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Czechoslovakia Banks

Financial Analysis



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Clear all
slicers

Year

- Select all
- 2017
- 2018
- 2019

Quarter

- Select all
- Q1
- Q2
- Q3

Month

- Select all
- January
- February
- March

Bank

- Select all
- ADB Bank
- Air Bank
- Bank Creditas

Card Type

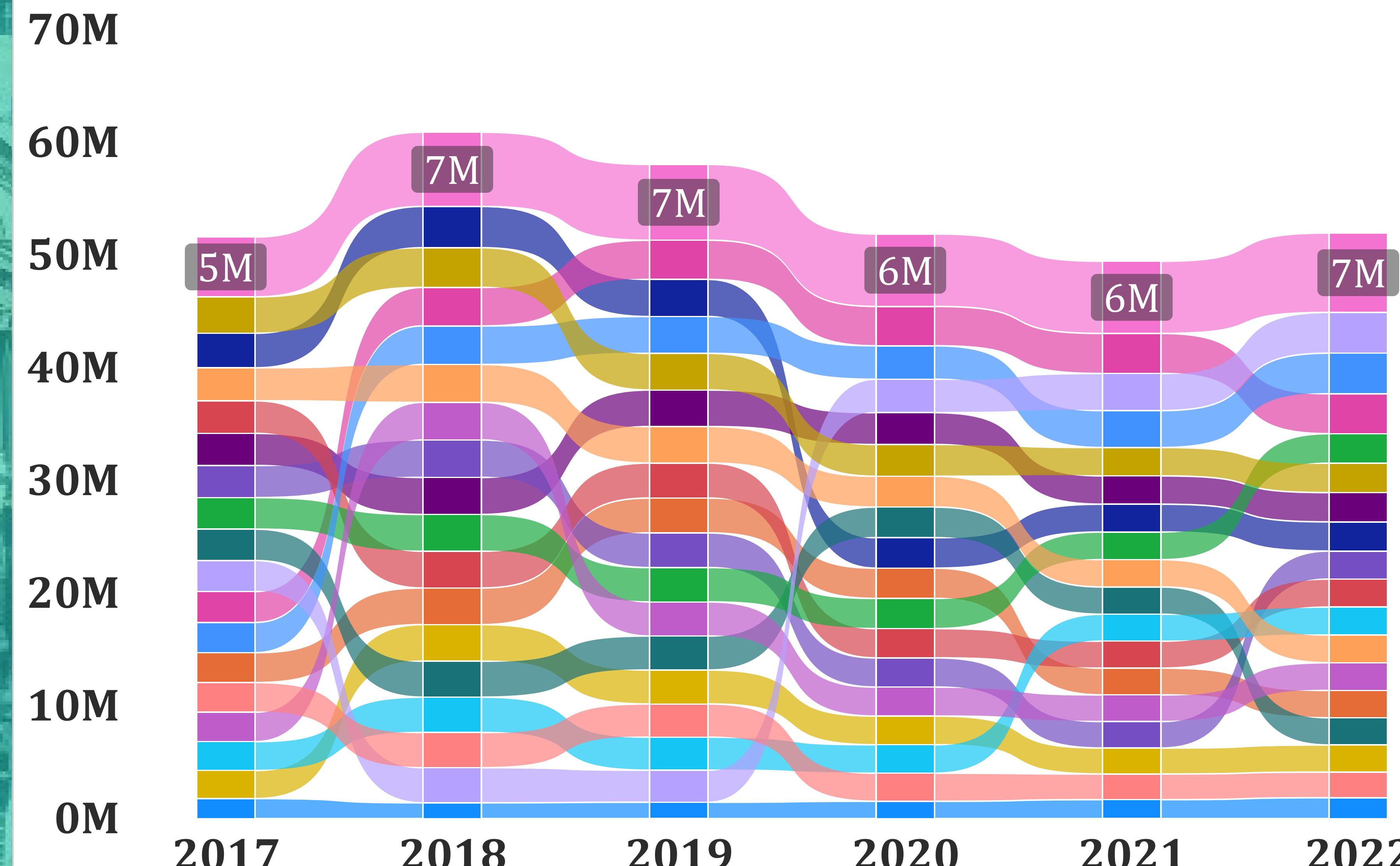
- Select all
- Diamond
- Gold
- Silver

Account Type

- Select all
- NRI account
- Salary account
- Savings account

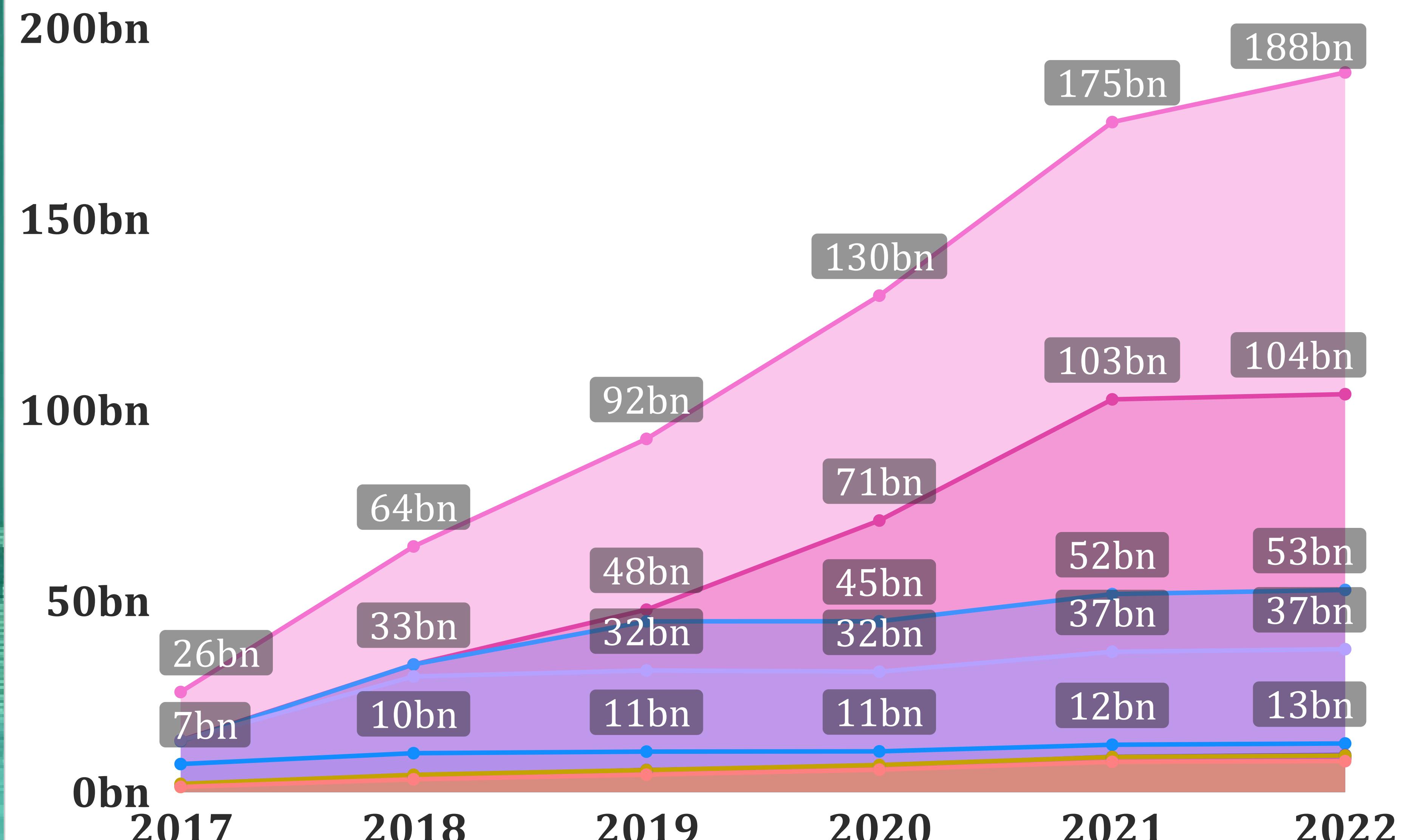
Year Wise Bank's Average Balance

BANK ● AD... ● Air ... ● Ban... ● Cze... ● DBS... ● Fio ... ● Hyp... ● J&T... ● Ka... ● Max... ●



Rolling Total Balance by Year and BANK

BANK ● AD... ● Air ... ● Ban... ● Cze... ● DBS... ● Fio ... ● Hyp... ● J&T... ● Ka... ● Max... ●





