

Czechoslovakia Banking Financial Data Analysis

Demographic Profile

Overall Transactions Overview

Credit Card Transactions Overview

Loan Portfolio

Accounts & Transaction Growth

Banks Performance

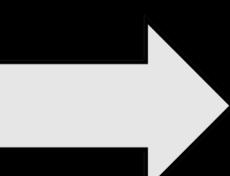
Banks Profitability

Insights & Recommendations

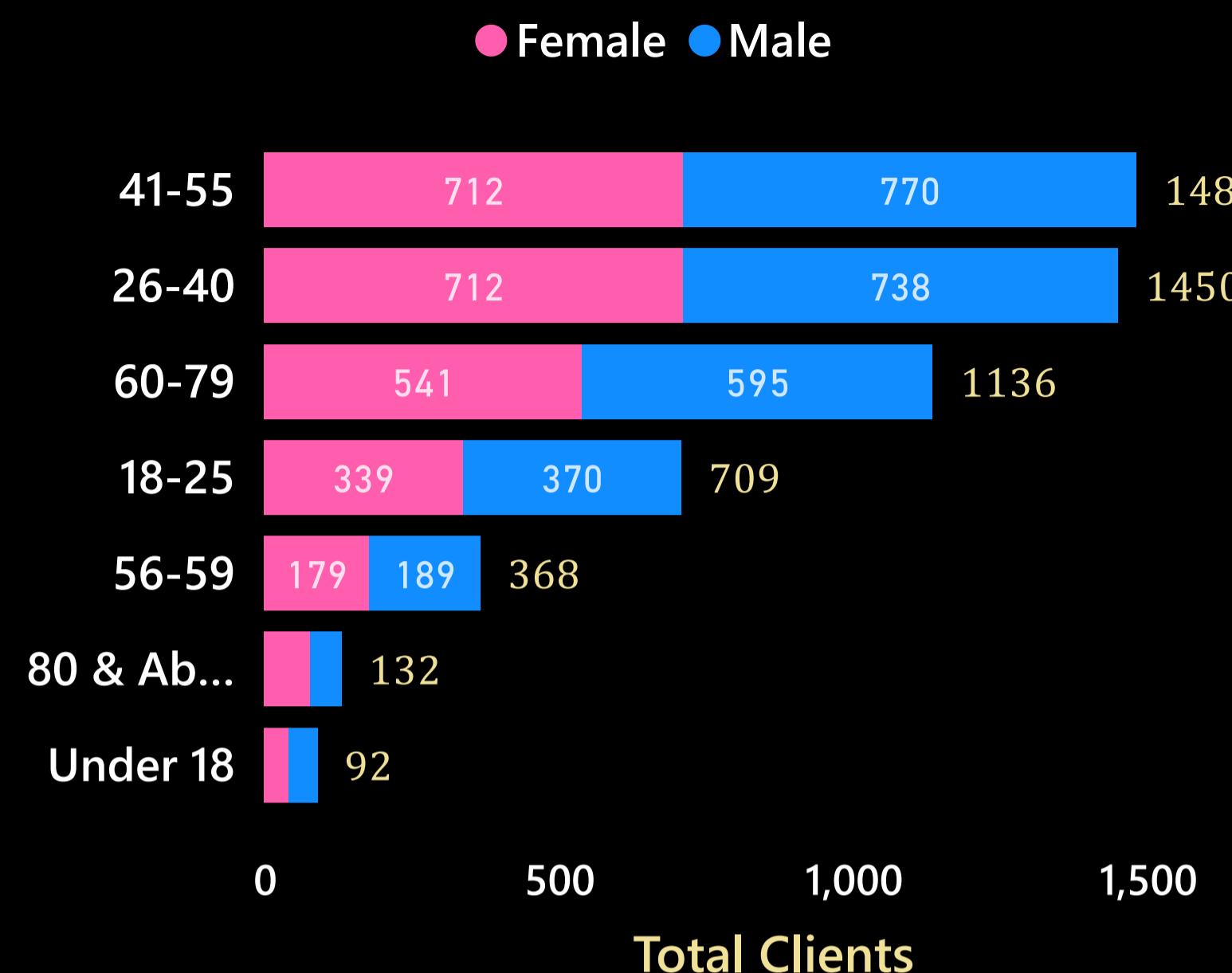


Report Created by
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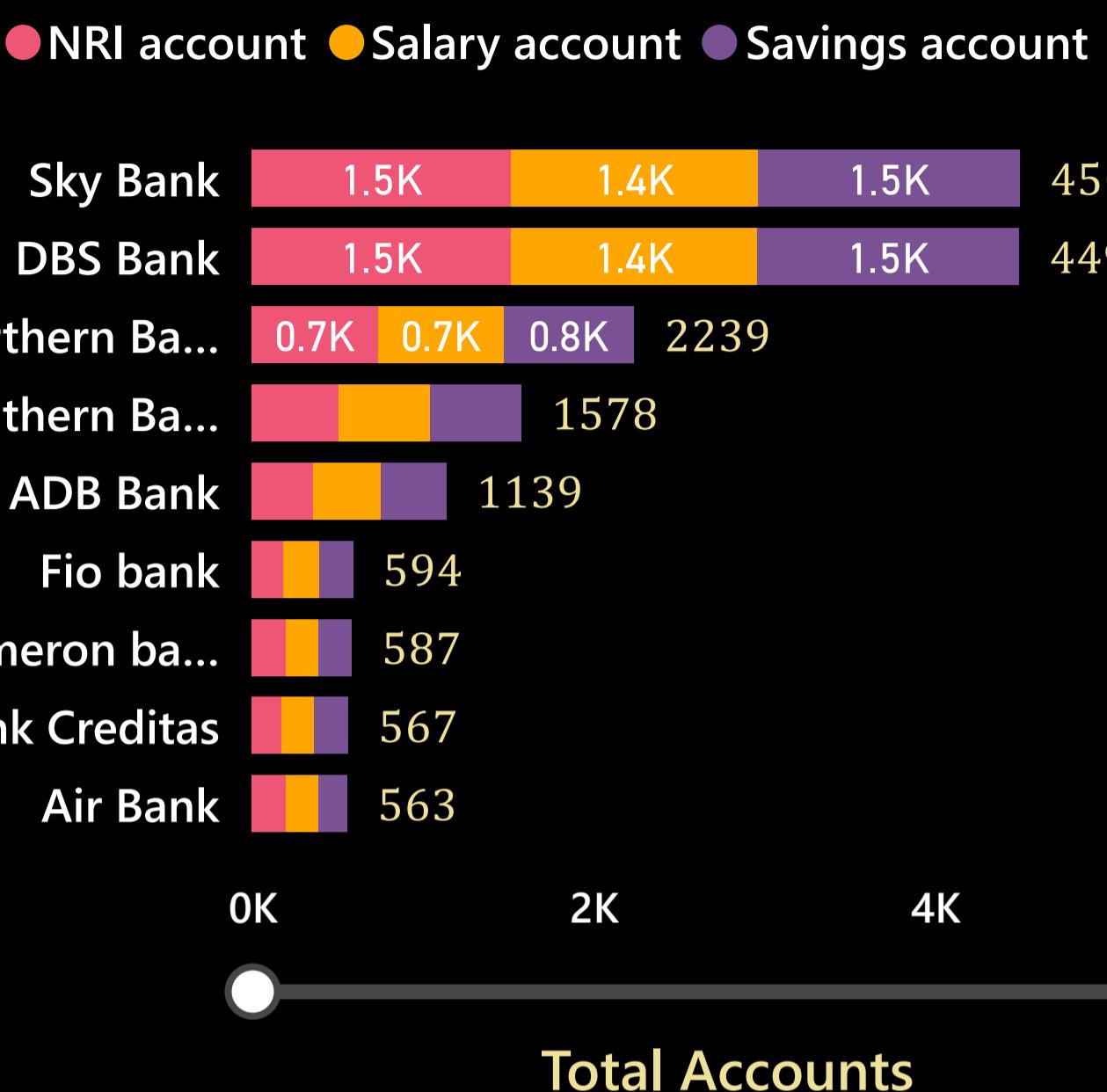
Home



