

CZECH BANK CREDIT REPORT

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EXECUTIVE SUMMARY

A review of Czech bank's activity for the period 1993 to 1998

5369

Total number of Clients

4500

Total accounts

103M

Total Loan

1M

Total transactions

892

Total cards issued

77

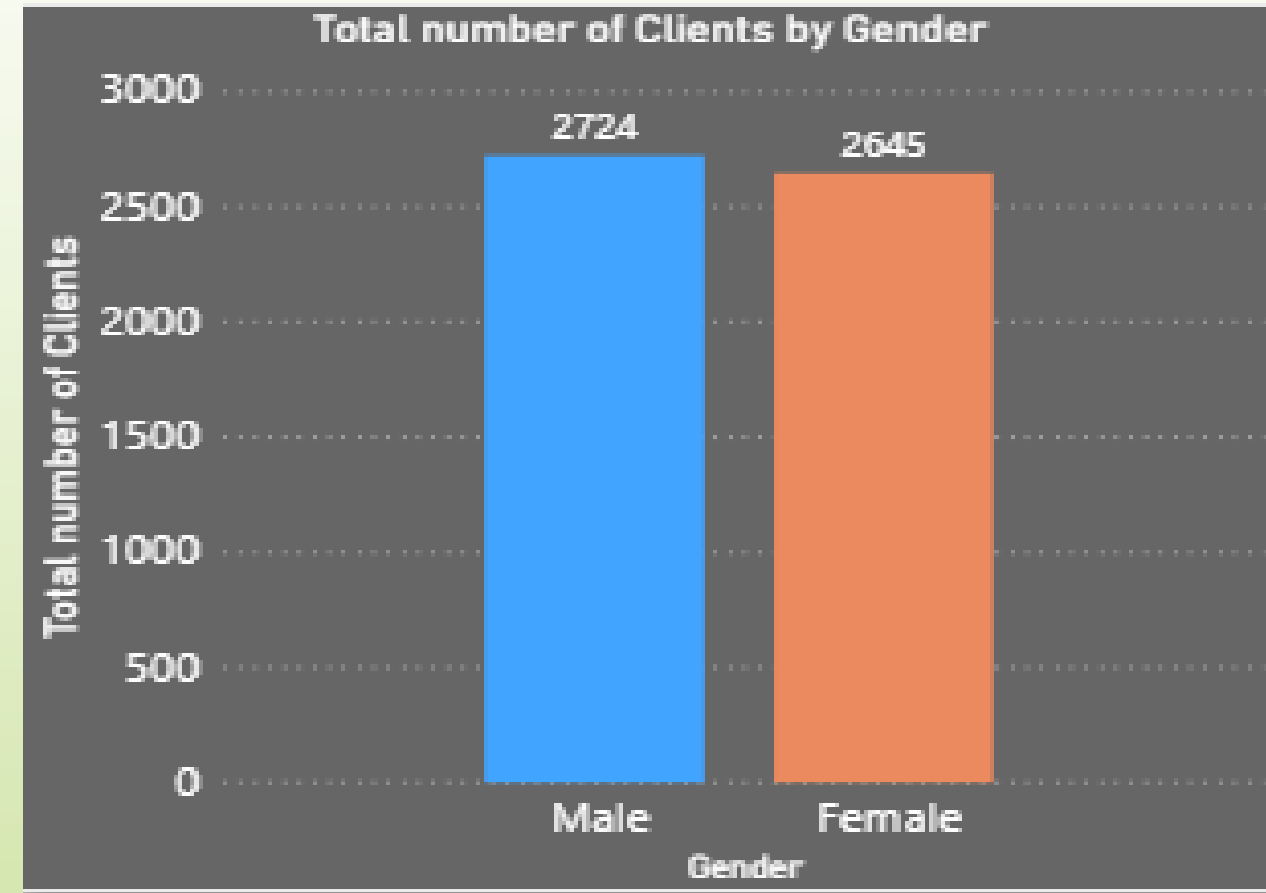
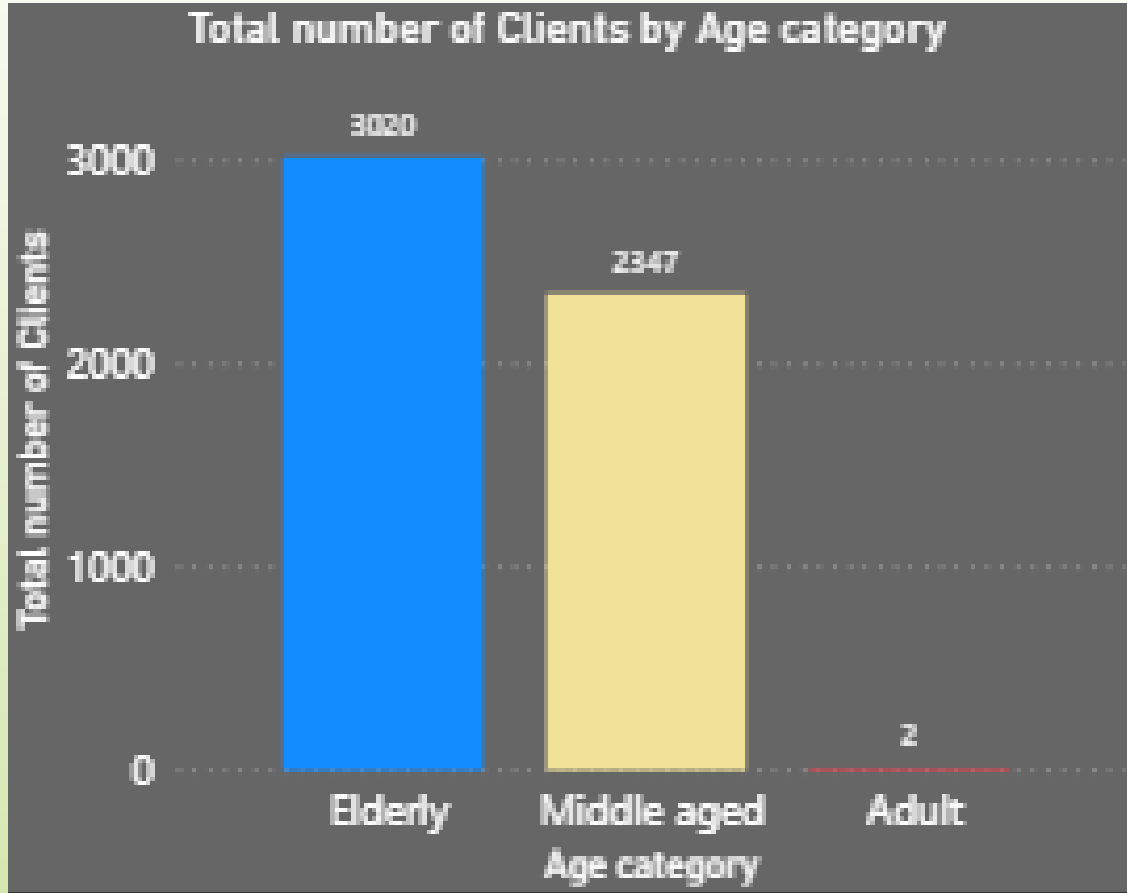
Total number of districts

