



Banking Analysis

Nazan Hajiyevea



Problem Statement

Develop a basic understanding of risk analytics in banking and financial services and understand how data is used to minimize the risk of losing money while lending to customers.

About Dataset

This dataset basically contains information about bank details and various client details, which consists of multiple tables that are interlinked with each other through keys such as the primary key and foreign key.

The various tables are Banking Relationship, Client-Banking, Gender, Investment Advisor, and Period.

Overview

The customer base consists of **2940 individuals**, with a near-equal distribution of **Female (49.3%)** and **Male (50.7%)** clients.

The **average risk weighting** is **2.25**, with **Institutional** and **Commercial** clients showing slightly higher average risk scores (2.31 and 2.29 respectively).

Male clients tend to own slightly more properties on average than females. The trend is especially noticeable at the highest risk levels (4 and 5), where males average **~1.7 properties** compared to **~1.5 for females**.



About Customers

Medium Earners ,European
Seniors have bigger share in terms
of Banking products.

Customer Retention is High Min
2020, slight reduce experienced
towards end of the year.

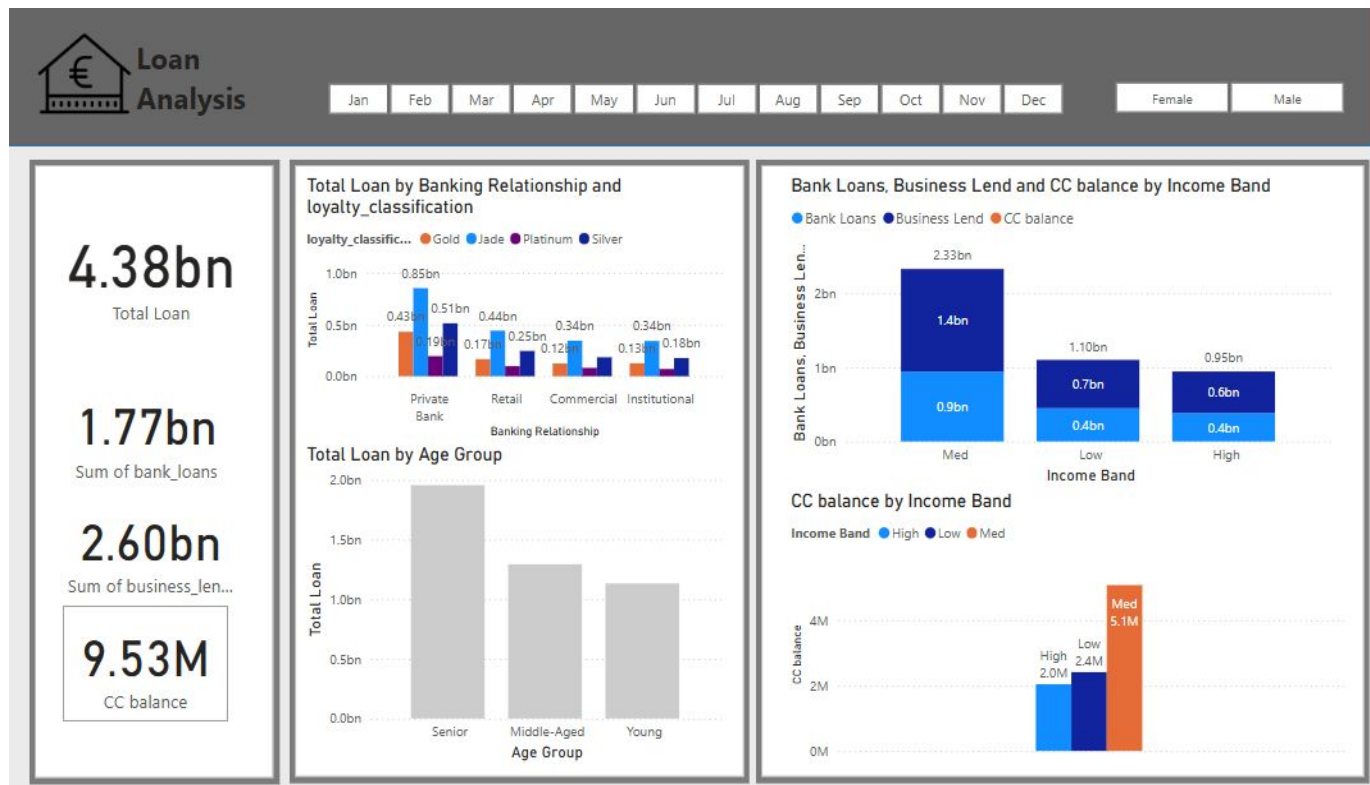


Loan Analysis

Private Banks and Senior clients drive the largest loan volumes — opportunities for tailored premium services.

Medium Income customers dominate both **loan and credit card exposure** — monitor credit risk and consider segmented financial advisory.

High-income group shows unexpectedly lower borrowing and credit card usage — explore potential untapped opportunity.



Risk Analysis

Monitor LDR closely — current ratio exceeds industry-safe thresholds.

Institutional clients need better credit controls despite being premium clients.

Loyalty programs like Jade and Silver attract low-risk, high-credit customers — ideal for cross-sell opportunities.

High-risk borrowers with high asset ownership suggest potential for secured lending rather than unsecured credit exposure.