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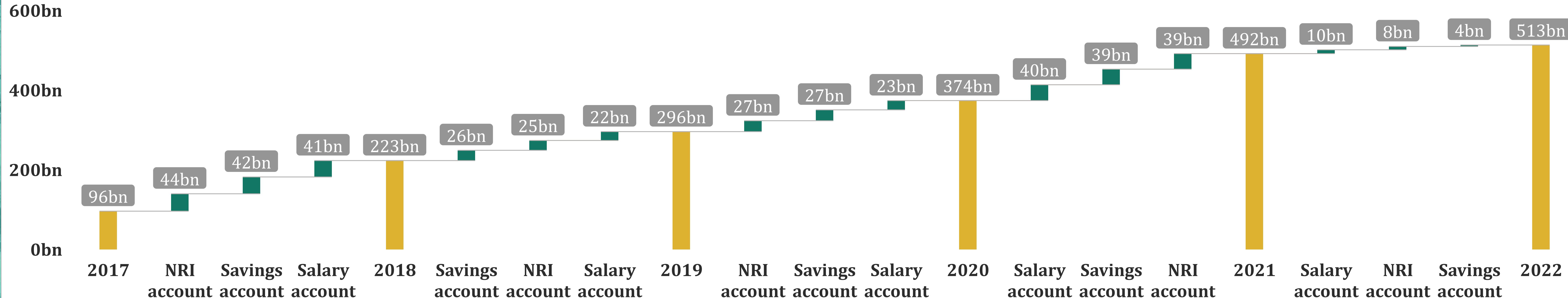
TRANSACTION

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slicers

Bank Wise Average Balance Change

Legend ● Increase ■ Decrease ▲ Total △ Other



Bank Wise Average Balance Over 5 Years

BANK	2017	2018	2019	2020	2021	2022	Total
SKY Bank	114M	141M	144M	138M	137M	151M	824M
DBS Bank	59M	73M	74M	75M	76M	76M	433M
Northern Bank	58M	73M	70M	64M	70M	77M	411M
Southern Bank	59M	67M	61M	63M	70M	77M	398M
Trinity Bank	69M	75M	70M	60M	54M	56M	384M
Air Bank	66M	78M	70M	58M	53M	55M	381M
Czech export bank	61M	70M	69M	60M	54M	56M	370M
PPF Bank	63M	72M	69M	58M	52M	53M	367M
Max bank	60M	70M	65M	57M	52M	56M	361M
Total	1101M	1300M	1239M	1107M	1055M	1109M	6911M



