Credit Card Portfolio Performance

Q2 | Q3 | Q1 | Q4

All ▼

Next Pages

Customer Page | Key Insights

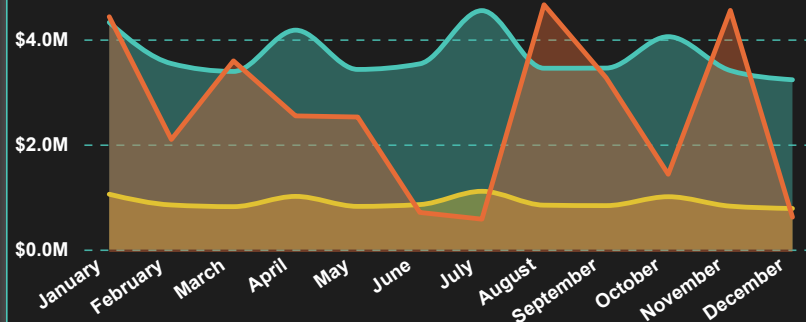| Total Revenue	Total Interest	Total Trans Amount	Avg Utilization	Delinquency Rate	Revenue Leakage
$10.8M	$7.8M	$44.5M	27.5%	6.1%	$472.2K

☐ Blue
☐ Gold
☐ Platinum

Monthly Transaction Volume, Revenue & Delinquency Trend

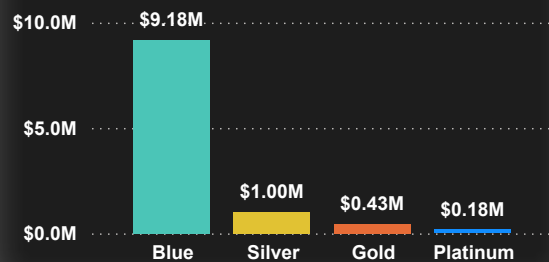● Total Trans Amount ● Total Revenue ● Delinquency Rate

Week-over-Week Transaction Performance Analysis

week_num ▲	Previous Week Revenue	Total Trans Amount	Growth Rate %
Week-1		$835,767	0.0%
Week-2	$835,767	$844,739	1.1%
Week-3	$844,739	$923,367	9.3%
Week-4	$923,367	$869,235	-5.9%
Week-5	$869,235	$849,078	-2.3%
Week-6	$849,078	$898,867	5.9%
Week-7	$898,867	$890,756	-0.9%
Week-8	$890,756	$868,091	-2.5%
Week-9	$868,091	$881,861	1.6%
Week-10	$881,861	$793,080	-10.1%
Week-11	$793,080	$915,725	15.5%

Delinquency Rate Contribution by Expense Category
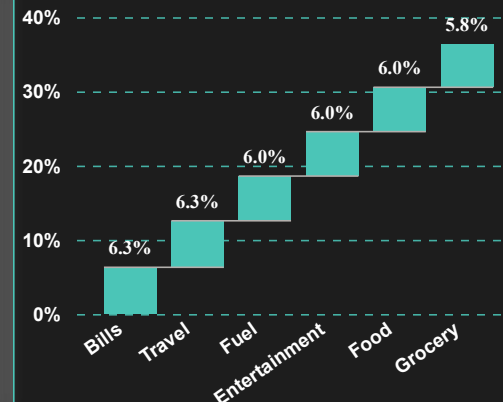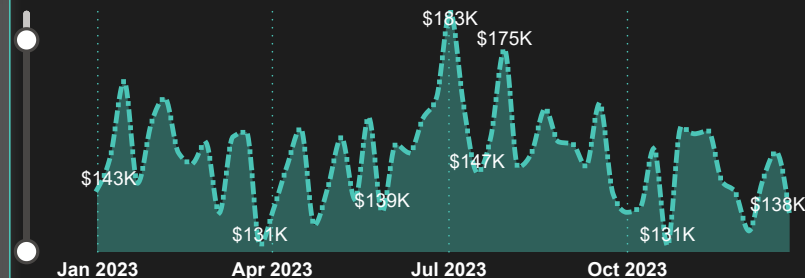

Revenue Distribution by Card Category

- Blue: $9.18M
- Silver: $1.00M
- Gold: $0.43M
- Platinum: $0.18M

Transaction Amount by Expense Category and Gender

● Female ● Male

Category	Female	Male
Bills	$5M	$6M
Entertainment	$4M	$4M
Fuel	$3M	$4M
Grocery	$3M	$4M
Food	$2M	$4M
Travel	$2M	$2M
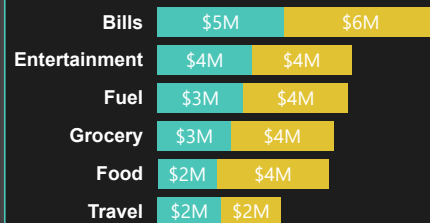
Weekly Interest Income Trend