Client Distribution by Age Group & Gender



Bank Accounts Volume Comparison



Total Clients

5369

All

Region

District

All

Gender

All

Age Category

All

Bank

All

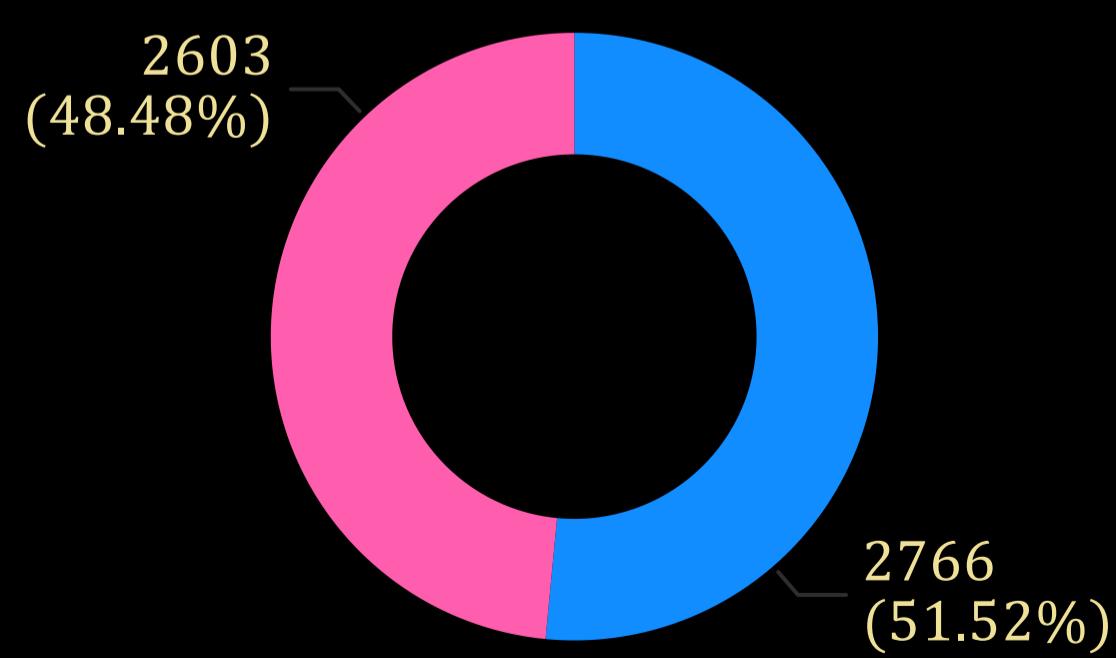
Account Type

All

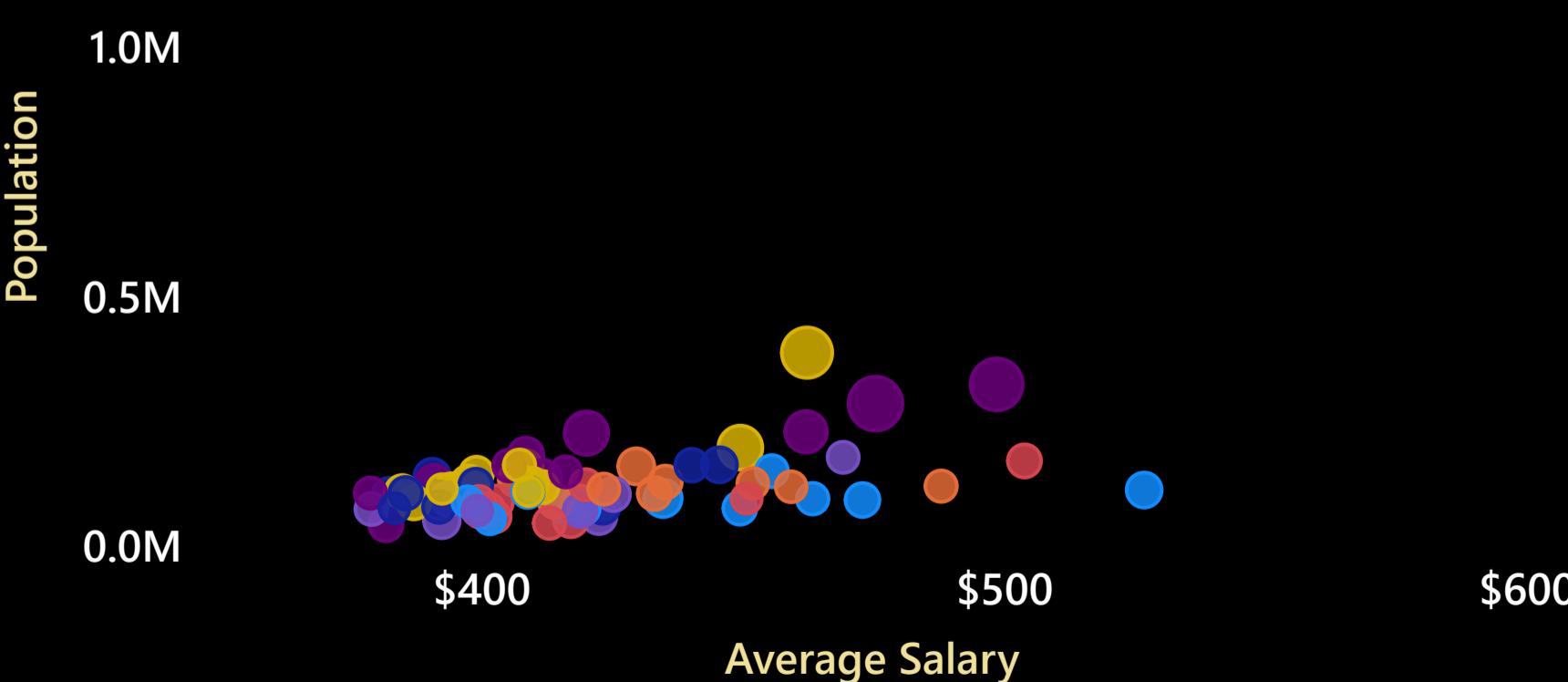
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Gender Distribution of Total Clients

