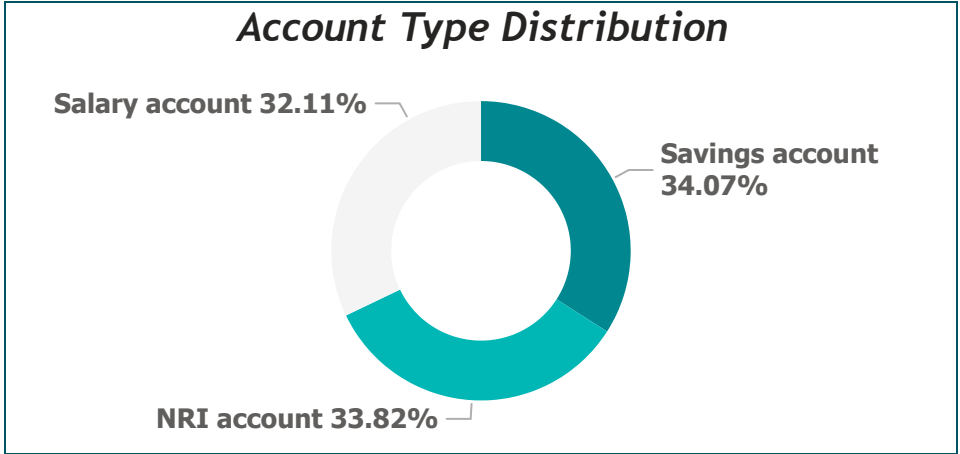
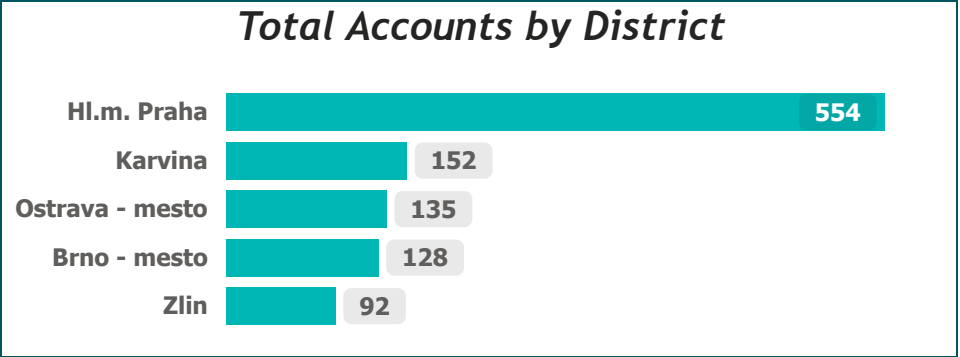
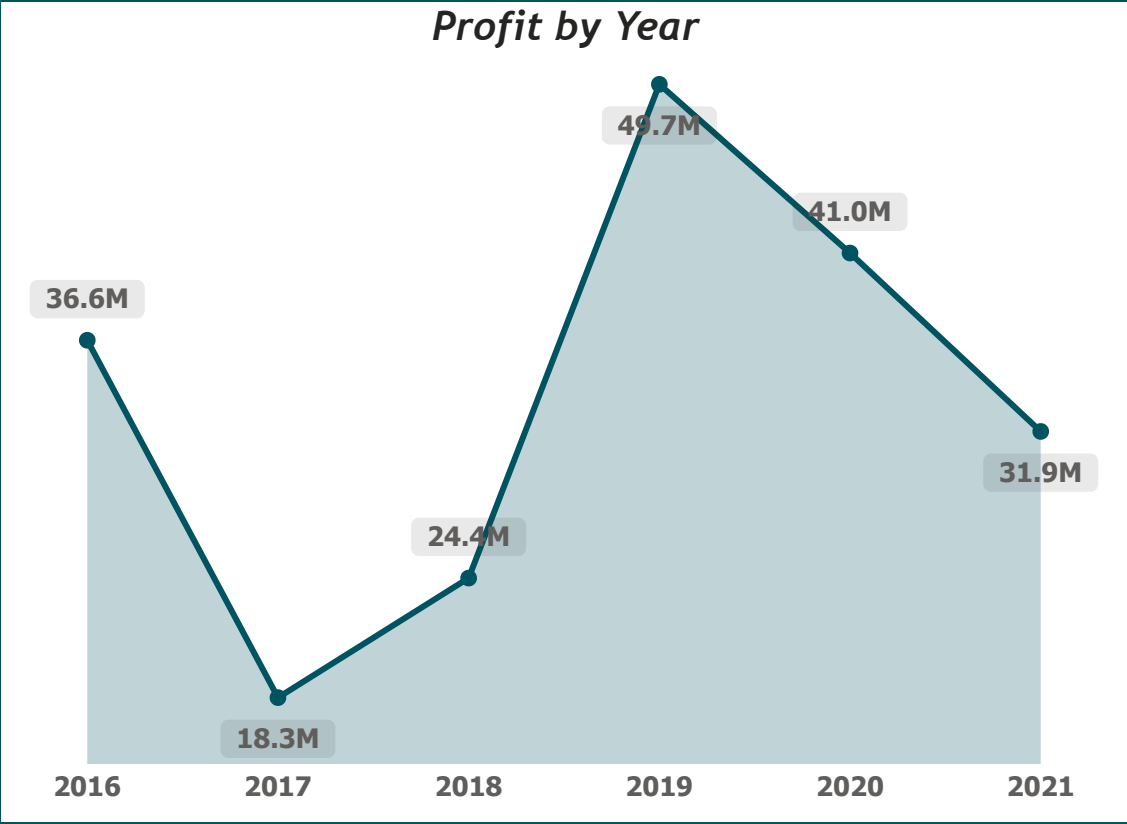