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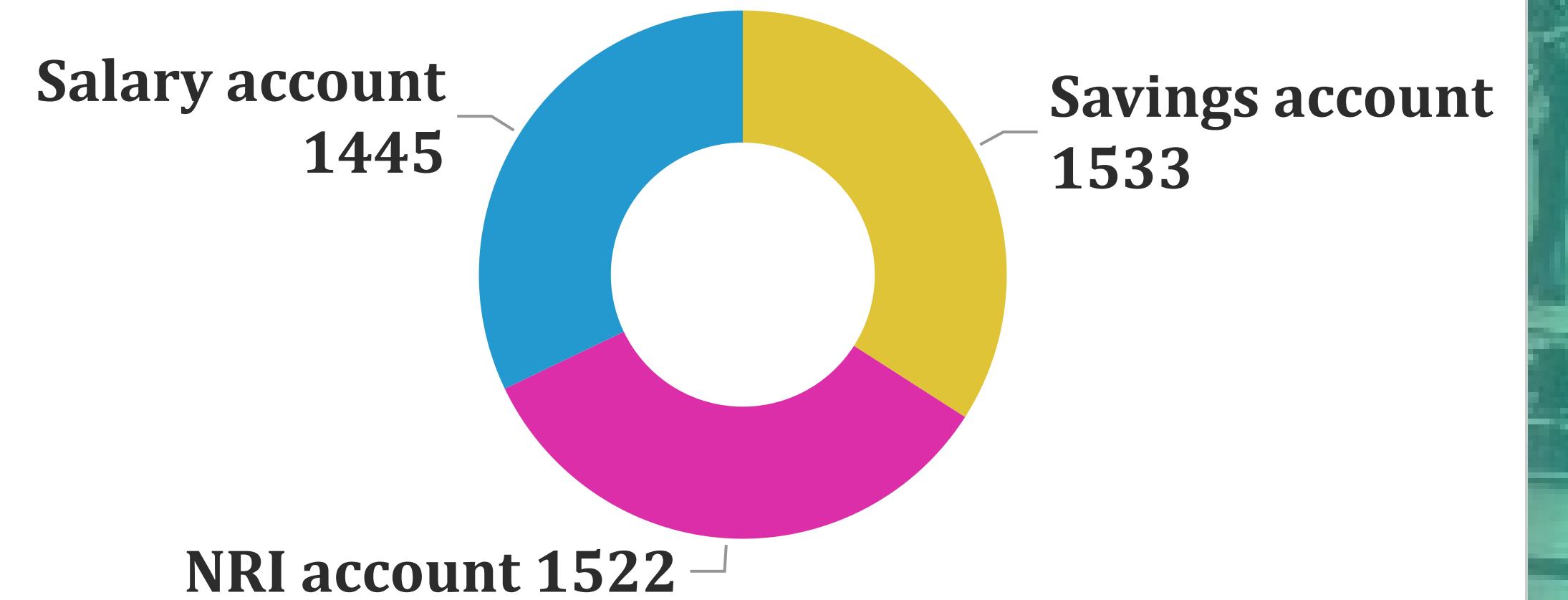
Account Holders