● Male ● Female



Income vs Population Distribution with Client Density by District



Client Distribution by District



Demographic Profile

Transaction Volume by Bank & Account Type

● NRI account ● Salary account ● Savings account

Sky Ba... 0.13M 0.12M 0.13M 373.84K

DBS B... 0.07M 0.07M 0.07M 210.88K

Northe... 0.02M 0.01M 0.02M 99.07K

Southe... 0.01M 0.01M 0.01M 68.76K

ADB B... 0.005M 0.005M 0.005M 22.51K

Fio bank 0.005M 0.005M 0.005M 22.29K

Kamer... 0.005M 0.005M 0.005M 21.72K

Bank C... 0.005M 0.005M 0.005M 21.71K

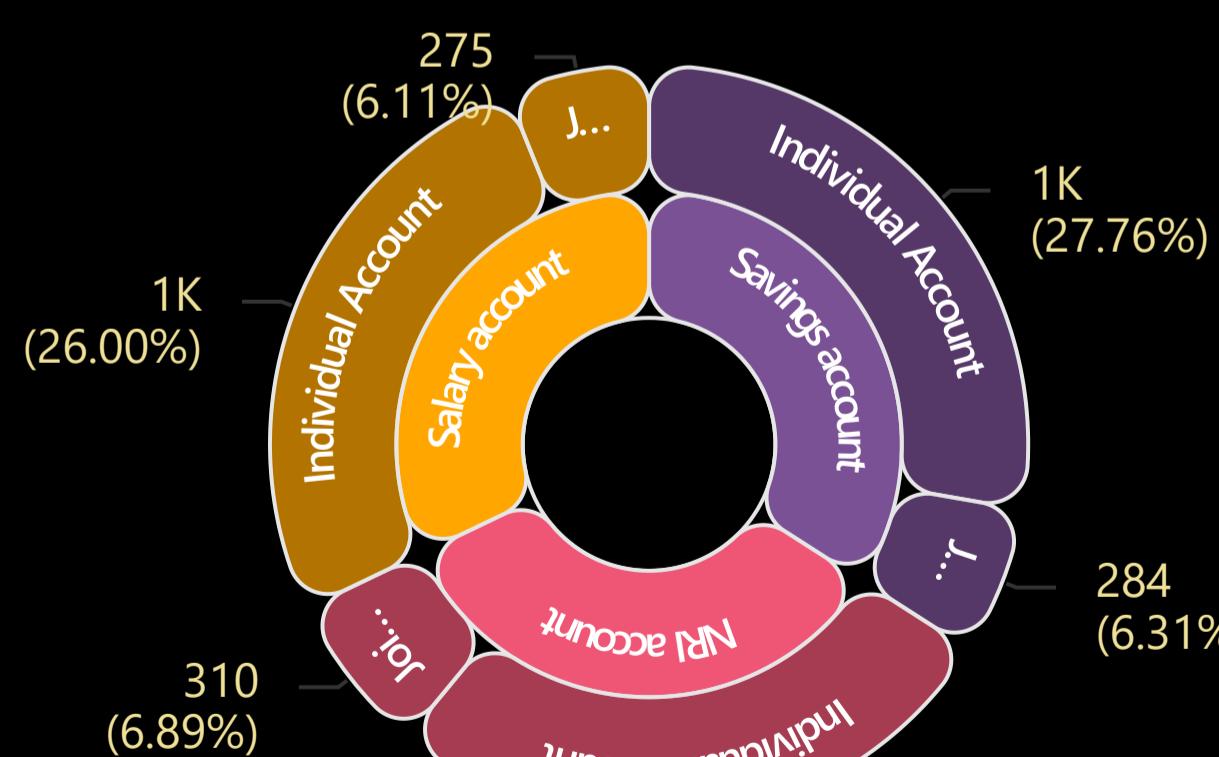
Air Bank 0.005M 0.005M 0.005M 21.58K

0.0M 0.1M 0.2M 0.3M 0.4M