# Bank Financial Analysis

- Executive Overview
- Demographic Analysis
- Bank Performance Over Time
- Account Usage & Profitability
- Cards & Loans: Profitability vs Risk
- Expense & Cost Analysis

## Executive Overview

Total Clients	Total Accounts	Total Transactions	Loan Default Rate %
5K	4.5K	1M	11.14%



# Bank Financial Analysis

Executive Overview

Demographic Analysis

Bank Performance Over Time

Account Usage & Profitability

Cards & Loans: Profitability vs Risk

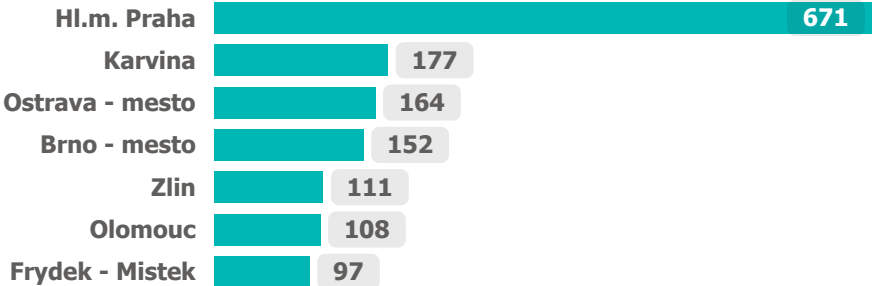
Expense & Cost Analysis

## Demographic Analysis

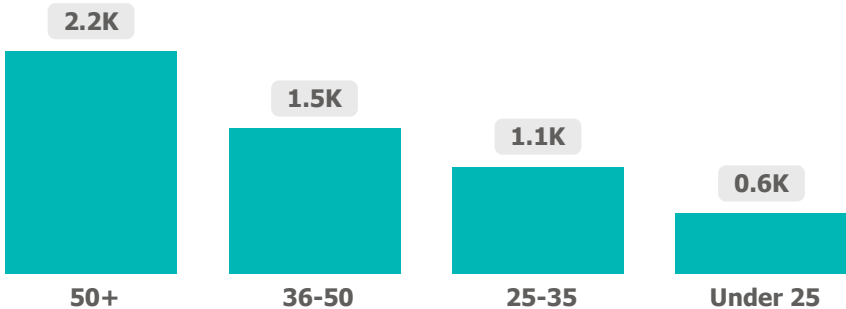