4500

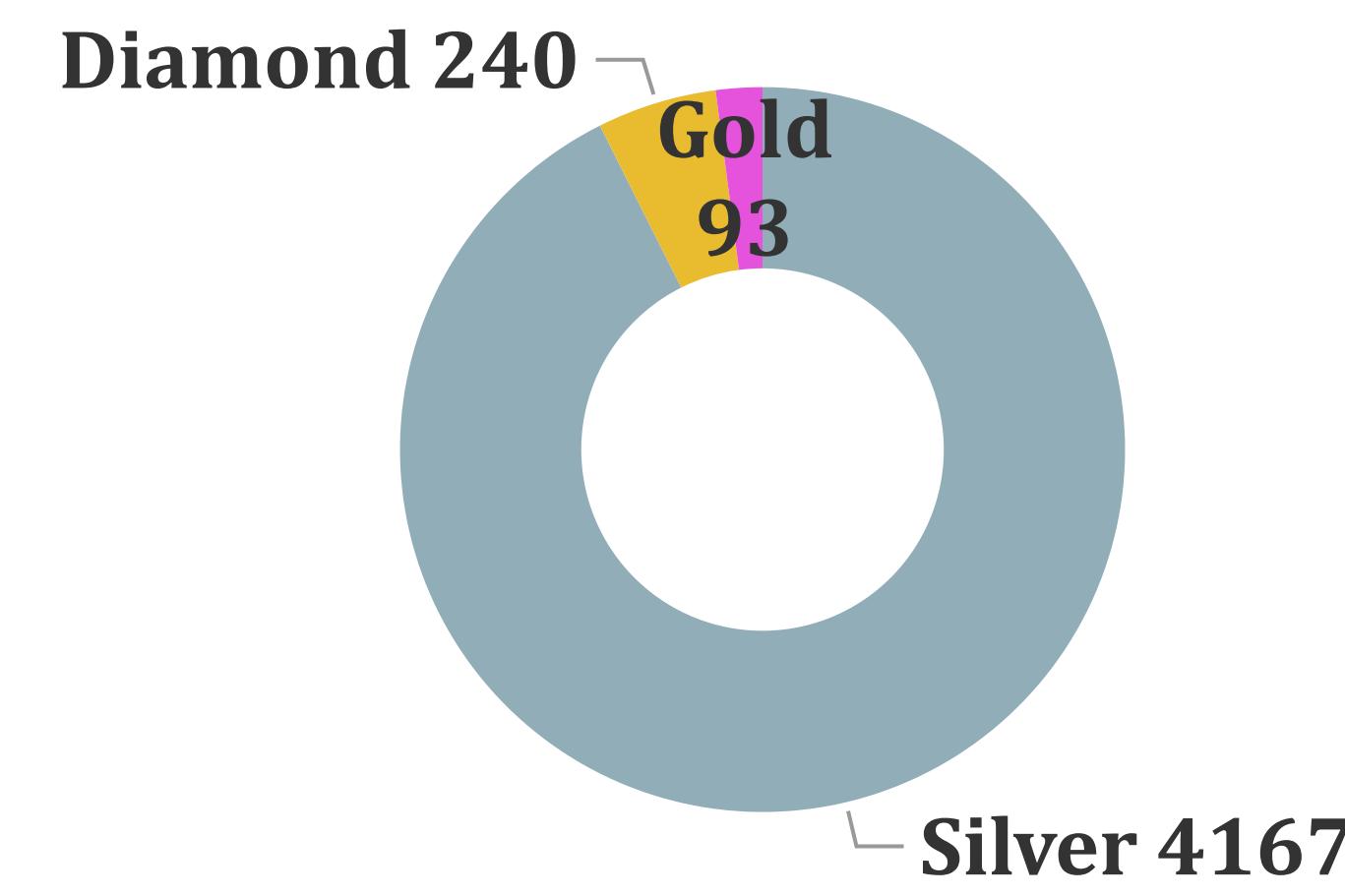
District Wise Account Holder

DISTRICT	Account Holders
Hl.m. Praha	512
Karvina	111
Ostrava - mesto	111
Brno - mesto	111
Zlin	111
Olomouc	111
Frydek - Mistek	111
Kolin	111
Nachod	111
Kromeriz	111
Liberec	111
Usti nad Orlici	111
Mlada Boleslav	111
Opava	111
Total	4500

Account Type



Card Assigned



Quarter

- Select all
- 2017
- 2018
- 2019

District Wise Card Assigned

District Name	Diamond	Gold	Silver	Total
Benesov	3	2	37	42
Beroun	3	0	47	50
Blansko	3	0	47	50
Breclav	2	2	40	44
Brno - mesto	5	2	121	128
Brno -	3	5	45	53
Bruntal	2	1	40	43
Ceska Lipa	3	1	44	48