4500

Total number of accounts

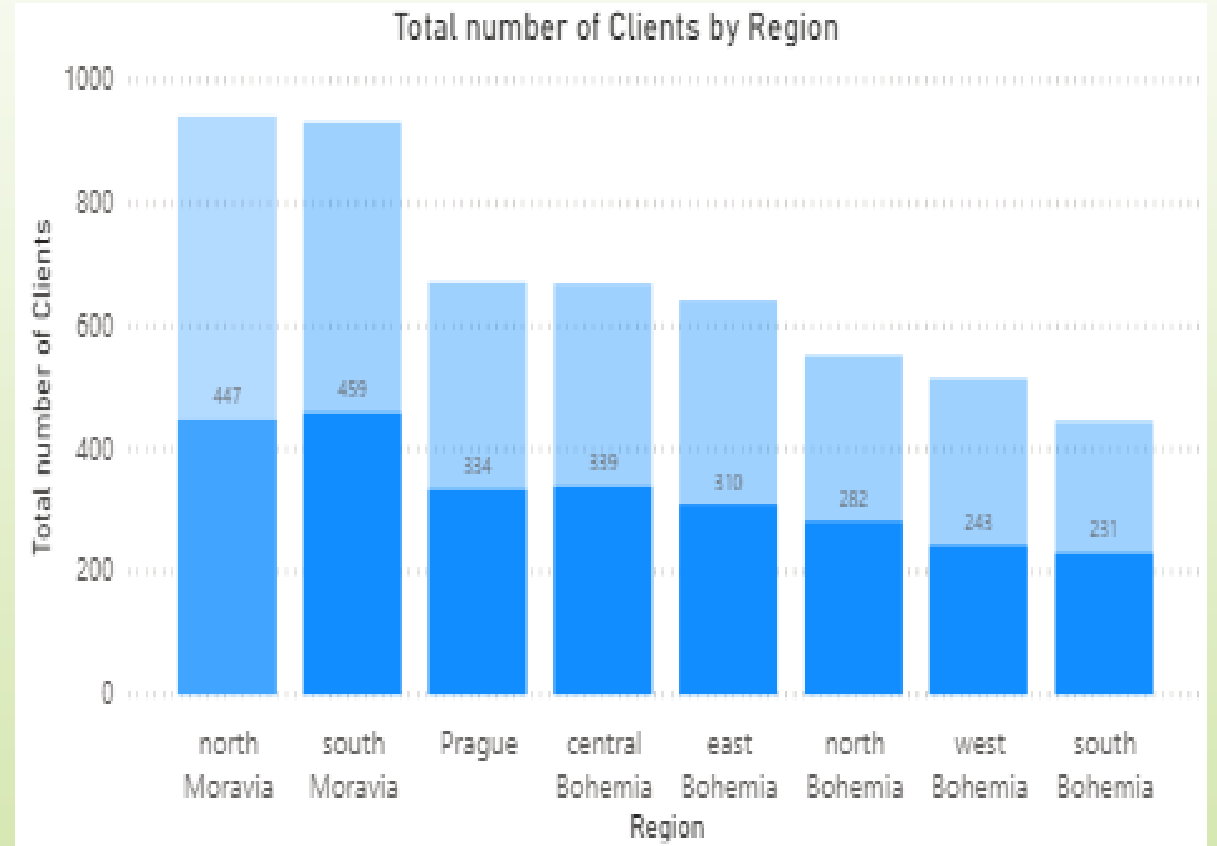
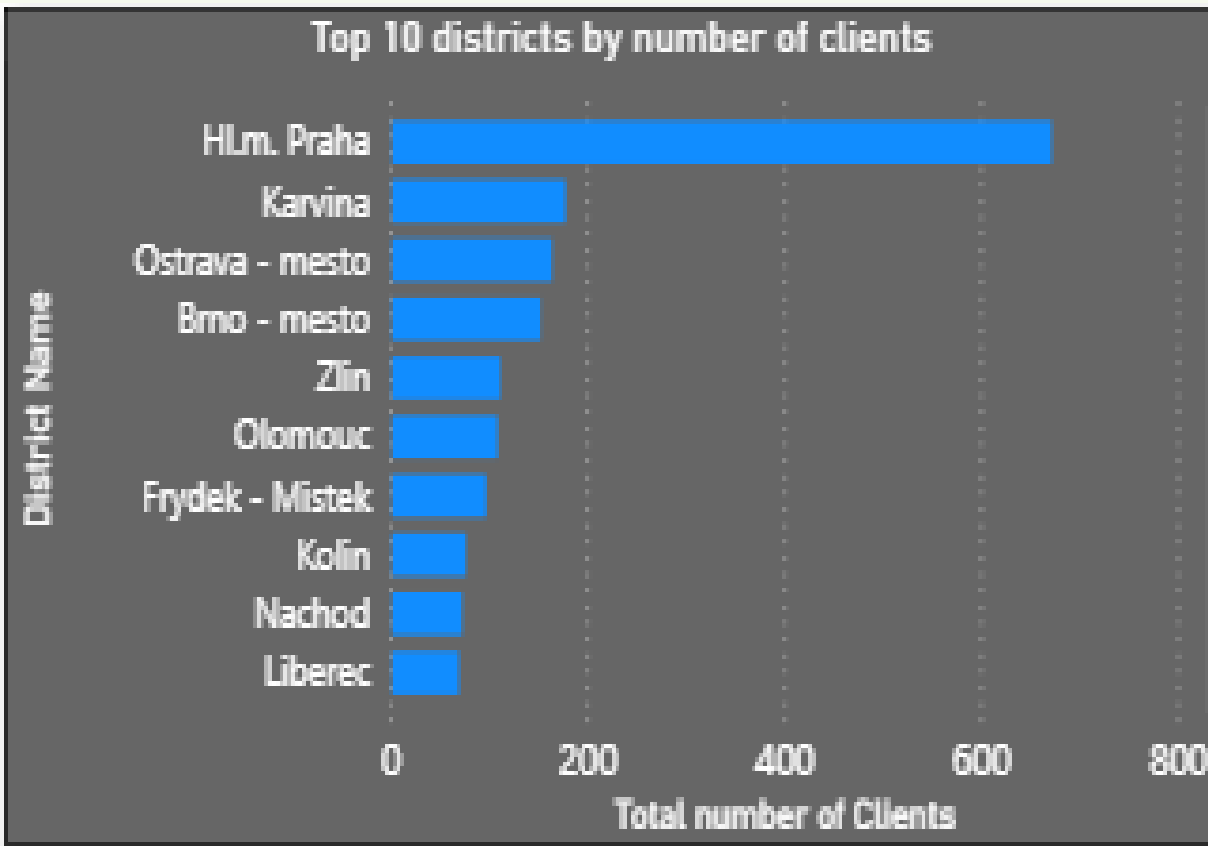
- The bank has a total number of 5,369 customers
- Total number of accounts is 4500
- Total loan amount granted is approximately 103 Million
- Total number of credit cards issued is 892
- Total transactions is 1 million
- Total number of districts in 8 regions is 77