District, Age Group, Sex

All

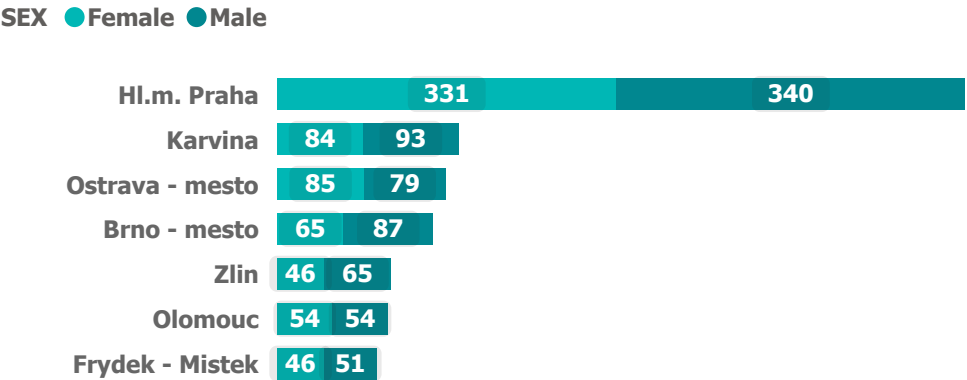
Total Clients by District



Total Clients by Age Group



Total Clients by District and Sex



Total Clients by Region

# Bank Financial Analysis

Executive Overview

Demographic Analysis

Bank Performance Over Time

Account Usage & Profitability

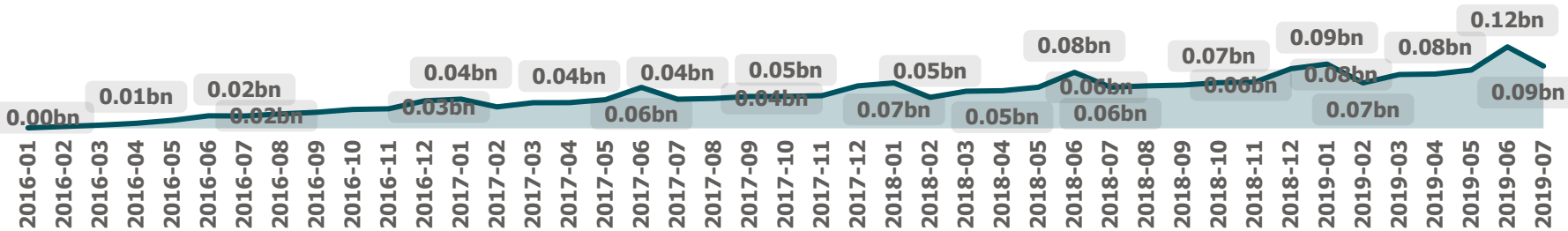
Cards & Loans: Profitability vs Risk

Expense & Cost Analysis

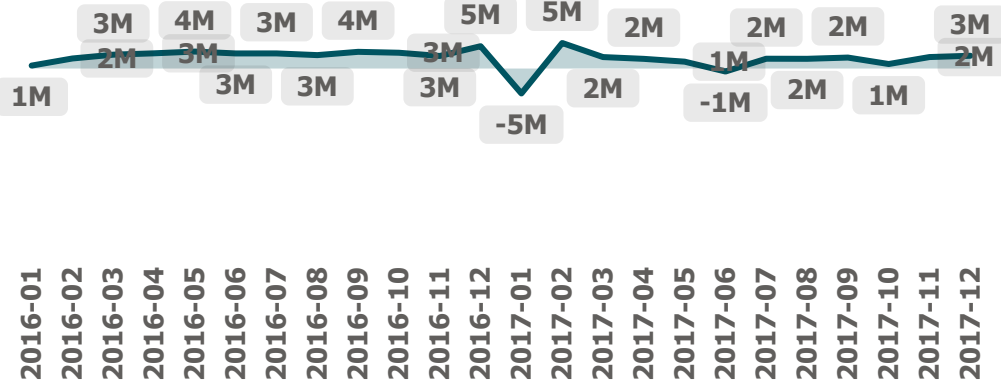
## Bank Performance Over Time

- Year, Month ▾
- ▶ ☐ 2016
  - ▶ ☐ 2017
  - ▶ ☐ 2018
  - ▶ ☐ 2019
  - ▶ ☐ 2020
  - ▶ ☐ 2021