Ceske	3	1	37	41
Budejovice	2	0	45	47
Cesky	3	2	45	50
Krumlov	2	0	45	47
Total	240	93	4167	4500

Quarter Wise Card Assigned

Year Quarter	Card Type	Accounts
2017 Q1	Diamond	17
	Gold	5
	Silver	276
	Total	298
2017 Q2	Diamond	16
	Gold	2
	Silver	238
	Total	256
2017 Q3	Diamond	18
	Gold	9
	Silver	277
	Total	304
2017 Q4	Diamond	11

YearMonth Wise Account Holder

YearMonth	Account Holder
201701	96
201702	98
201703	104
201704	77
201705	91
201706	88
201707	99
201708	102
201709	103
201710	75
201711	115
Total	4500



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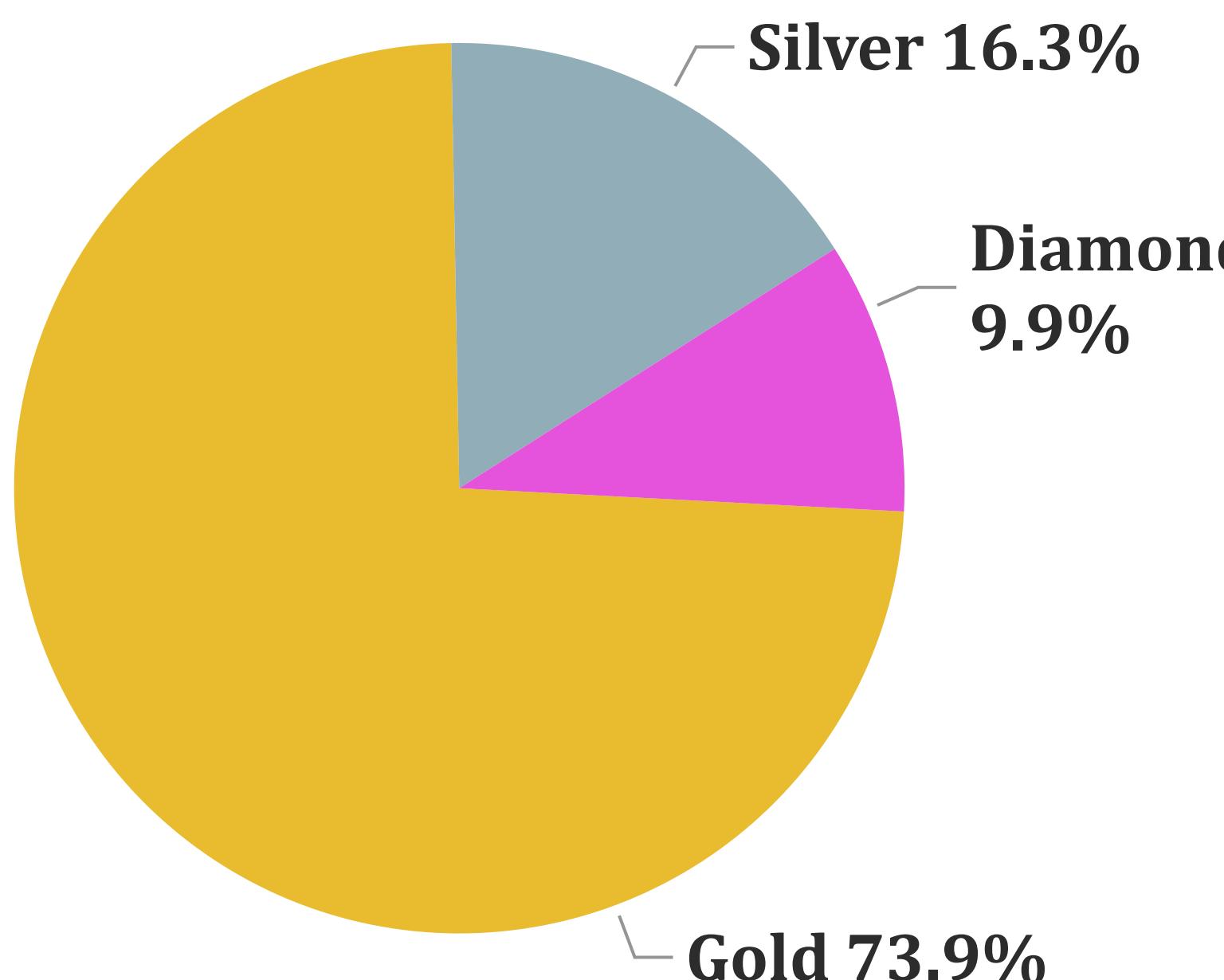
Card Holder