CLIENT ANALYSIS



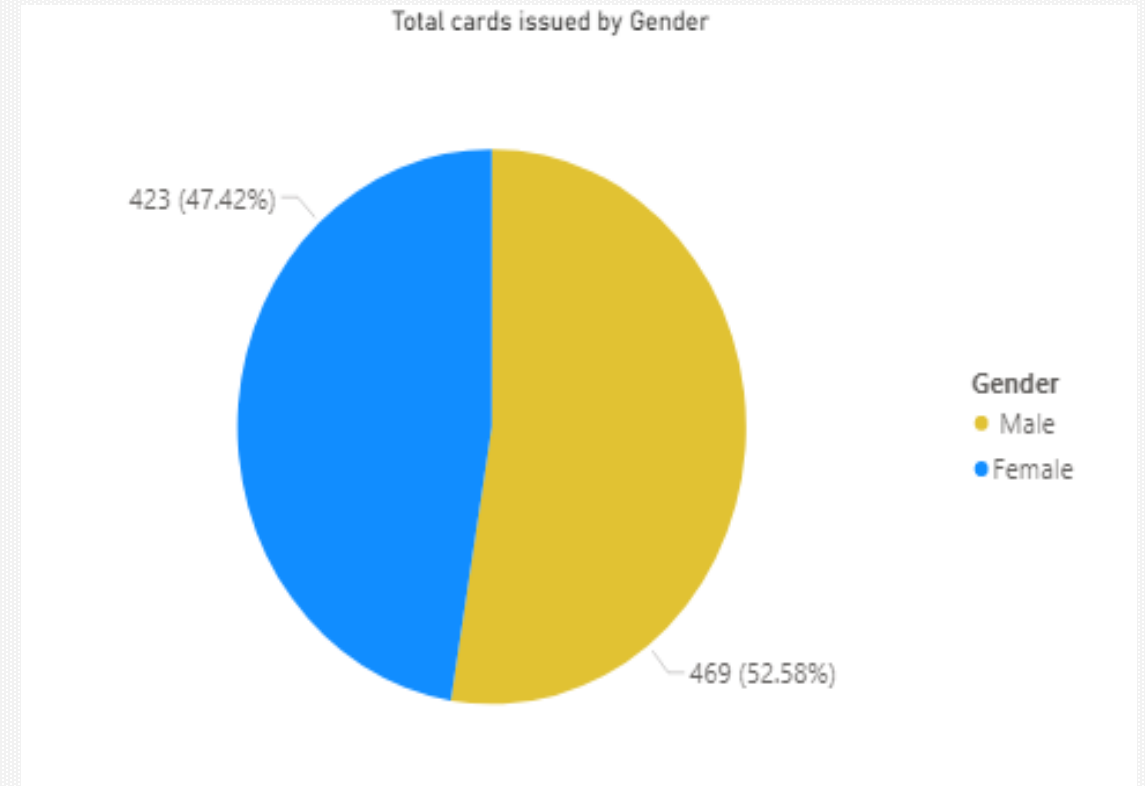
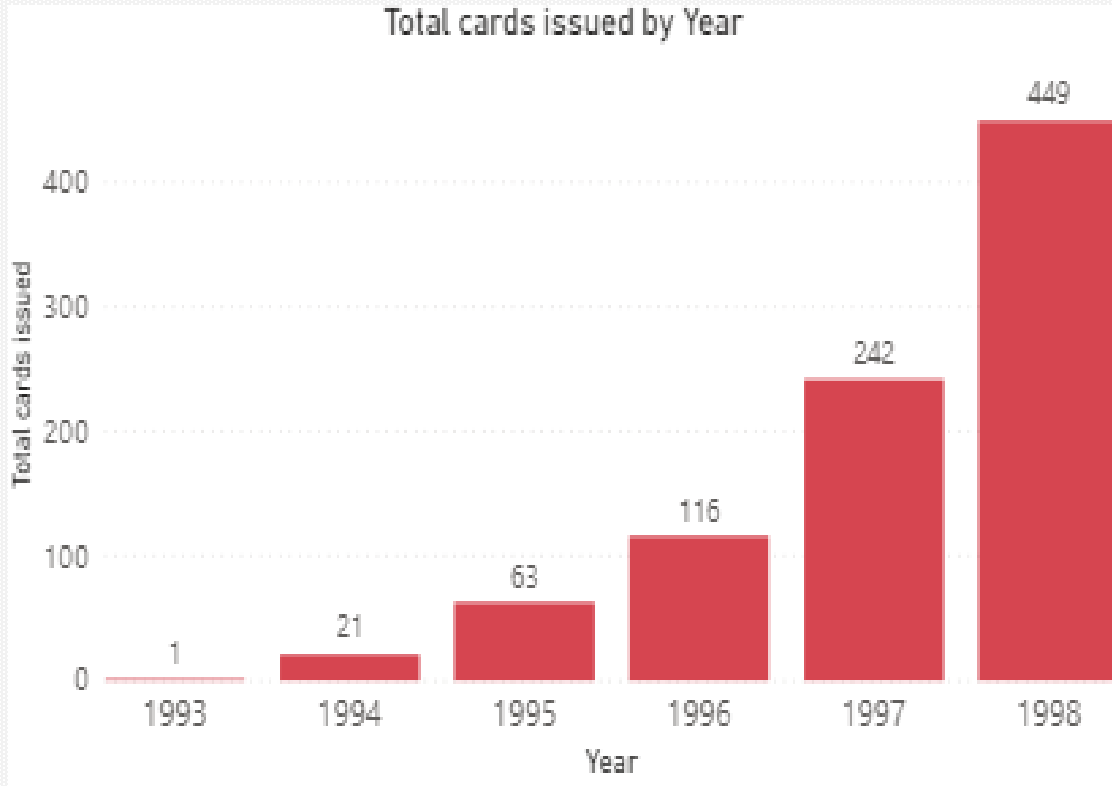
- A review of total clients by age category shows that elderly customers(64years and above) make up the most type of clients with a total of 3,020 customers covering over 56% of the total clients.
- Total middle aged customers(36- 63 years) is 2,347 roughly 44%.
- Clients in adult range(24 -36 years) is only 2.
- Review of clients by gender reveals that female customers make up 51% of the total customers while male customers make up 49% of total clients