Total Transactions

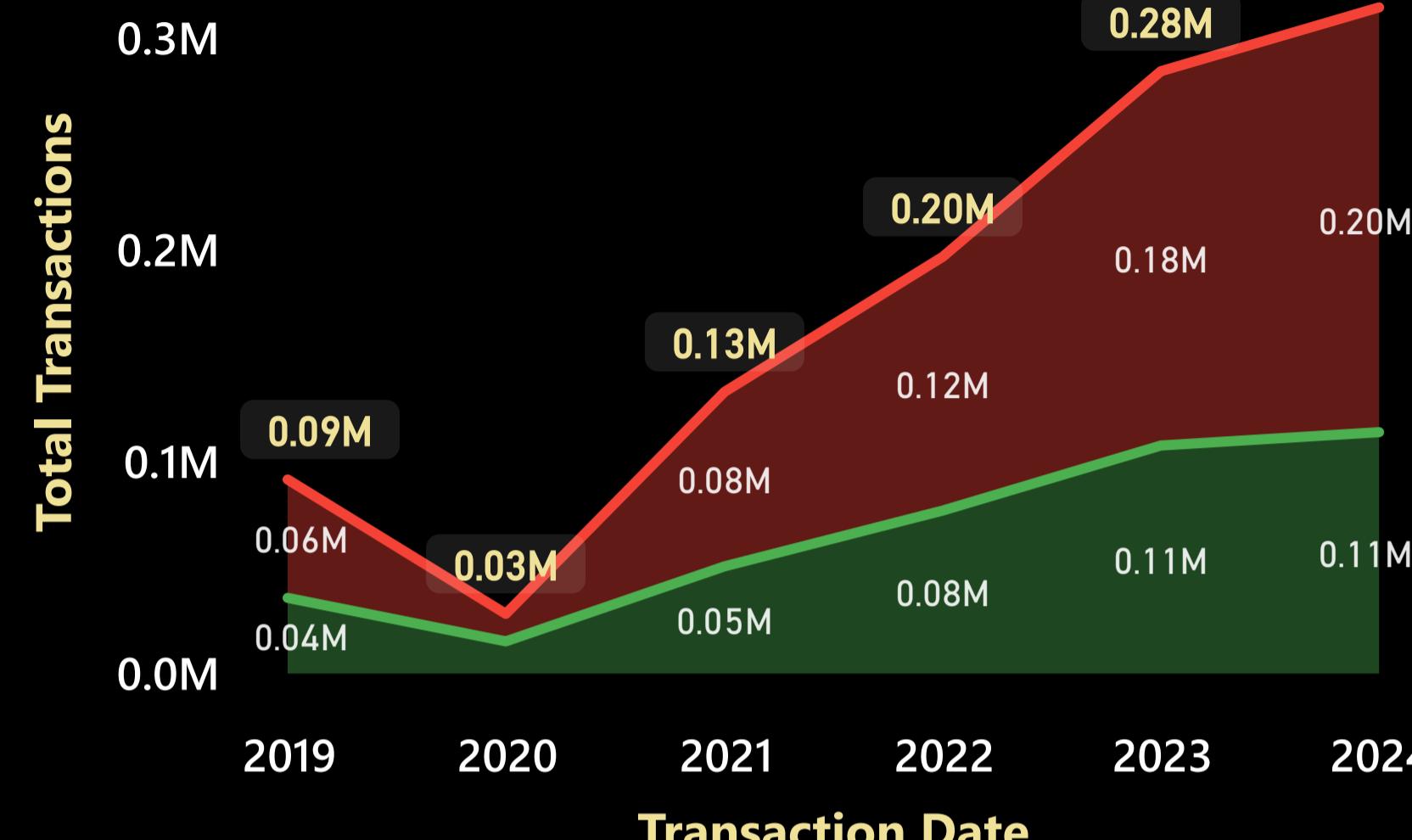
Account Volume by Type & Category

● NRI account ● Salary account ● Savings account



Transaction Volume Trends Over Time

● Credit ● Withdrawal



Transactions Overview

Total Accounts

4500

All

District

All

Bank

All

Account Type

All

Operation

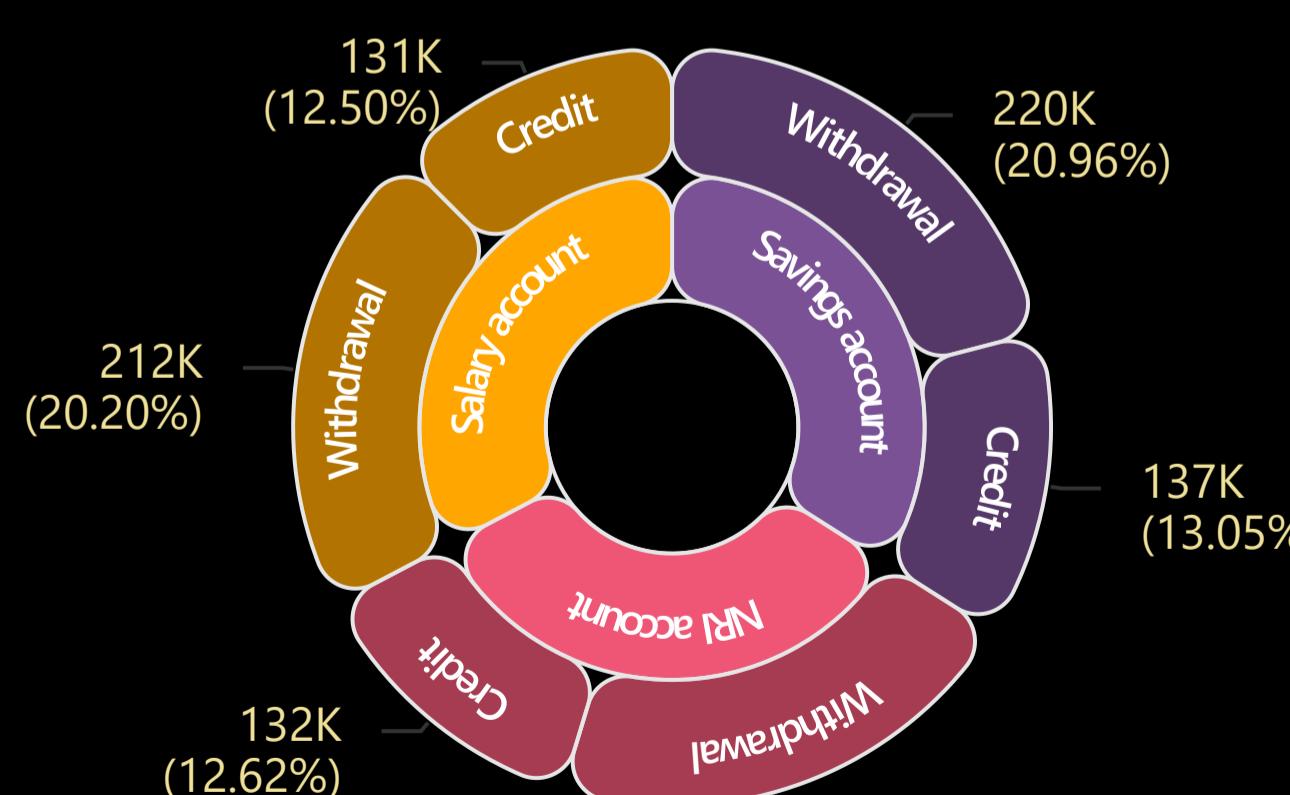
All

All

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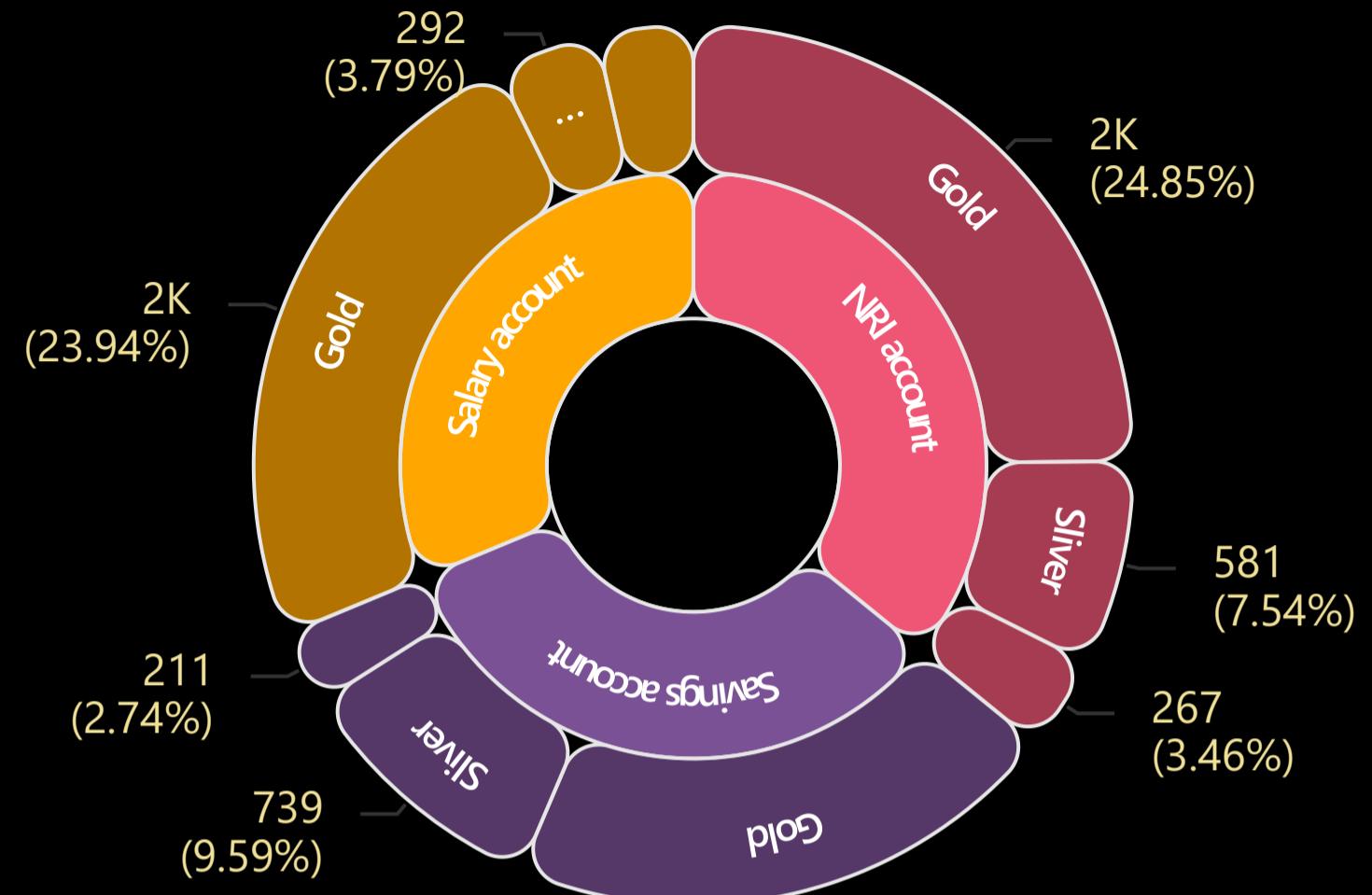
Transaction Volume by Account & Type

● NRI account ● Salary account ● Savings account



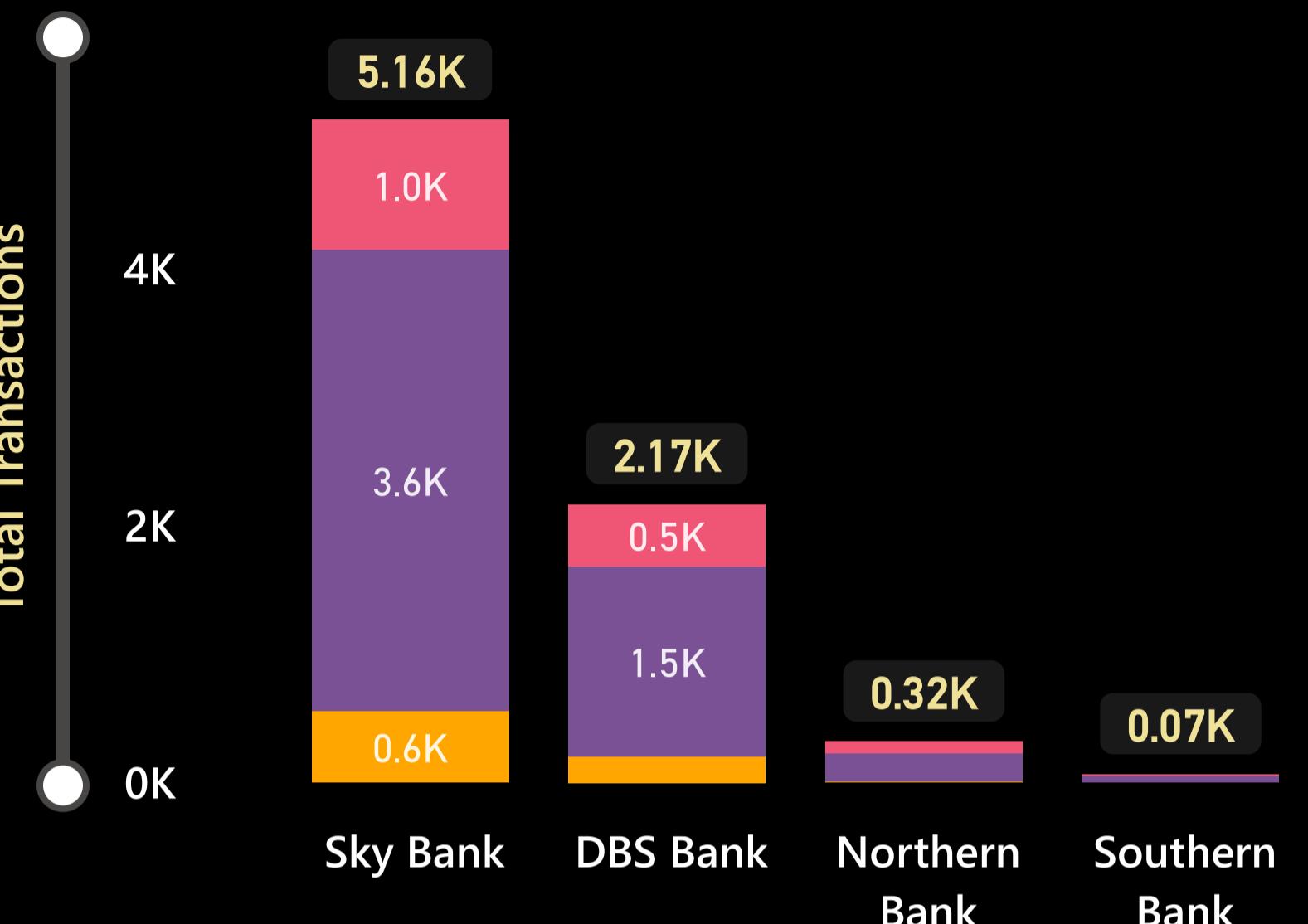
Credit Card Transactions by Account & Type