$143K, $131K, $139K, $183K, $175K, $147K, $131K, $138K

Jan 2023 | Apr 2023 | Jul 2023 | Oct 2023
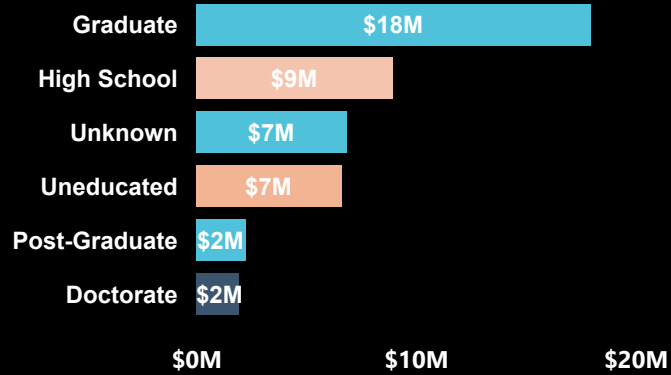
Customer Risk & Behavior Analysis

Total Customers
10K

Total Risk Customers
482

CS Score
3.19

Critical Risk Customers
614

Total Transaction Amount by Education Level

Education Level	Amount
Graduate	$18M
High School	$9M
Unknown	$7M
Uneducated	$7M
Post-Graduate	$2M
Doctorate	$2M

$0M — $10M — $20M

Customer Distribution by Age Group and Gender

- 40-50: 1.9K / 2.6K
- 50-60: 1.2K / 1.8K
- 30-40: 0.8K / 1.0K
- 60+: 0.3K
- 20-30

(4K, 2K, 0K)
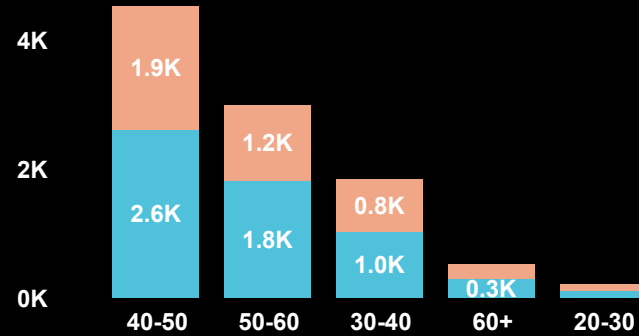
Total Interest Earned by Customer Job Category

Job Category	Interest
Businessman	$2.5M
White-Collar	$1.4M
Govt	$1.2M
Selfemployeed	$1.1M
Blue-Collar	$1.0M
Retirees	$0.6M

$0M — $2M
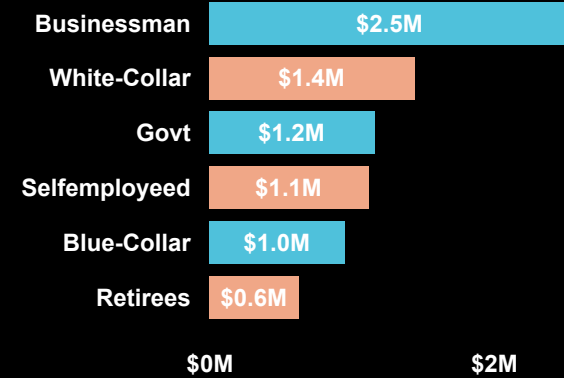
Go To
Card Insights | Key Insights

Female | Male

Blue

Geographic Distribution of Total Interest Earned

NORTH AMERICA

Pacific Ocean

Atlant

Microsoft Bing
© 2026 Microsoft Corporation
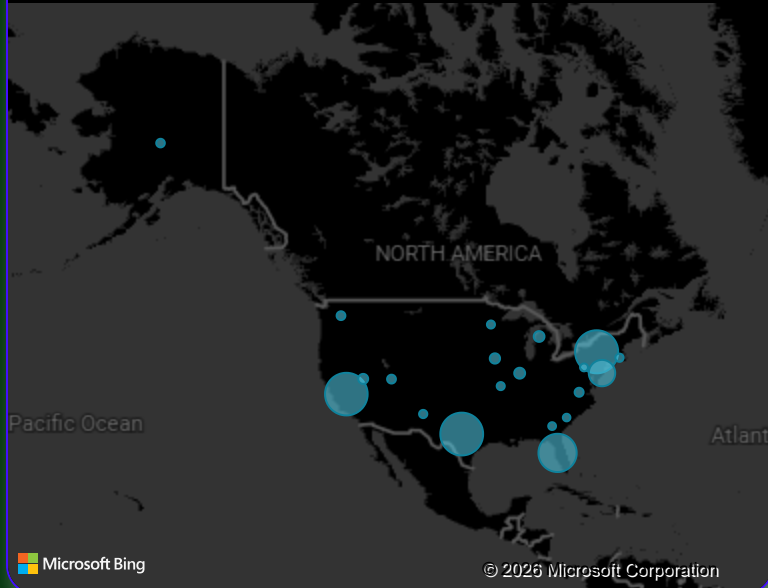
Total Revenue by Age Group