CLIENT ANALYSIS



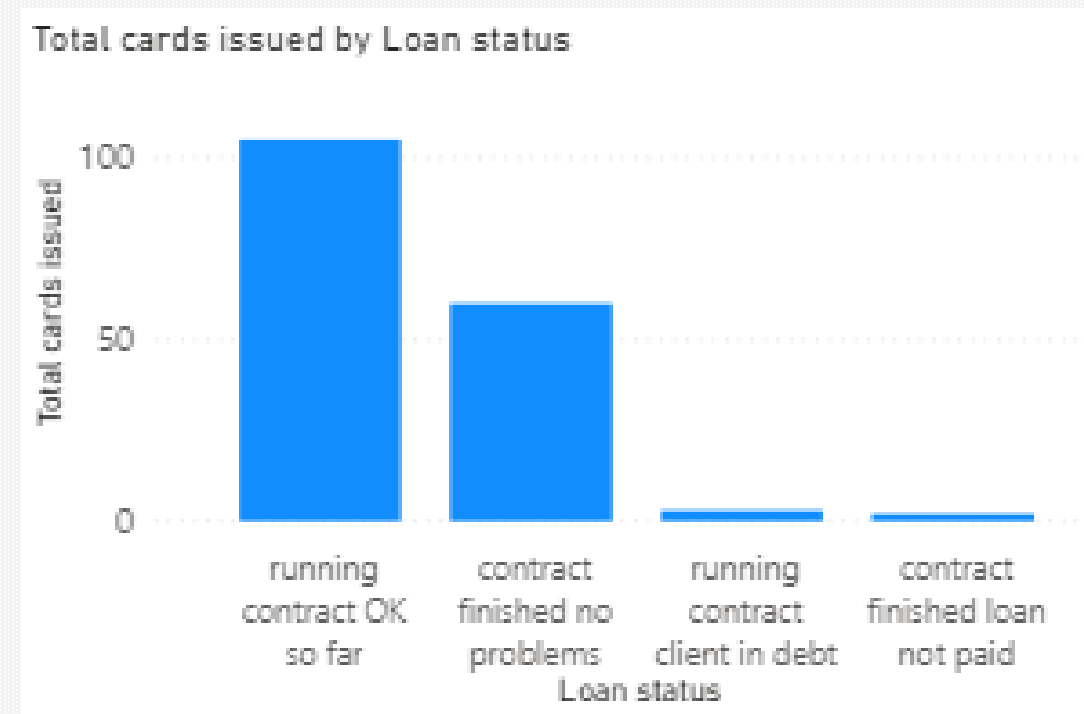
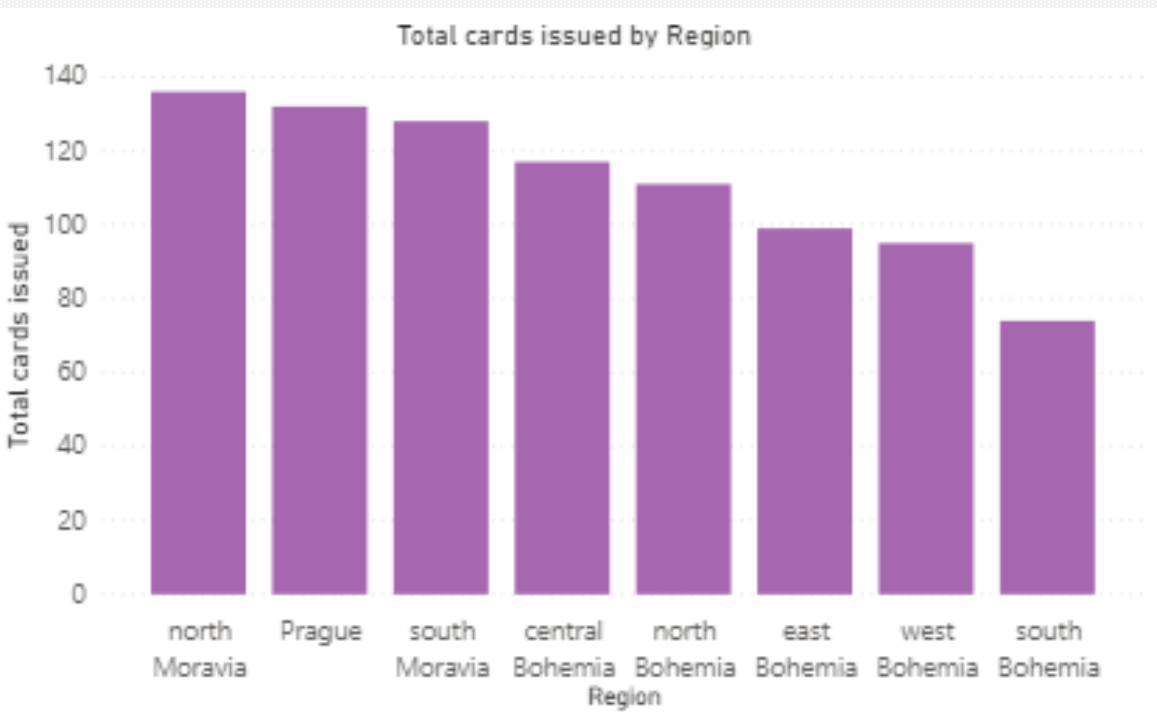
- Hlm. Praha Region has the most number of clients
- The North Moravia and South Moravia Districts have the most number of clients.

ANALYSIS OF CREDIT CARDS ISSUED



- Credit cards issued to Male customers is 469 which makes up 53% of total number of credit cards issued.
- Credit cards issued to female customers is 423 which is 47% of total cards issued.