● NRI account ● Salary account ● Savings account



Credit Card Transactions by Bank & Type

● Diamond ● Gold ● Sliver



Region

All

All

Total Credit Cards Issued

892

Transacting Credit Cards Count

769

Total Credit Card Transactions

7706

Gender

All

Age

All

Bank

All

Account Type

All

Credit Card Type

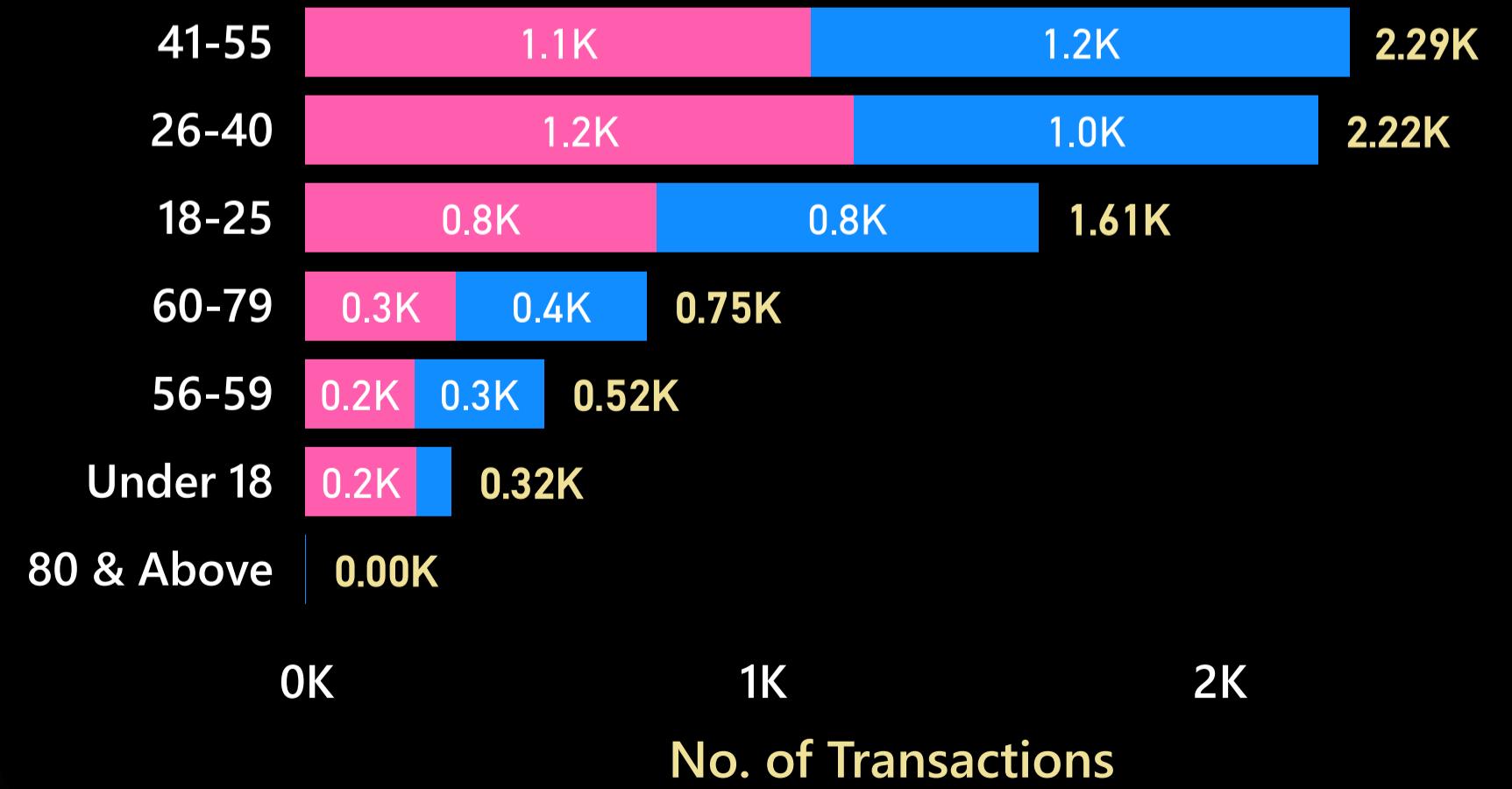
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Transaction Date

All

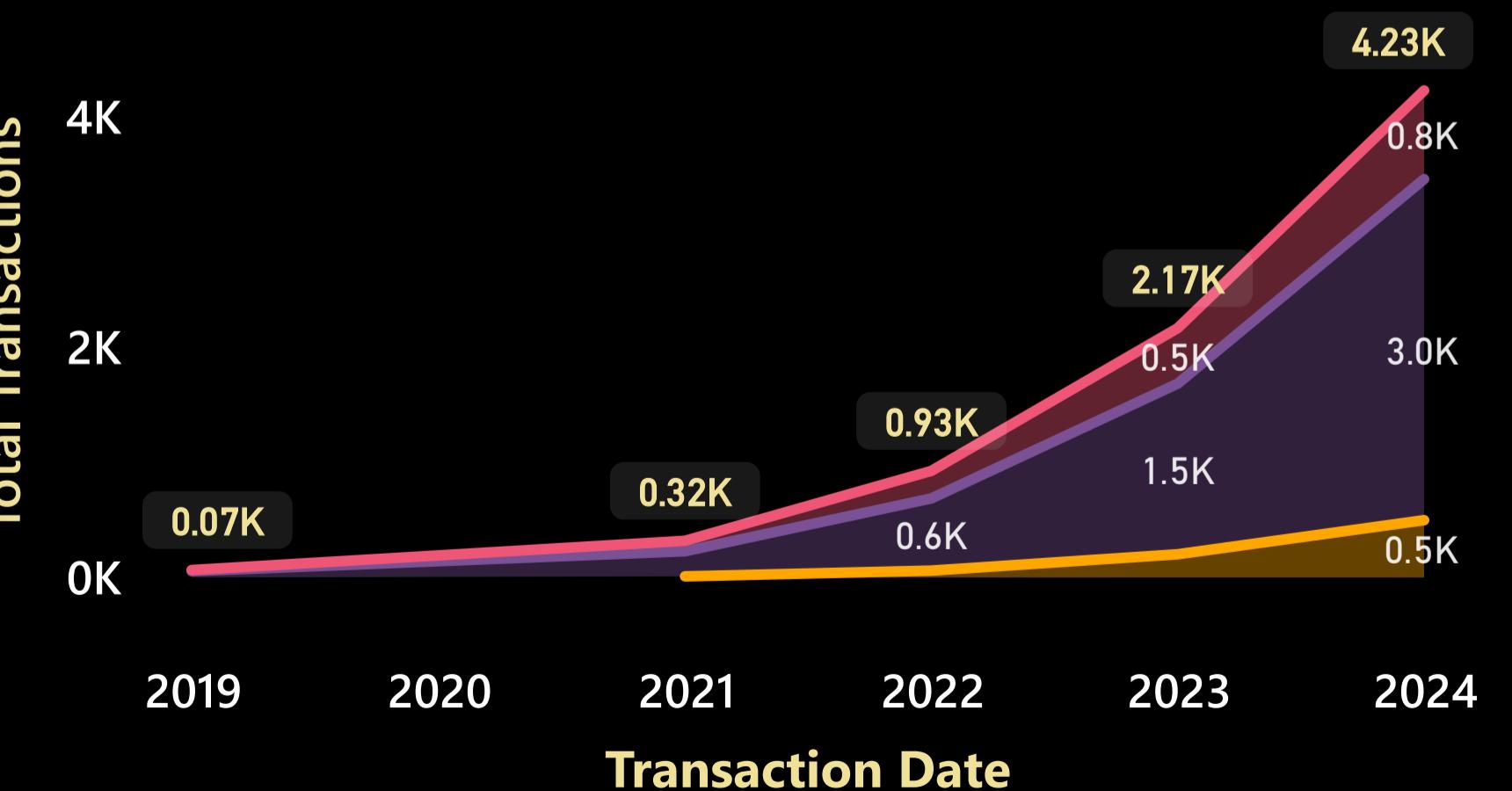
Credit Card Transactions by Gender & Age

