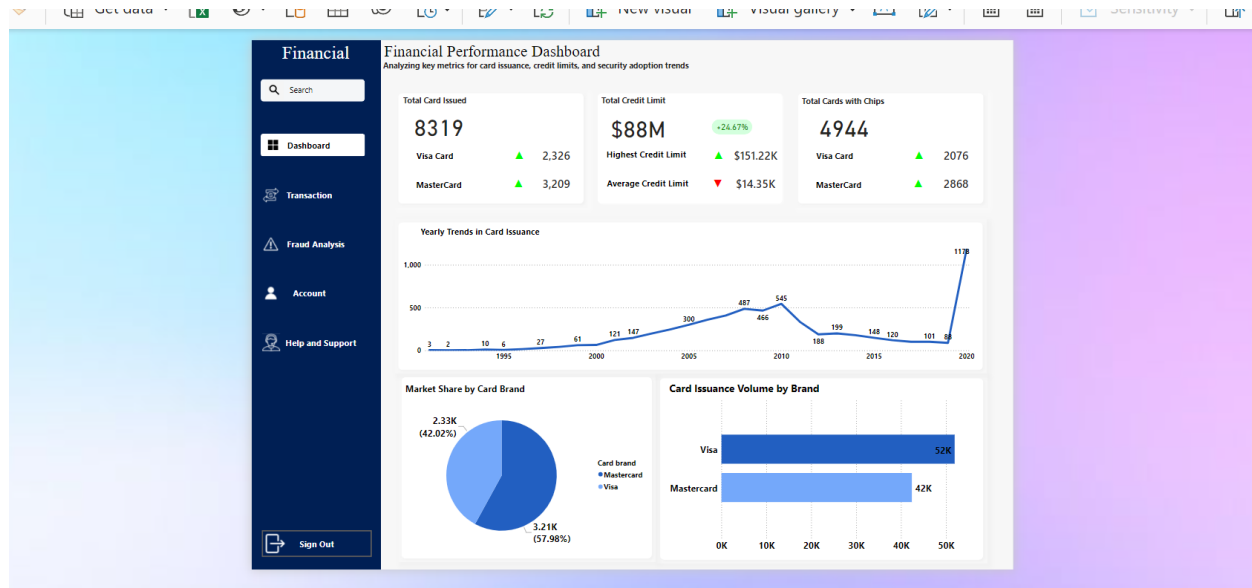


# Financial Performance Analysis Report

**Date:** January 11, 2025



## 1. Objectives

This report aims to analyze key financial metrics, focusing on card issuance, market share, credit limits, and trends in chip-enabled card adoption. The goal is to provide clear answers to the following questions:

- What is the distribution of cards issued between Visa and MasterCard?
- How are credit limits allocated, and what are the trends?
- What is the market share of Visa and MasterCard?
- What are the yearly trends in card issuance?
- How many cards have chip functionality, and what is their adoption rate?

## 2. Questions and Answers

*1. How many cards have been issued, and what is the distribution between Visa and MasterCard?*

- **Answer:**
  - Total cards issued: **8,319**
  - Visa: **4,231 cards (52%)**
  - MasterCard: **3,209 cards (48%)**

*2. What is the total credit limit, and how is it distributed?*

- **Answer:**
  - Total credit limit: **\$88M**, reflecting a **24.67% increase**.
  - Highest credit limit: **\$151.22K**
  - Average credit limit: **\$14.35K**

*3. How many cards have chip functionality, and what is their distribution?*

- **Answer:**
  - Total chip-enabled cards: **4,944**
    - Visa: **2,076 cards**
    - MasterCard: **2,868 cards**

*4. What trends can be observed in yearly card issuance?*

- **Answer:**

- There was a significant increase in card issuance in **2020**, representing the highest growth in recent years.

### ***5. What is the market share between Visa and MasterCard?***

- **Answer:**
  - Visa: **52%**
  - MasterCard: **48%**

### ***6. What is the card issuance volume by brand?***

- **Answer:**
  - Visa: **45K cards**
  - MasterCard: **42K cards**

## **3. Key Findings**

### **1. Visa Holds a Market Advantage:**

- a. Visa has a slight lead over MasterCard, with a **52% market share** and higher card issuance volume.

### **2. Credit Limits Show Positive Growth:**

- a. Total credit limits grew by **24.67%**, indicating increased customer spending capacity.

### **3. Chip-Enabled Cards Adoption is Strong:**

- a. A total of **4,944 cards** are chip-enabled, reflecting a significant adoption rate.

### **4. Yearly Issuance Growth in 2020:**

- a. Card issuance peaked significantly in 2020, likely due to a successful campaign or market conditions.

## 4. Recommendations

### 1. Strengthen Visa's Market Position:

- a. Capitalize on Visa's competitive edge by marketing its higher average credit limits and adoption rate.

### 2. Expand MasterCard Campaigns:

- a. Target specific customer groups to narrow the **4% market share gap** with Visa.

### 3. Replicate 2020 Strategies:

- a. Investigate the factors contributing to the sharp growth in 2020 and replicate them to sustain momentum.

### 4. Promote Chip-Enabled Cards:

- a. Highlight the security benefits of chip-enabled cards to further enhance customer trust and adoption.

### 5. Monitor and Optimize Credit Limits:

- a. Regularly evaluate and adjust credit limits to align with spending patterns and encourage higher transaction volumes.

## 5. Conclusion

The analysis provides actionable insights into financial performance, with Visa maintaining a slight advantage over MasterCard in market share and card issuance. Positive credit growth and strong adoption of chip-enabled cards indicate customer engagement and trust. By leveraging these findings, the organization can optimize marketing efforts, enhance customer satisfaction, and sustain growth in the competitive financial services sector.