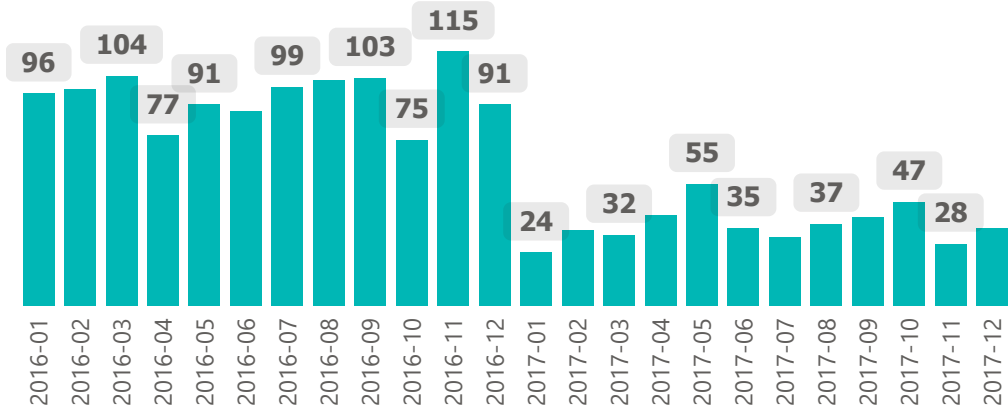
Total Transaction Amount by YearMonth



Profit by YearMonth



New Accounts Opened by YearMonth



# Bank Financial Analysis

Executive Overview

Demographic Analysis

Bank Performance Over Time

Account Usage & Profitability

Cards & Loans: Profitability vs Risk

Expense & Cost Analysis

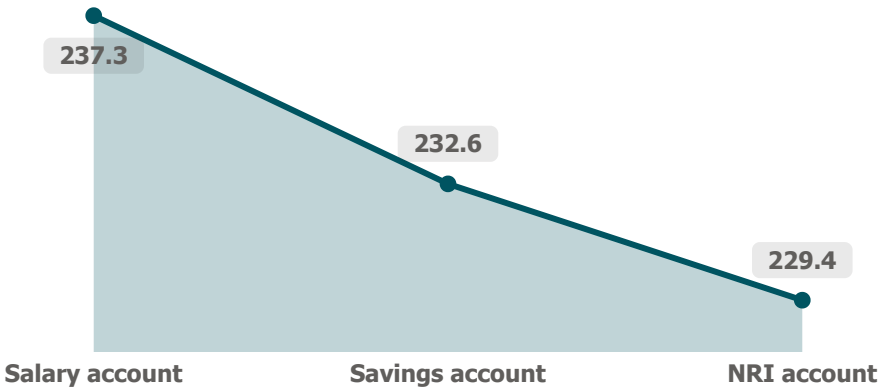
## Account Usage & Profitability

Average Account Balance by Account Type

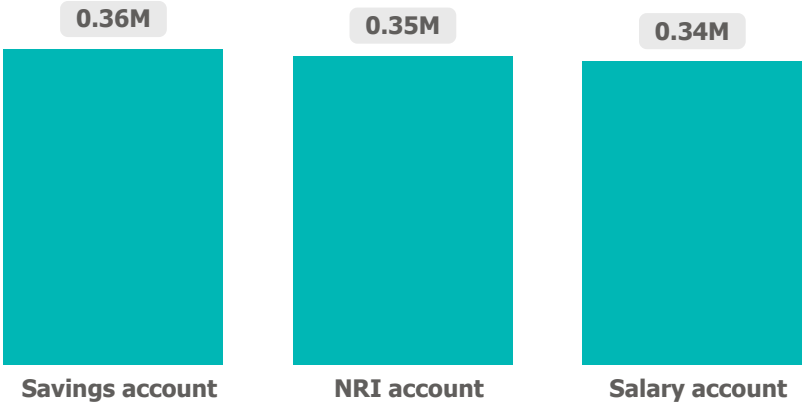


ACCOUNT_TYPE	Profit	Total Transactions
NRI account	6,96,47,023.00	349107
Salary account	6,47,13,926.00	342879
Savings account	6,75,17,616.00	356589
Total	20,18,78,565.00	1048575