● Female ● Male



Credit Card Transaction Trends Over Time

● Diamond ● Gold ● Sliver



Total Transaction Amount

814.43K

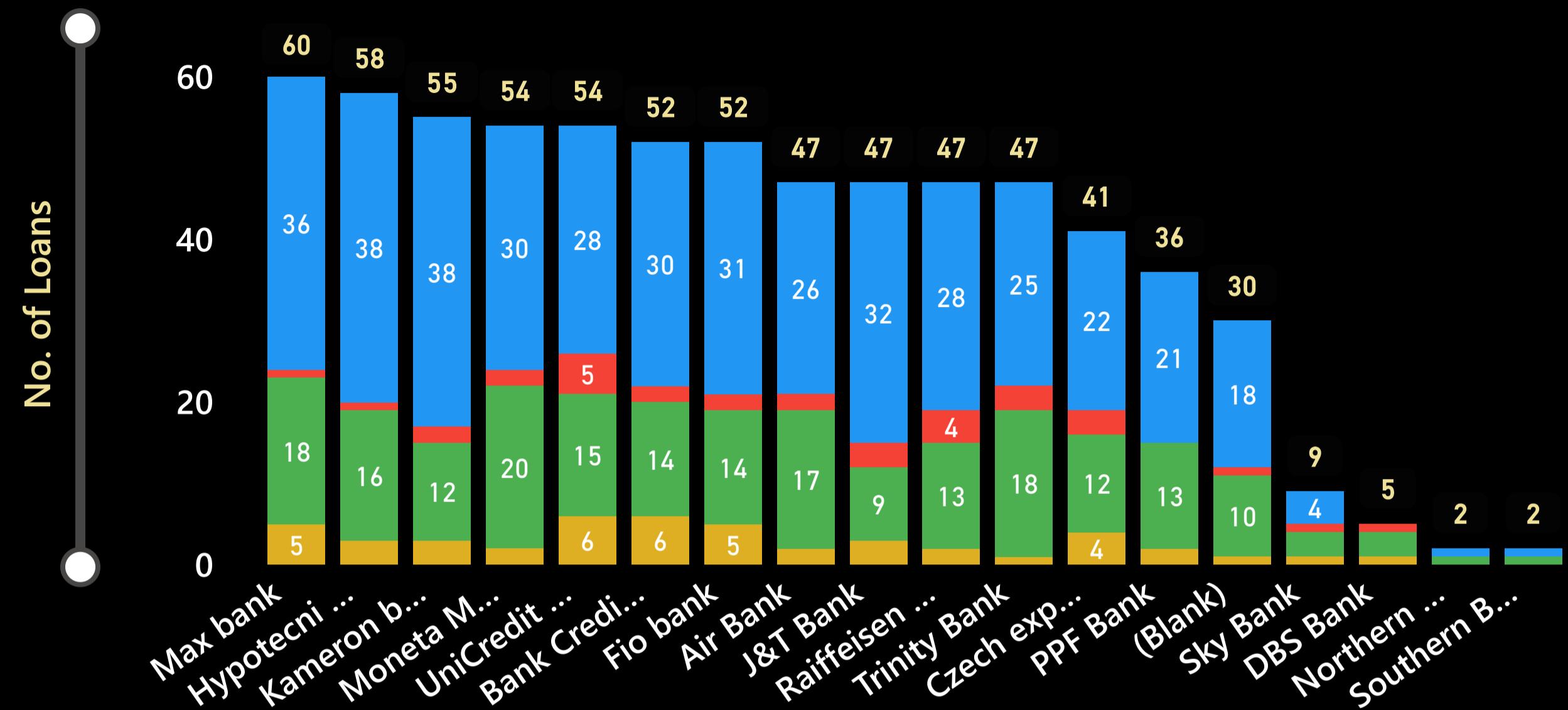


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Credit Card Transactions Overview

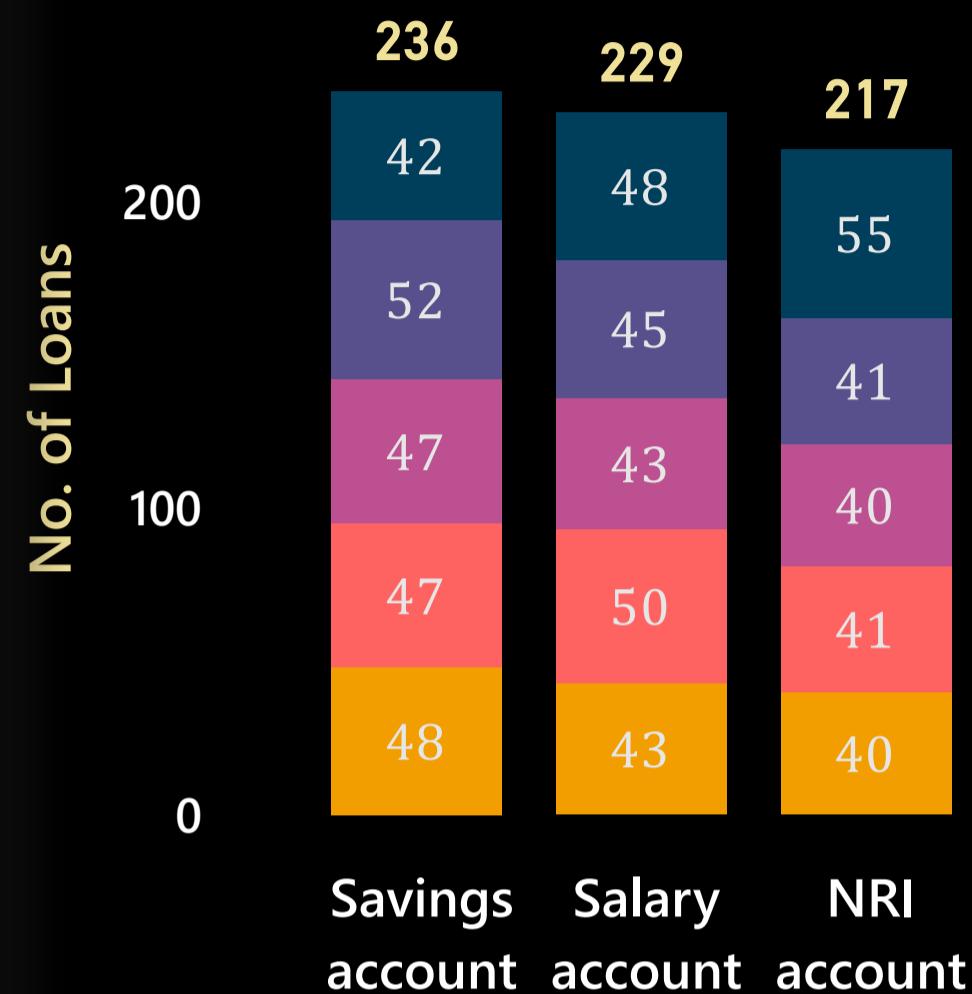
Distribution of Loans by Bank & Loan Status