892

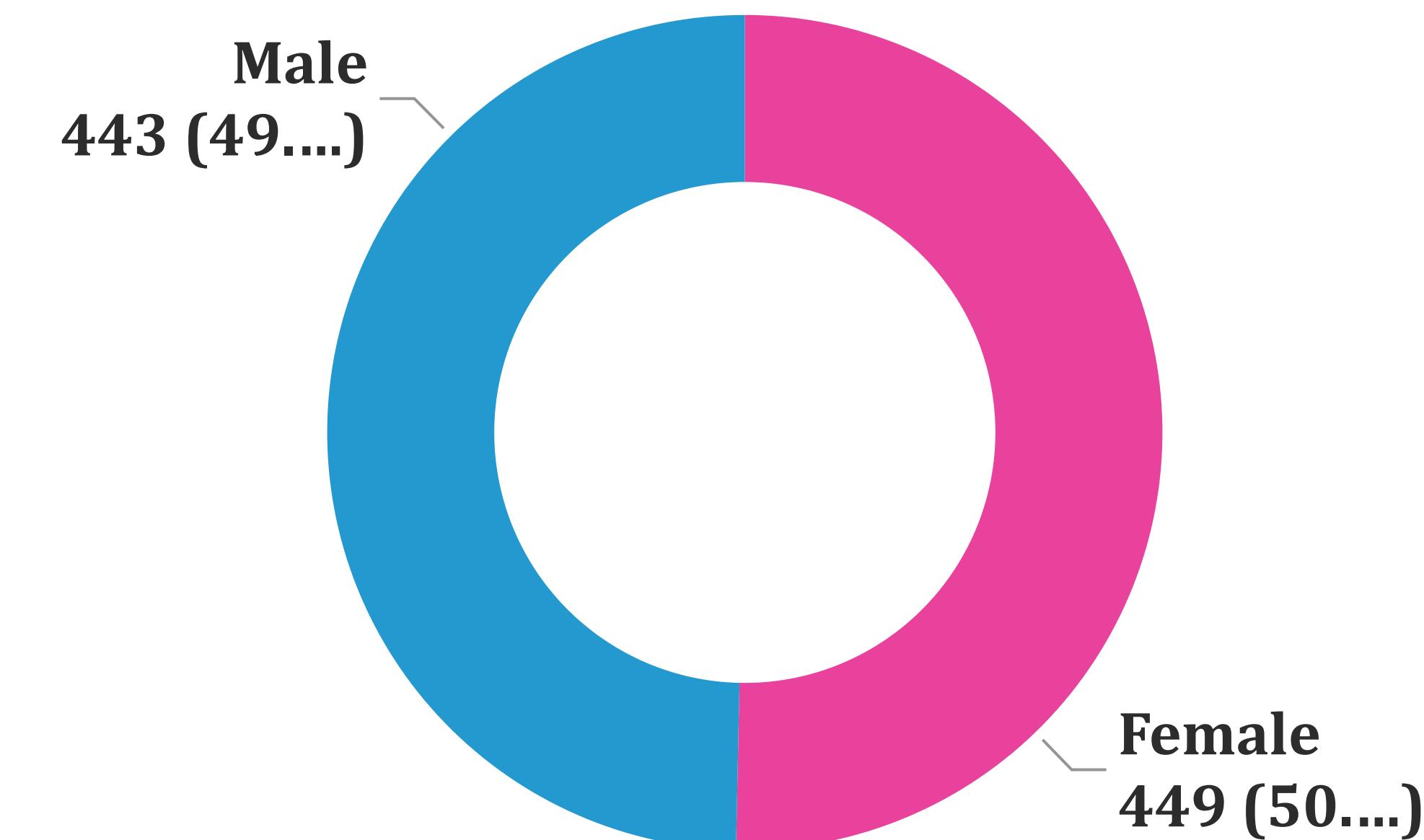
No. of Client by TYPE



Distribution of Card



Card Issued by Gender



Type

Select all

Diamond

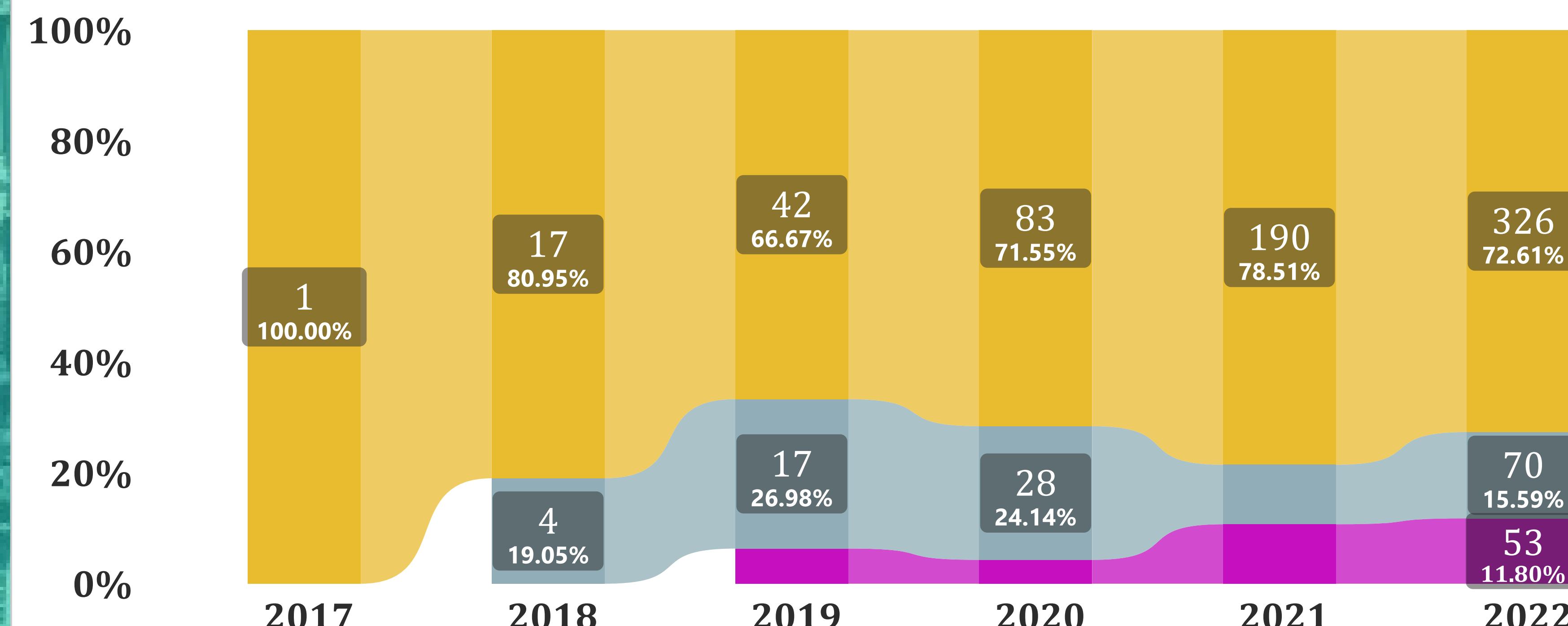
Quarter

Select all

2017

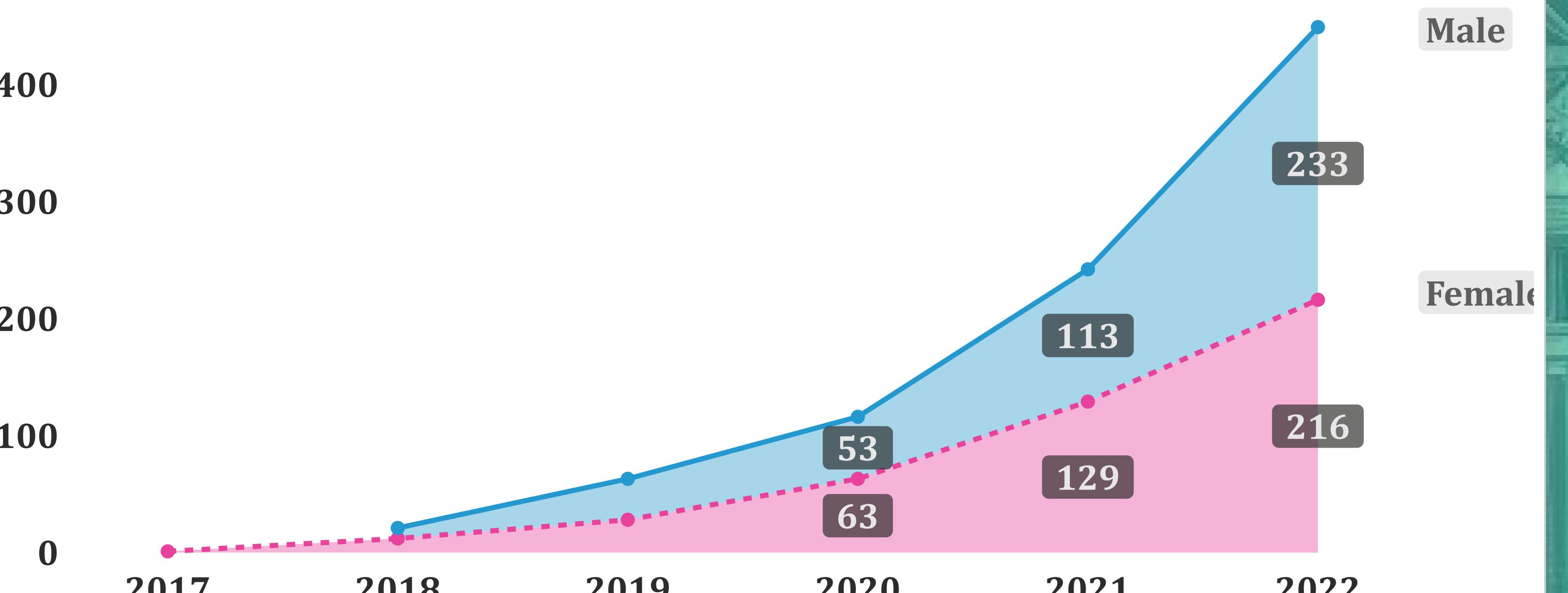
Year wise Card Distribution

TYPE • Diamond • Gold • Silver