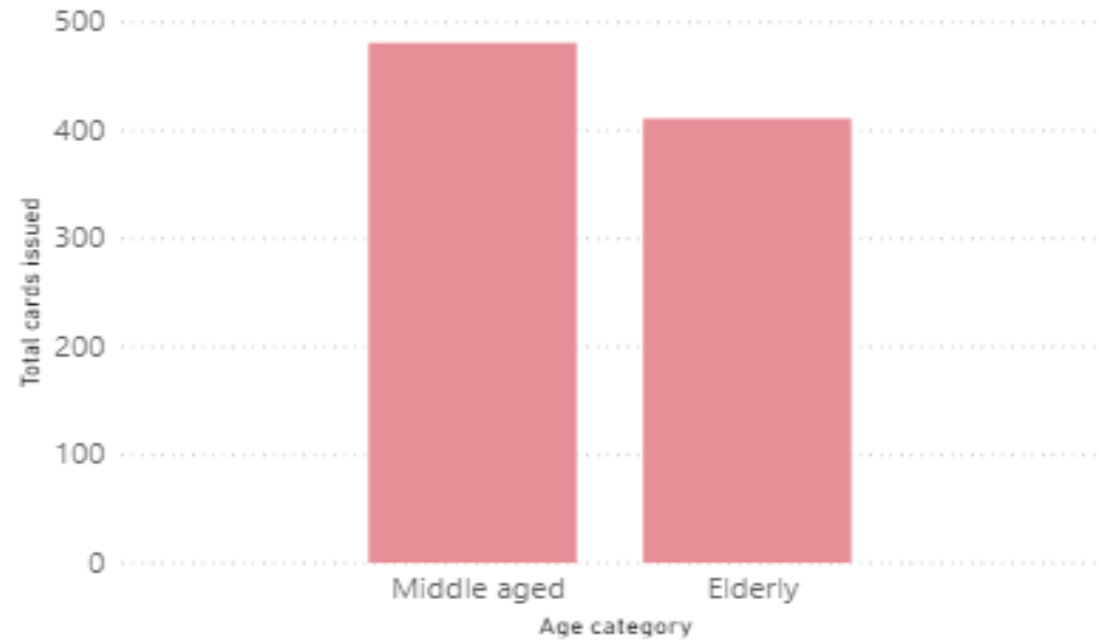
ANALYSIS OF CREDIT CARDS ISSUED



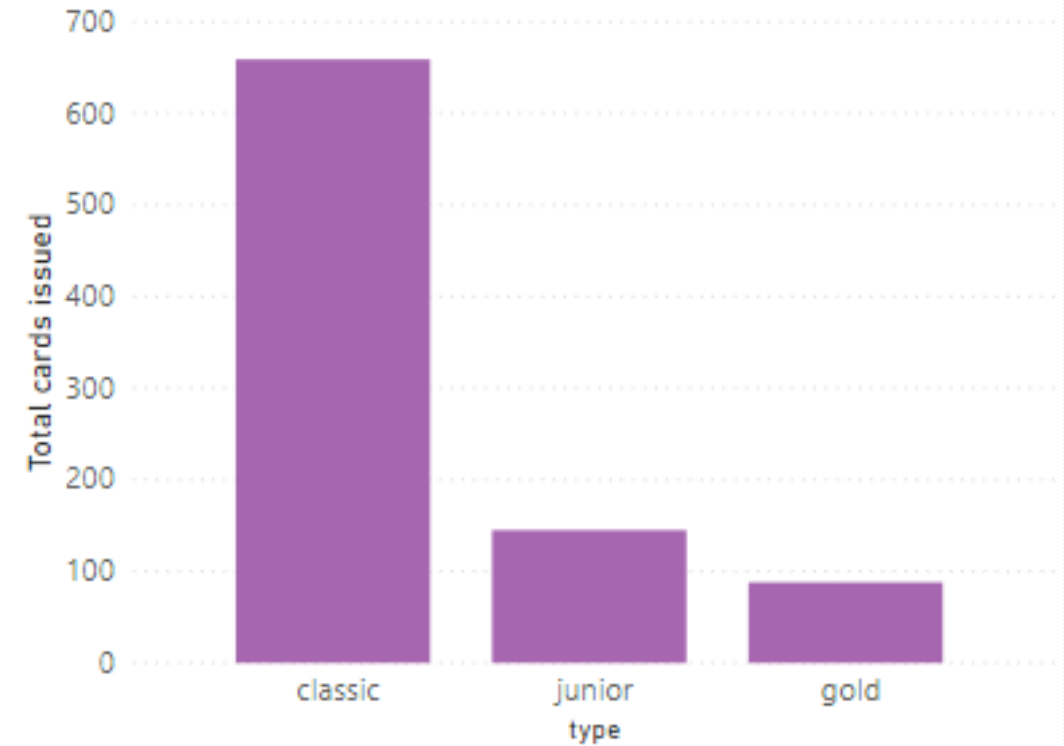
- Highest number of cards were issued in the North Moravia region closely followed by Prague and South Moravia.
- Most credit cards were issued to customers who already had a running contract with no issues and customers who had fully paid up. However a few credit cards were still issued to customers who had bad debts.

ANALYSIS OF CREDIT CARDS ISSUED

Total cards issued by Age category

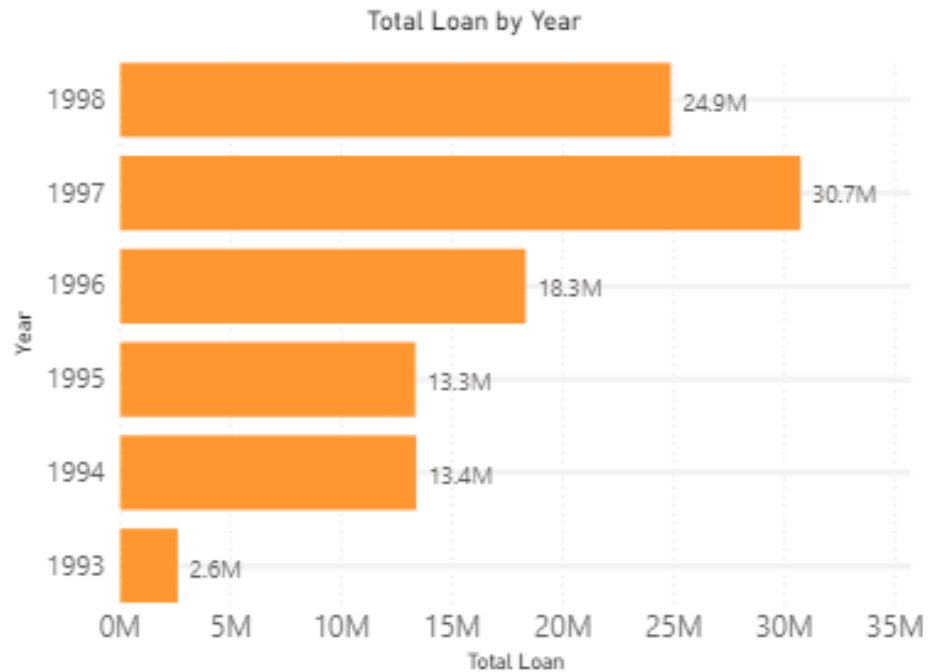


Total cards issued by type



- Highest number of cards are issued to Middled aged clients followed closely by elderly customers

LOAN ANALYSIS

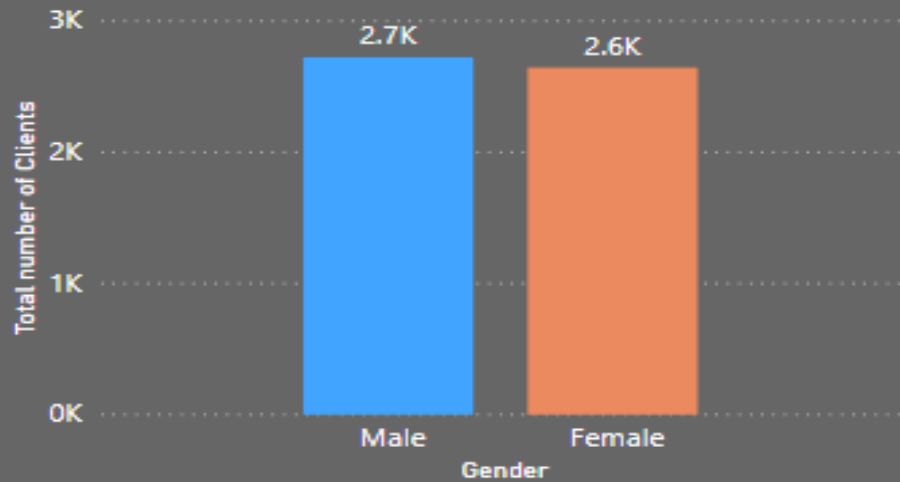


- Highest amount of loan was granted in 1997 with a total amount of 30.7 million.
- South Moravia region has the highest amount of loans making up 19% of the total loans granted this closely followed by North Moravia with a total of 18.1m which is a 17% of total loan amount granted.

