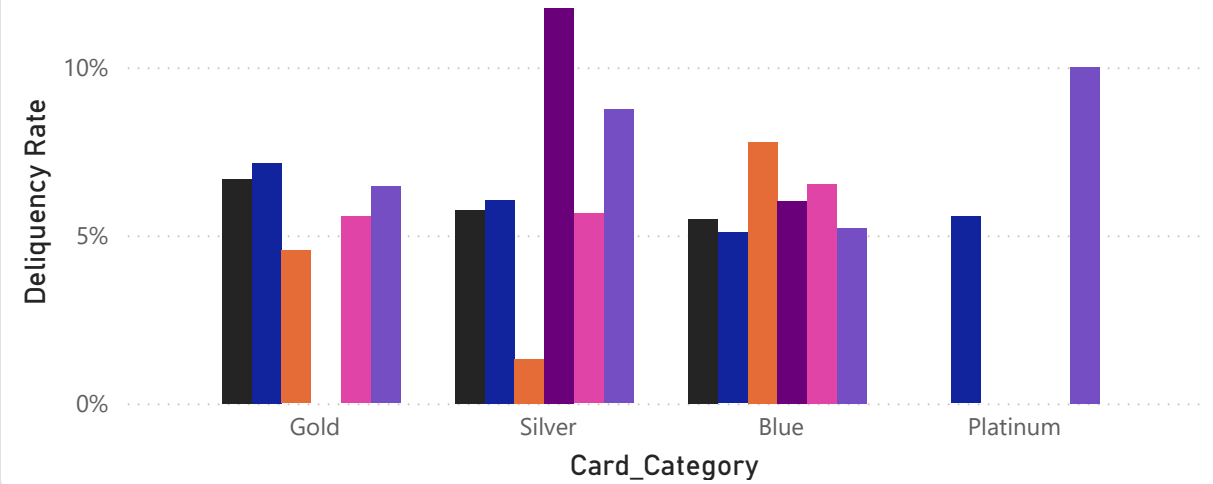
Govt	7.41%
Selfemployed	6.49%
Retirees	6.19%
White-collar	5.51%
Blue-collar	5.51%
Businessman	5.31%
Total	6.07%

6.07%

Delinquency Rate

Delinquency Rate by Card_Category and Customer_Job

Blue-collar Businessman Govt Retirees Selfemployed White-collar



Delinquency Rate by Year, Quarter, Month and Day