Gender Wise Card Issued Over Year

SEX • Female • Male





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Loan Amount

103M

Monthly Avg. Payment

4.19K

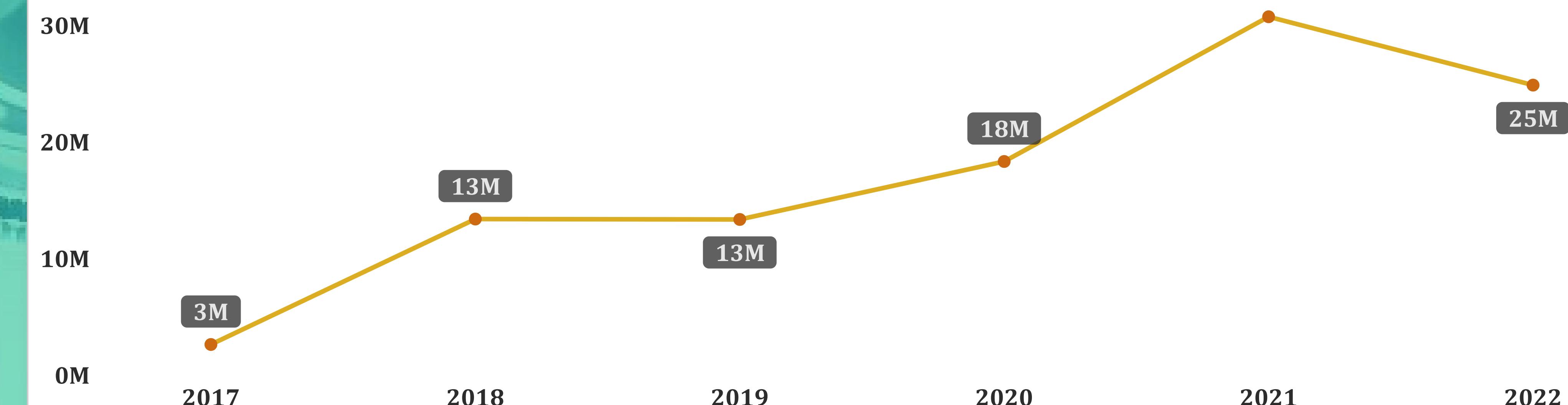
Loan Borrower

682

Top 6 Loan Defaulter

Account ID	Loan Amount
7542	590.8K
8926	566.6K
2335	541.2K
817	538.5K
2936	504.0K
7049	495.2K