● Client in Debt ● Contract Finished ● Loan Not Paid ● Running Contract



Loan Volume: Account & Terms

Months ● 12 ● 24 ● 36 ● 48 ● 60



Total Loans Issued

682

Total Amount Recovered

2.48M

Total Amount Disbursed

4.83M

Bank

All



Account Type

All



Duration (Months)

All



Age

All



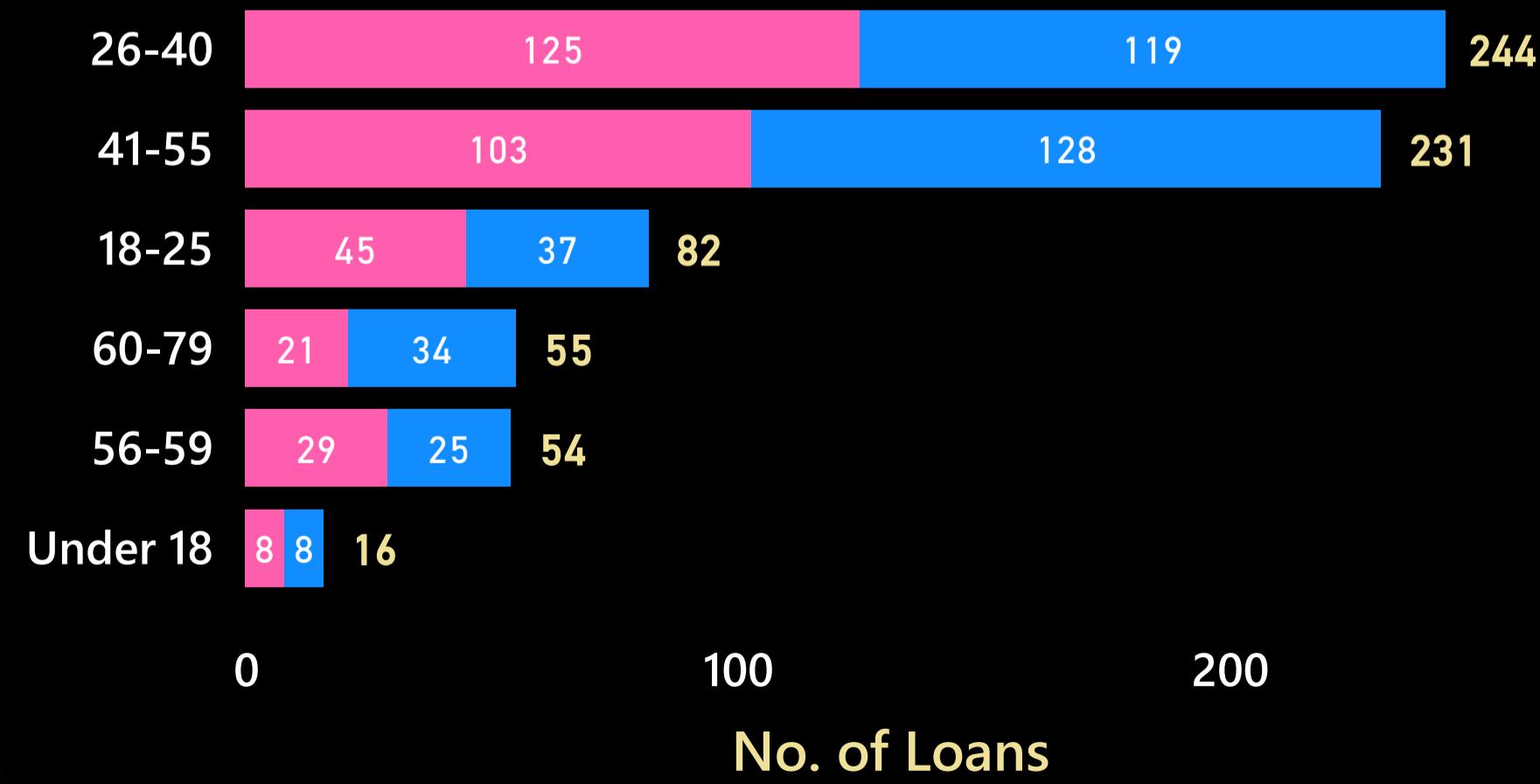
Region

All

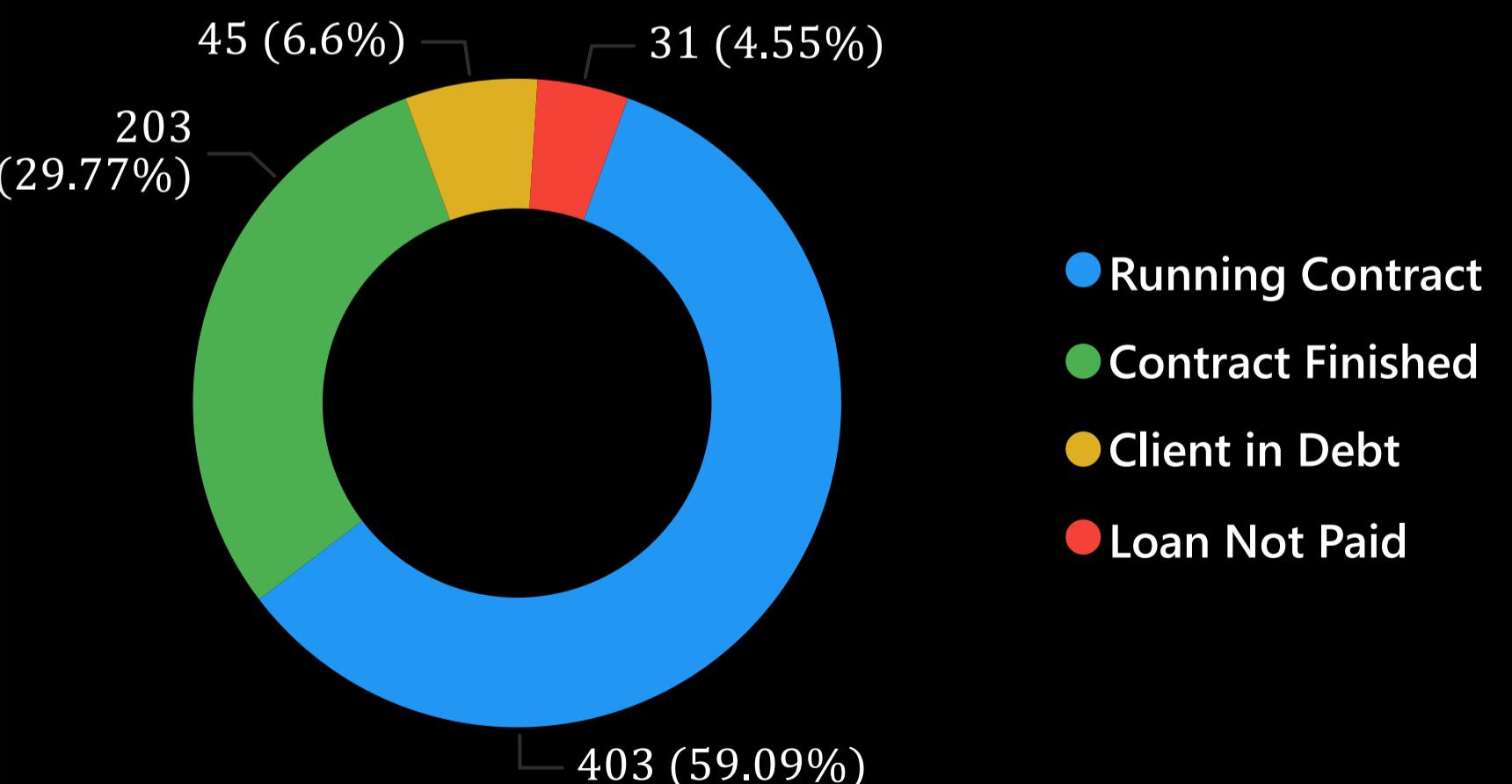