Avg Transactions by Account Type



Transactions by Account Type



# Bank Financial Analysis

Executive Overview

Demographic Analysis

Bank Performance Over Time

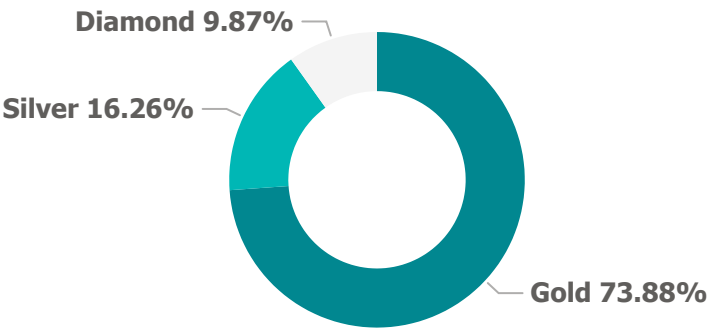
Account Usage & Profitability

Cards & Loans: Profitability vs Risk

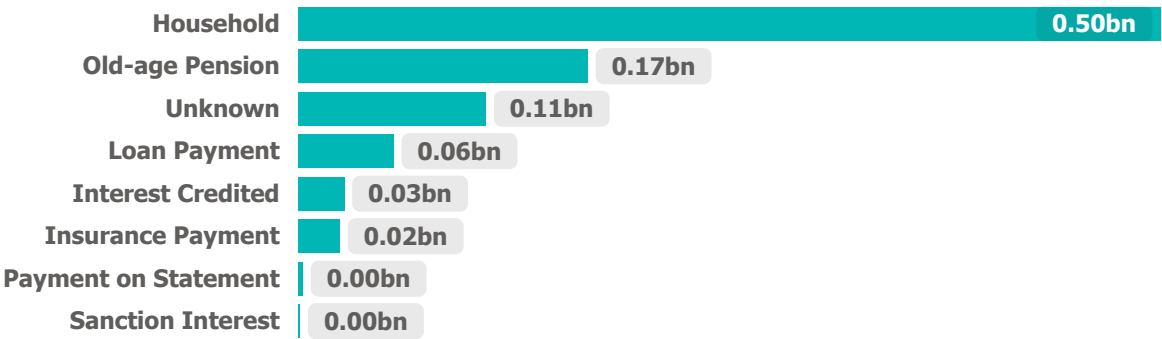
Expense & Cost Analysis

## Cards & Loans: Profitability vs Risk

Total Cards by Type



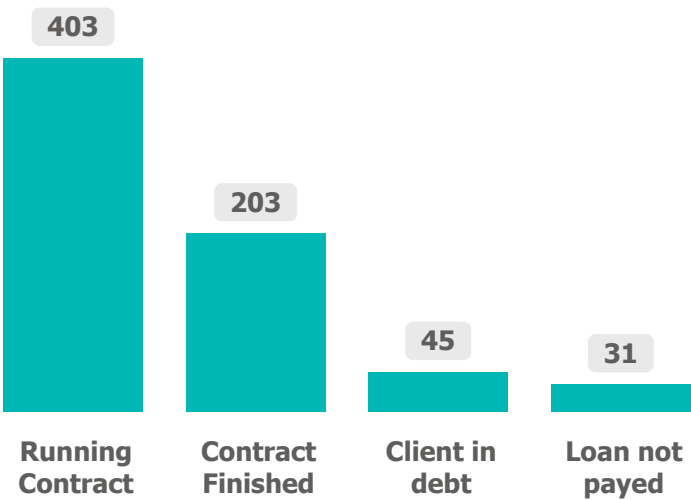
Loan Amount by Purpose



Profit from Card Holders

27.83M

Loan Count by Status



DISTRICT_NAME	Loan Default Rate %
Zlin	5.88%
Frydek - Mistek	6.25%
Prachatice	7.14%
Usti nad Orlici	7.14%
Hl.m. Praha	8.33%
Jindrichuv Hradec	9.09%
Praha - zapad	9.09%
Brno - venkov	10.00%
Chomutov	11.11%
Total	11.14%

# Bank Financial Analysis

## Expense & Cost Analysis

Executive Overview

Demographic Analysis

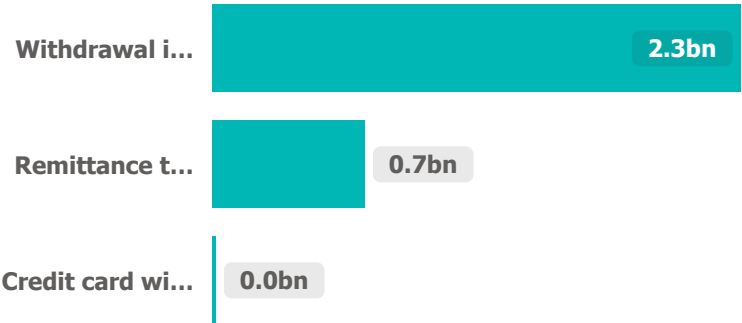
Bank Performance Over Time

Account Usage & Profitability

Cards & Loans: Profitability vs Risk

Expense & Cost Analysis

Expenses by Operation



ACCOUNT_ID	Total Cost	Total Transactions	Avg Cost per Transaction	ACCOUNT_TYPE
1.00	1,80,870.00	238	759.96	NRI account
2.00	15,54,459.00	477	3,258.82	Salary account
3.00	1,19,408.00	115	1,038.33	NRI account
4.00	1,58,637.00	185	857.50	Salary account
5.00	68,452.00	81	845.09	Savings account
6.00	2,99,518.00	244	1,227.53	Salary account
7.00	5,55,880.00	128	4,342.81	Salary account
8.00	8,15,838.00	252	3,237.45	Savings account
Total	3,01,44,57,408.00	1048575	2,874.81	

Expenses by YearMonth