SUMMARY OF LOAN STATUS

GENERAL SUMMARY

Total number of Clients by Gender



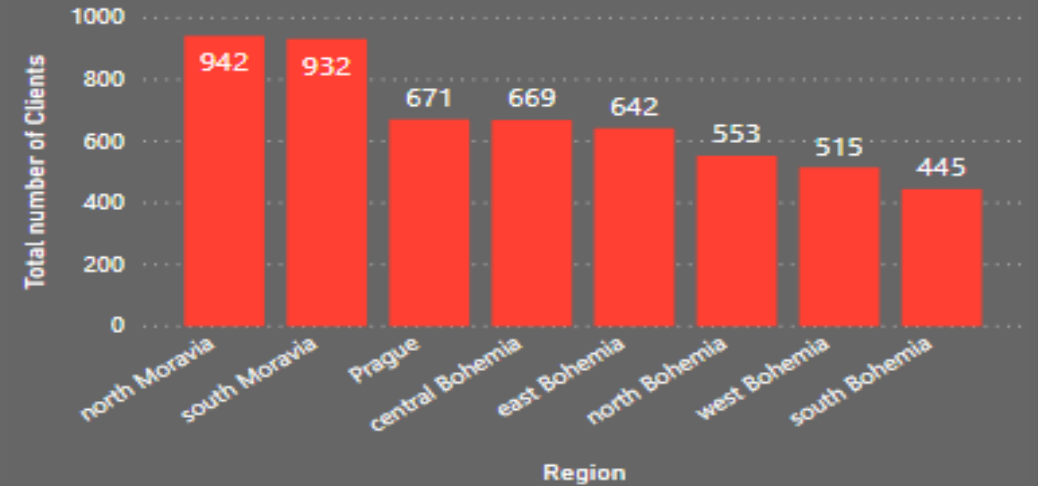
Loan status

- ☐ contract finished loan not paid
- ☐ contract finished no problems
- ☐ running contract client in debt
- ☐ running contract OK so far