Loan Amount by Year



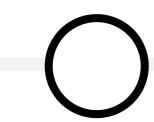
Quarter

Select all

2017

Top

6



Loan Borrower

Loan Borrower by Duration and Loan Status

Duration (Month) ● 12 ● 24 ● 36 ● 48 ● 60





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Total Transactions

1M

Amount Transacted

6bn

Total Balance

40.32bn

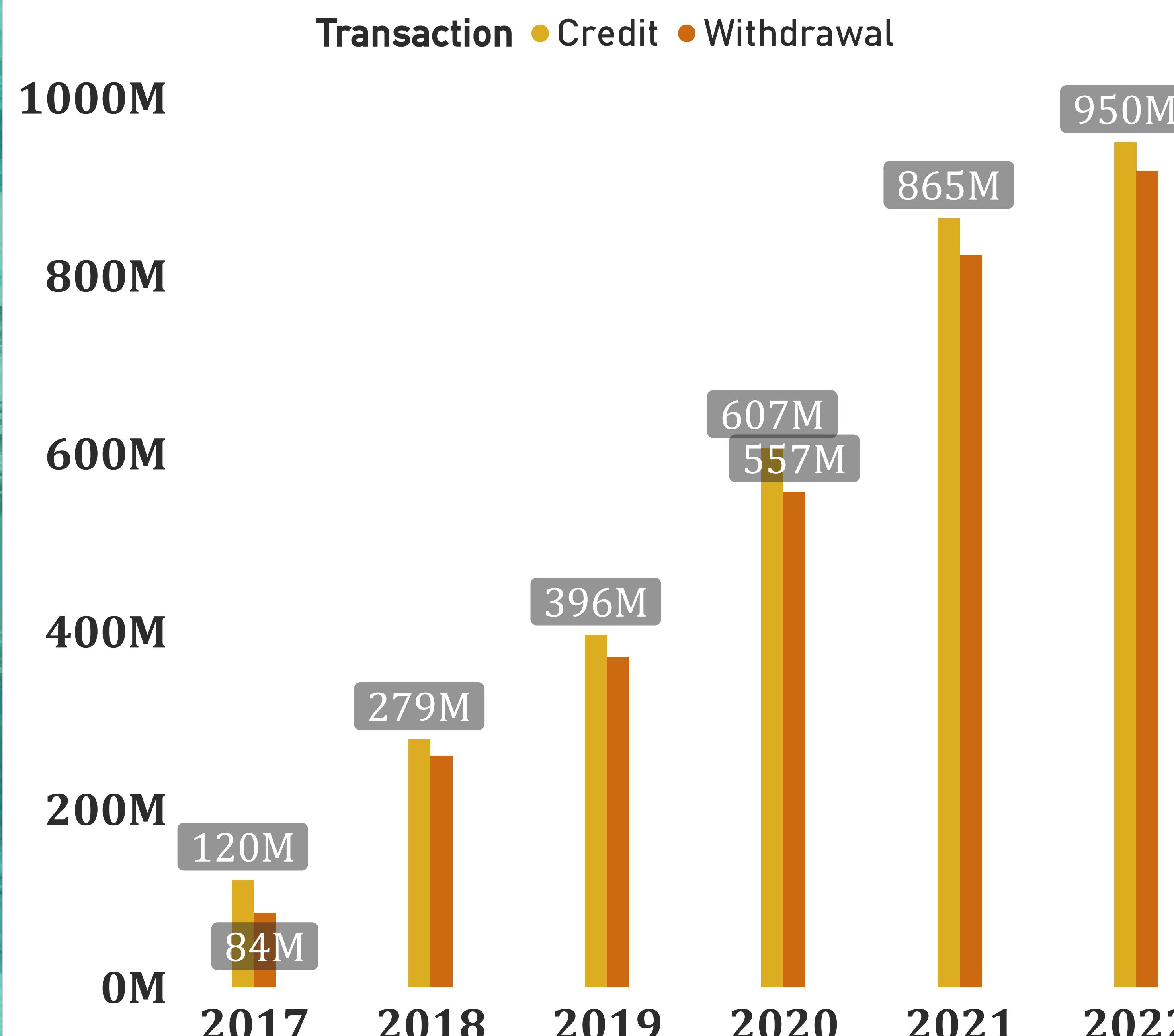
No. of Customer

4500

Year

Select all
2017

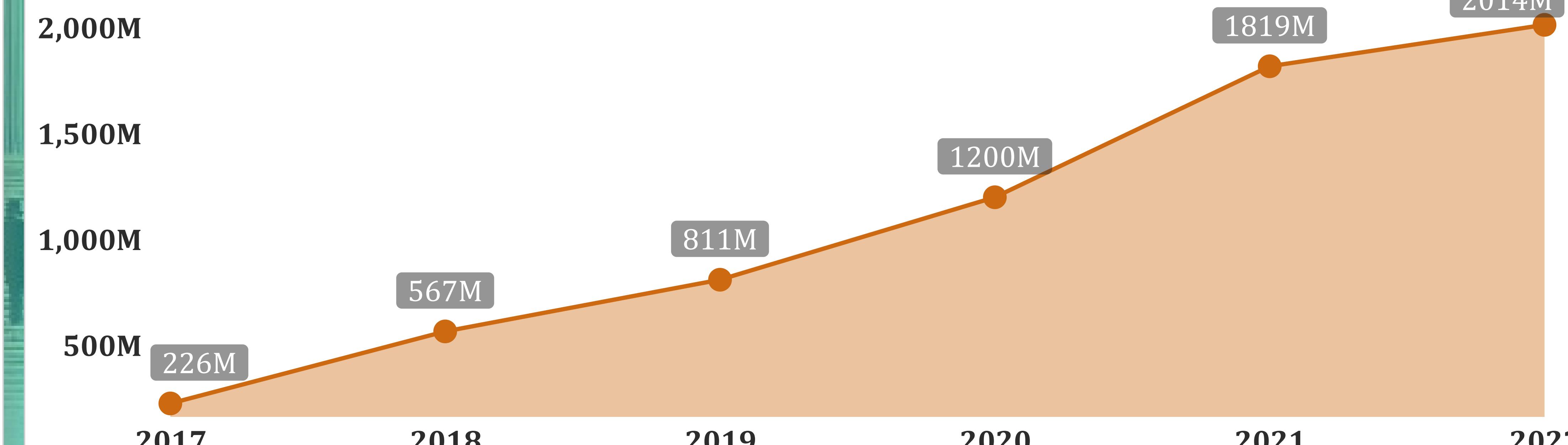
Credit and Withdrawal Comparison over the Year



Amount Sent To Other's Customer Bank

Hypotecni bank	Kameron bank	Bank Creditas	Max bank	PPF Bank	J&T Bank	Czech e...
1.73M	1.71M	1.69M	1.68M	1.63M	1.50M	1.49M
Fio bank	Trinity Bank	Raiffeisen bank	Air Bank	Moneta Mon...	UniCredit Bank	
1.73M	1.70M	1.69M	1.64M	1.60M	1.46M	

Balance By The End Year



Pros

- ✓ Czechoslovakia has banks in **every** district and **major city**.
- ✓ The male-female ratio of **wealthy** individuals is almost **equal**.
- ✓ Loans borrowers have **increased** in the past 5 years, except in 2021.
- ✓ Gold Card usage is **high**, but Diamond Card usage **increased** in Q3 2020 and Q3 2021 compared to Silver Card.
- ✓ Account holder distribution and year-wise withdrawals have an **upward trend**. Sky Bank is the **best** performer of all time.

Cons

- There aren't many accounts in Czechoslovakia banks, indicating a **lack of awareness** among the people.
- Future predictions suggest a **decrease** in year-wise account openings.
- Gold and Diamond usage is **not prevalent** among Czechoslovakia's people.
- Yearly loan borrowers have **decreased** in the past year and are expected to continue **declining**.

To improve customer services and satisfaction levels in the following ways:

- 👉 Increase financial literacy initiatives to raise awareness and encourage account openings.
- 👉 Offer customized loan products that cater to the specific needs of different customers.
- 👉 Provide incentives and rewards to increase Gold and Diamond card usage.
- 👉 Focus on improving customer experience through better communication, faster service, and personalized attention.
- 👉 Enhance digital banking services to offer greater convenience and accessibility to customers.
- 👉 Conduct regular customer surveys to gain feedback and address

Czechoslovakia banks can introduce new financial products or services:

- ➡ Launch awareness campaigns to educate people about the benefits of banking and credit cards.
- ➡ Introduce new loan products with competitive interest rates to attract more borrowers.
- ➡ Invest in digital banking services for better accessibility and convenience.
- ➡ Provide personalized financial advice to increase customer satisfaction and loyalty
- ➡ Expand the bank's reach by opening new branches in underrepresented areas.
- ➡ Collaborate with other companies to offer bundled services.