Age Group	Revenue
40-50	$4.8M
50-60	$3.5M
30-40	$1.9M
60+	$0.5M
20-30	$0.2M

$0M — $2M — $4M
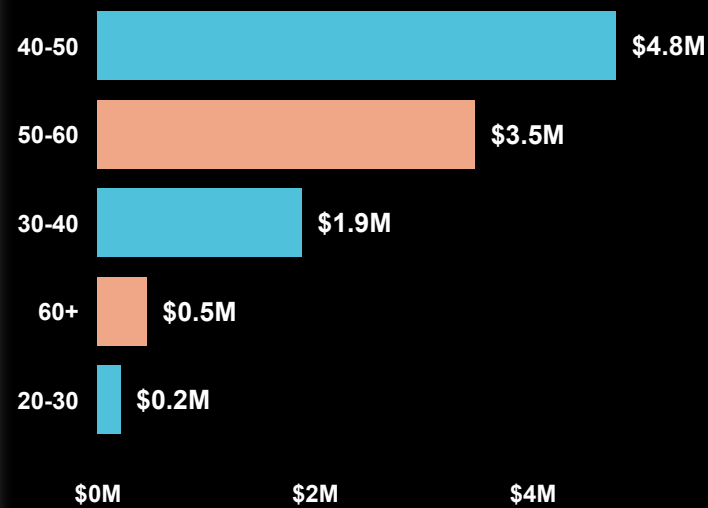
Revolving Balance and Transaction Amount by Satisfaction Score & Delinquency Status

● 0 ● 1

4M
3M
2M
1M
0M

1 2 3 4 5
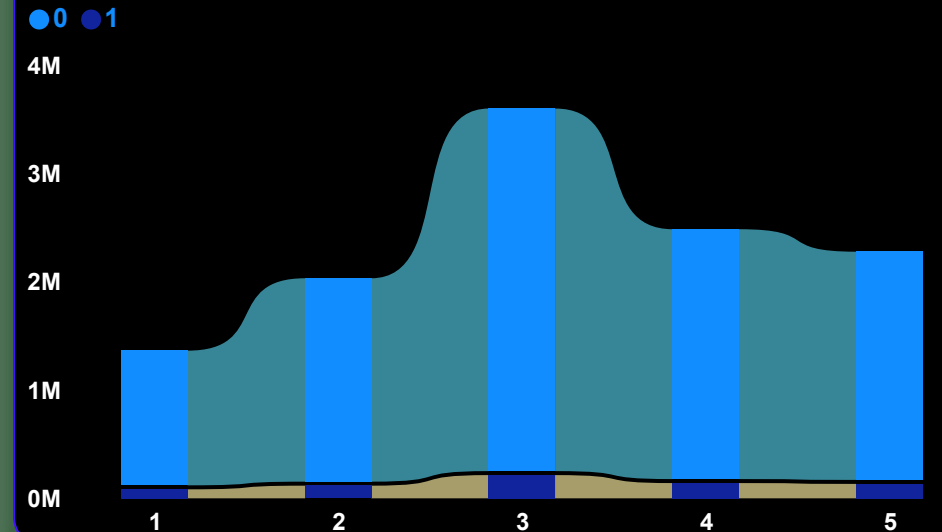
Key Insights Page – Structure & Content

Card Portfolio Insights

• Total revenue reached **$10.8M**, driven primarily by **Blue card holders**, contributing the largest revenue share.

• Transaction value peaked mid-year, while **delinquency spikes align with revenue slowdowns**, indicating higher risk periods.

• Week-over-Week analysis shows **high volatility**, with sharp declines followed by recovery, signaling unstable spending behavior.

• **Grocery and Fuel** categories contribute the highest delinquency impact, requiring closer credit monitoring.

• Average utilization of **27.5%** suggests moderate credit usage, but **6.1% delinquency rate** highlights risk exposure.

Customer Behavior & Risk Insights

• Customers aged 40–50 generate the highest revenue, making them the most valuable segment.

• Male customers dominate transaction volume across most age groups.

• Businessman and White-Collar professionals generate the highest interest income.

• Customers with high utilization and delinquent accounts represent a critical risk segment despite lower population share.

• Higher education levels correlate with higher transaction value and lower risk.

Recommended Actions

• Prioritize risk monitoring for **high-utilization delinquent customers**.
• Strengthen retention programs for **40–50 age group Blue card holders**.
• Review credit limits for categories driving delinquency (Grocery, Fuel).
• Target upsell campaigns toward **low-risk, high-income professionals**.