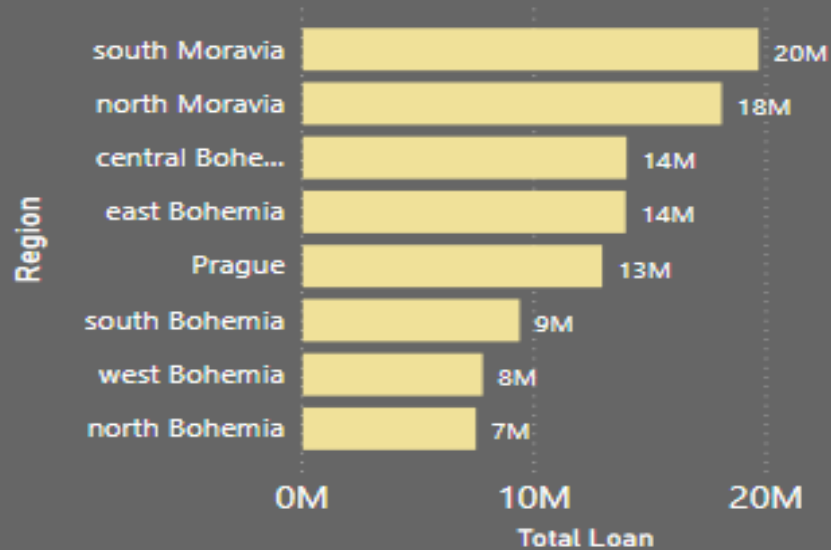
103M

Total Loan

Total number of Clients by Region



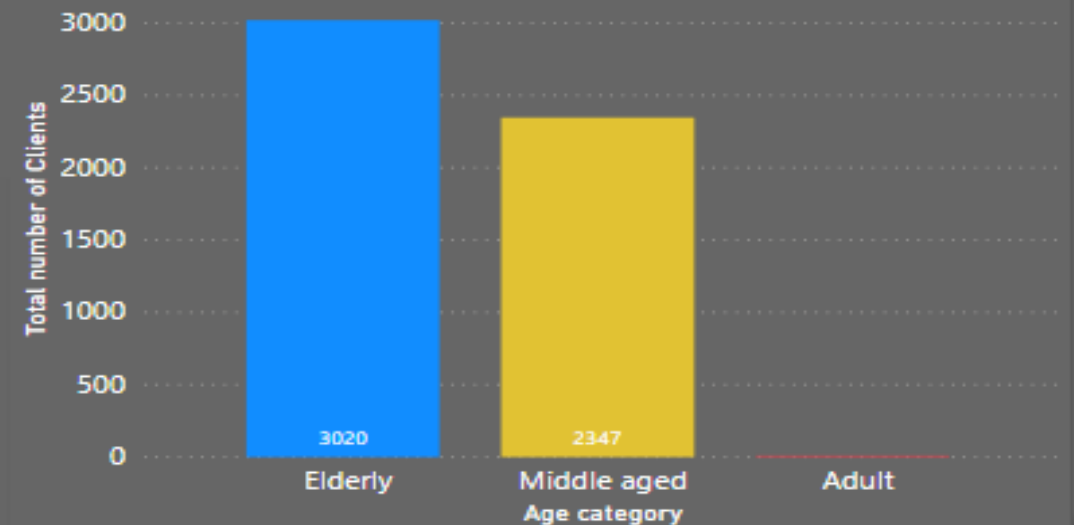
Total Loan amount by region



892

Total cards issued

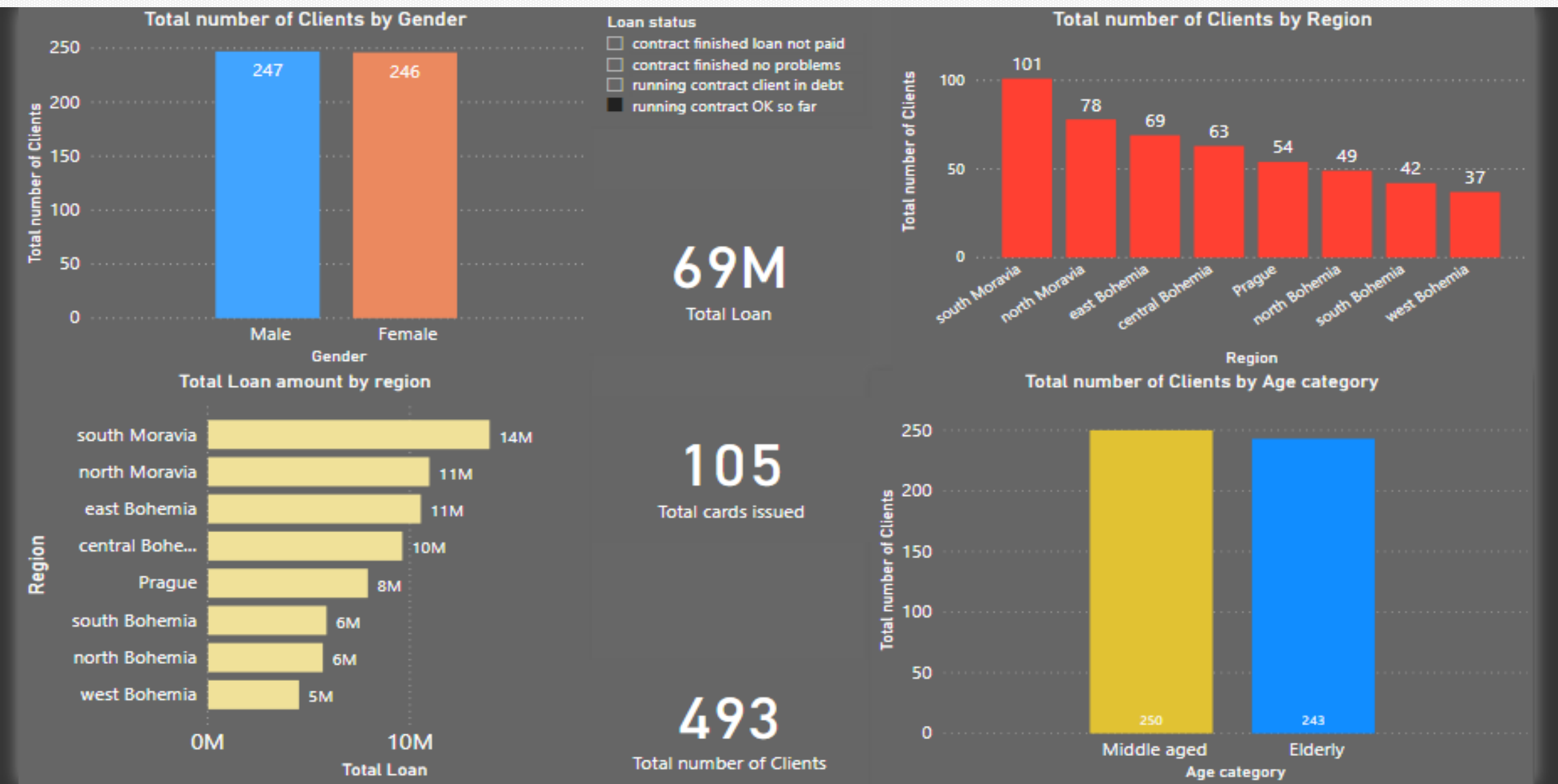
Total number of Clients by Age category



5369

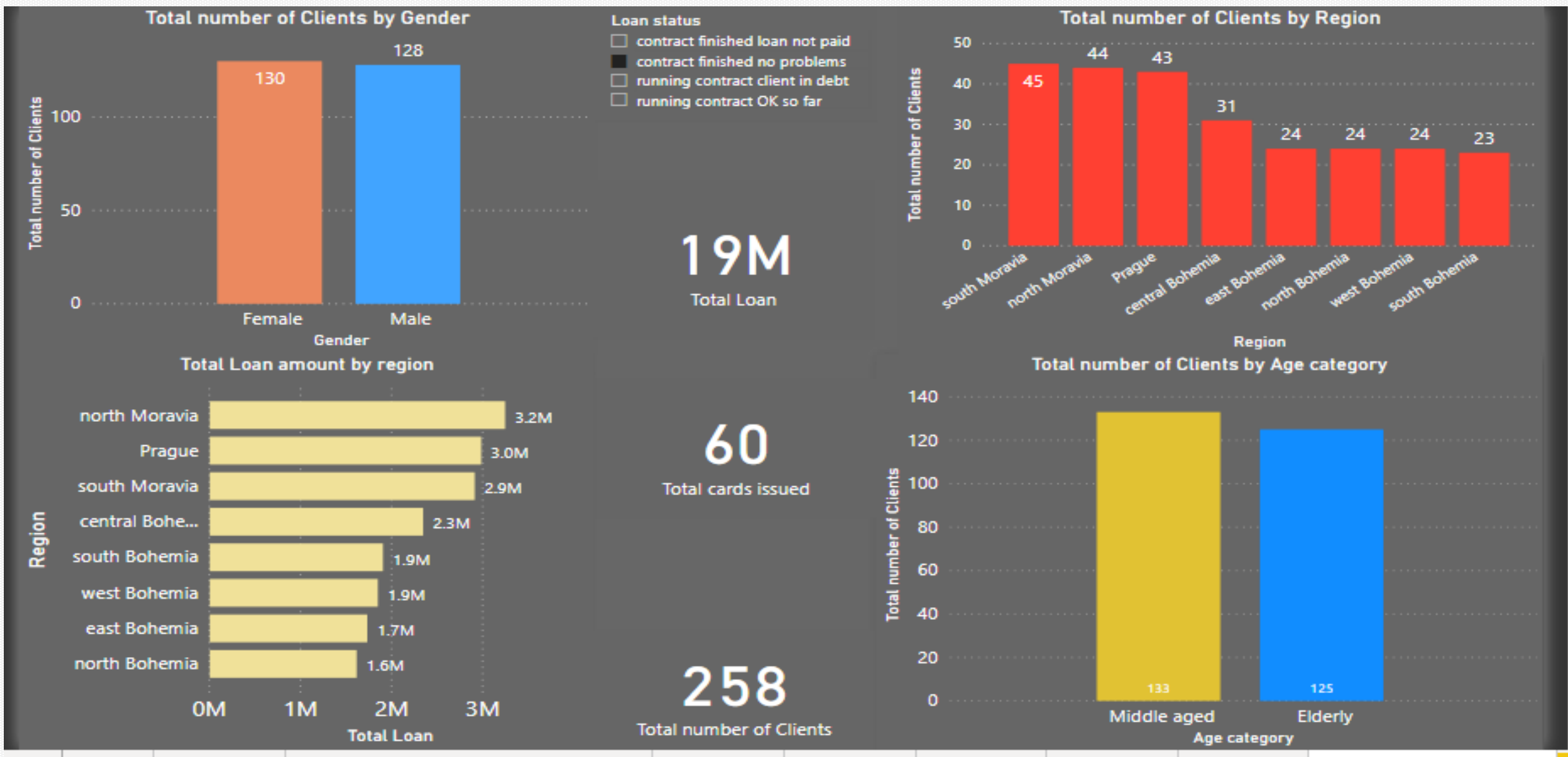
Total number of Clients

- **RUNNING CONTRACT OK SO FAR**



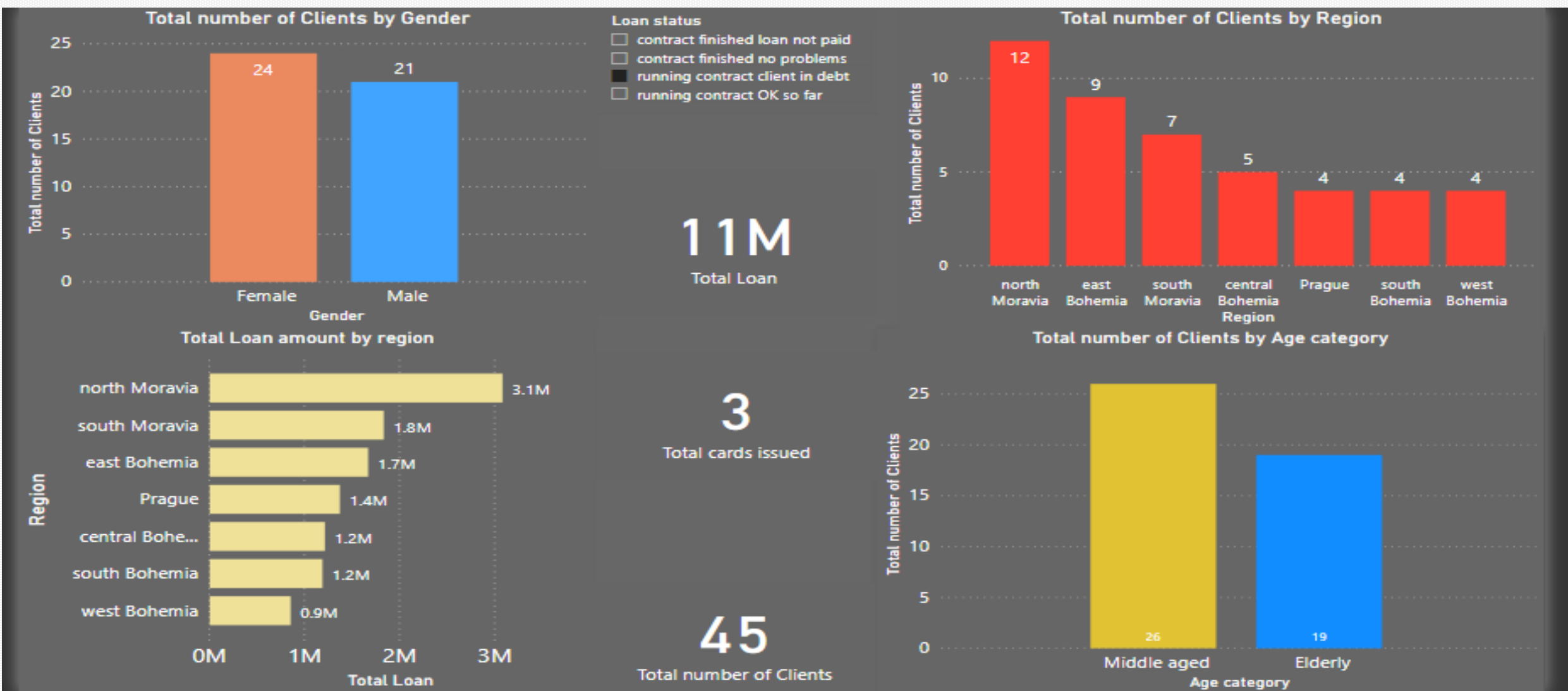
Review of status of loans which are running with no issues so far shows a total of 69m, with a total number of 493 clients with South Moravia having both the highest number of clients and total amount of loans.

- CONTRACT FINISHED NO PROBLEMS



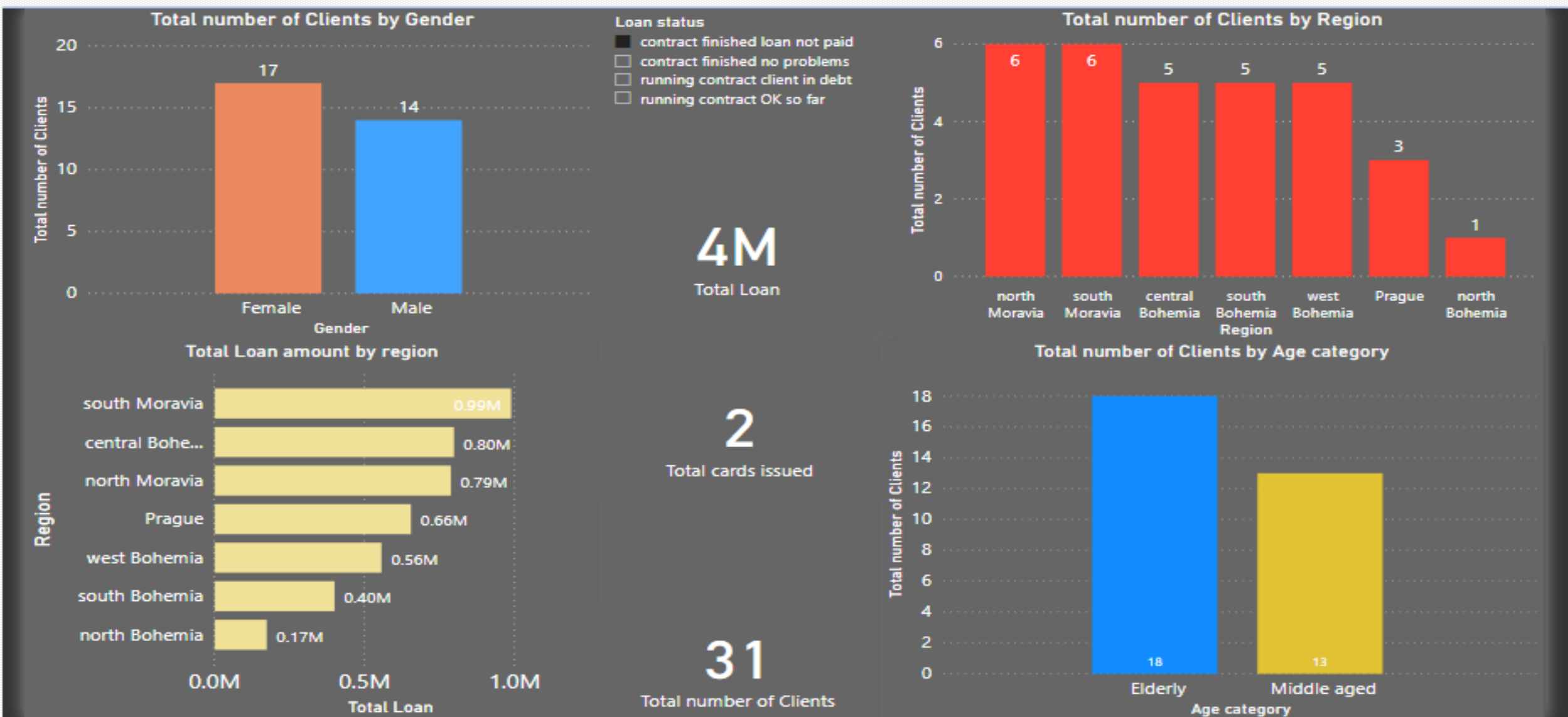
Review of status of loans which have been paid fully and contract completed shows a total of 19m, with a total number of 258 clients with South Moravia having the highest number of clients and North Moravia having the highest total amount of loans

- **RUNNING CONTRACT CLIENT IN DEBT**



Review of status of loan contracts which are still running but client is in debt shows a total of 11m loan amount, with a total number of 45 clients with North Moravia having the highest number of clients and total loan amount. The female gender has the most number of clients in debt while the middle aged customers have the highest number of client in debt.

- CONTRACT FINISHED LOAN NOT PAID



Total amount of loan not paid is 4 million with South Moravia having this highest of 25% of the total amount. North Moravia and South Moravia have 6 clients each and the highest number. The female gender has approximately 55% of the total clients while the elderly clients have 58% of the total number of clients who did not pay their loans.

CONCLUSIONS

- Highest amount of loan was granted in 1997 with a total amount of 30.7 million.
- 52% of total credit cards issued were issued in 1997.
- Highest number of cards were issued in 1998 with 449 credit cards which is 52% of total credits cards issued.
- Some customers who already had existing bad loans were still issued credit cards.
- North Moravia and South Moravia have a combined total of 36% of total loans being the regions with the highest number of loans.
- Classic cards were the most type of cards issued.
- Running loan contracts which the clients are already in debt is approximately 11 million with North Moravia and South Moravia having the highest amount.
- Total amount of loans with contract ended and loan not paid is 4 million with South Moravia having the highest of 25% of the total amount.
- The female gender has approximately 55% of the total clients with bad debts.
- while the elderly clients have 58% of the total number of clients who did not pay their loans.

RECOMMENDATIONS

- Loan recovery strategies should be immediately put in place for existing loans which the clients are already in debts.
- There should be a review of loan requirements for elderly customers and also there should insurance covers for loans granted to seniors in the event of their demise before the end of their loan tenure.
- Credit card requirements should be reviewed to ensure that customers who have existing bad loans should not be issued credit cards.
- Review of activities in 1997 and 1998 should be carried out to ascertain why large amounts of loans and credit cards were issued in those years.
- For North Moravia and South, there should be a review of loans granted to ensure proper due diligence is being adhered to and also customers who do not have good credit history should not be granted loans.