Loan Volume: Gender & Age Group

● Female ● Male



Loan Status Overview



- Running Contract
- Contract Finished
- Client in Debt
- Loan Not Paid

Repayment Rate

51.33%

Non-Payment Rate

4.55%

District

All



Loan Date

All



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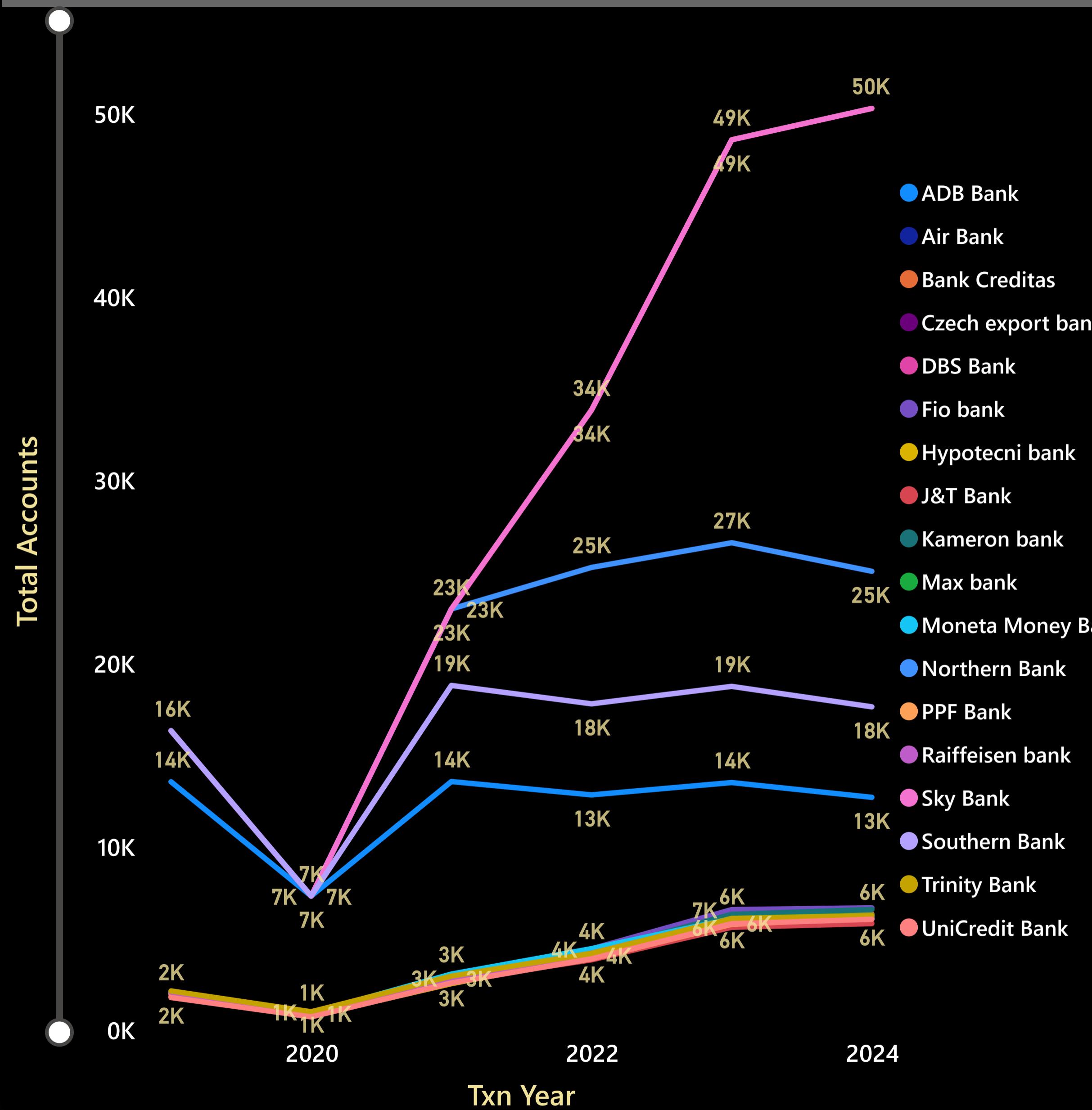
Loan Portfolio



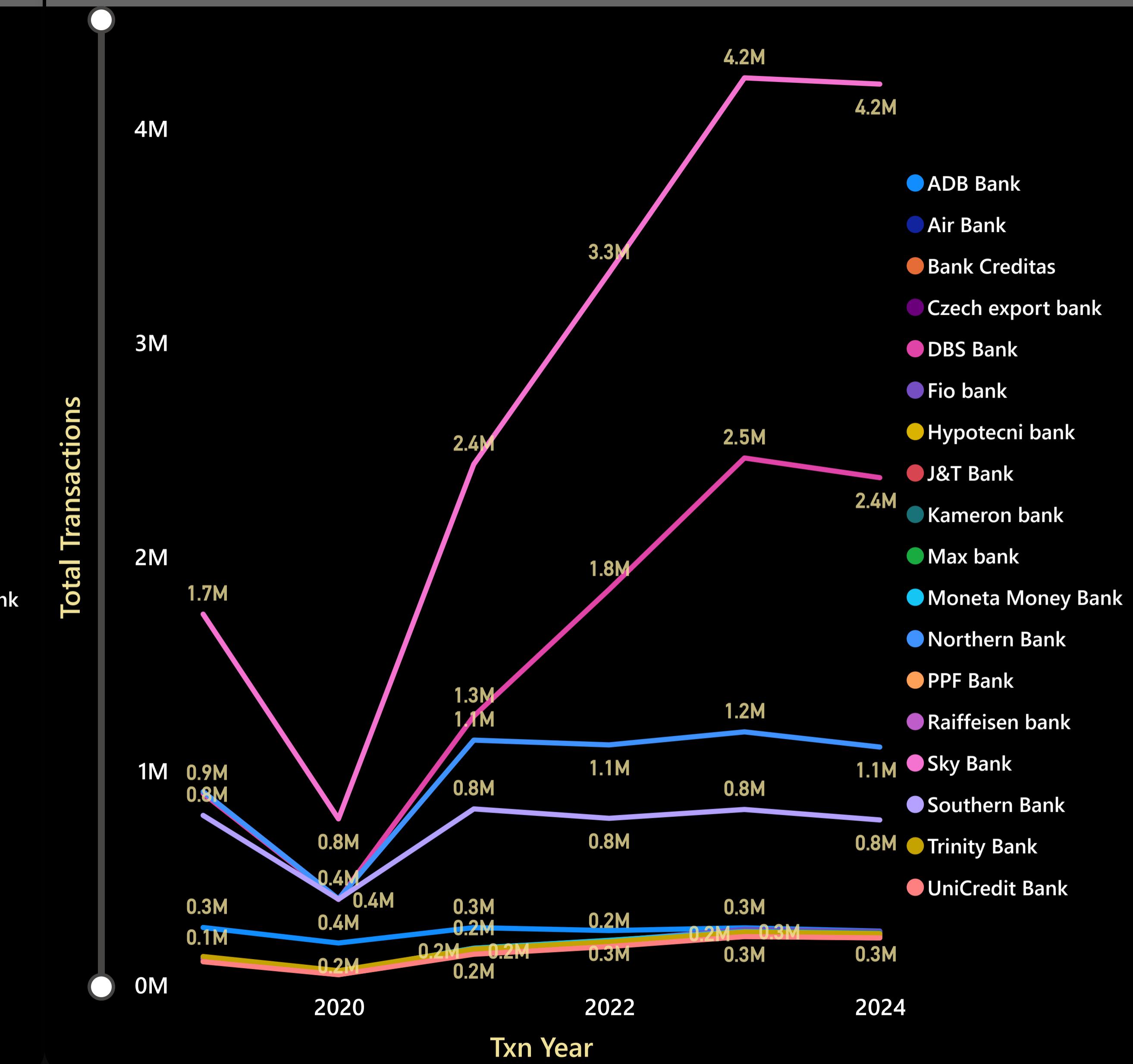
HOME



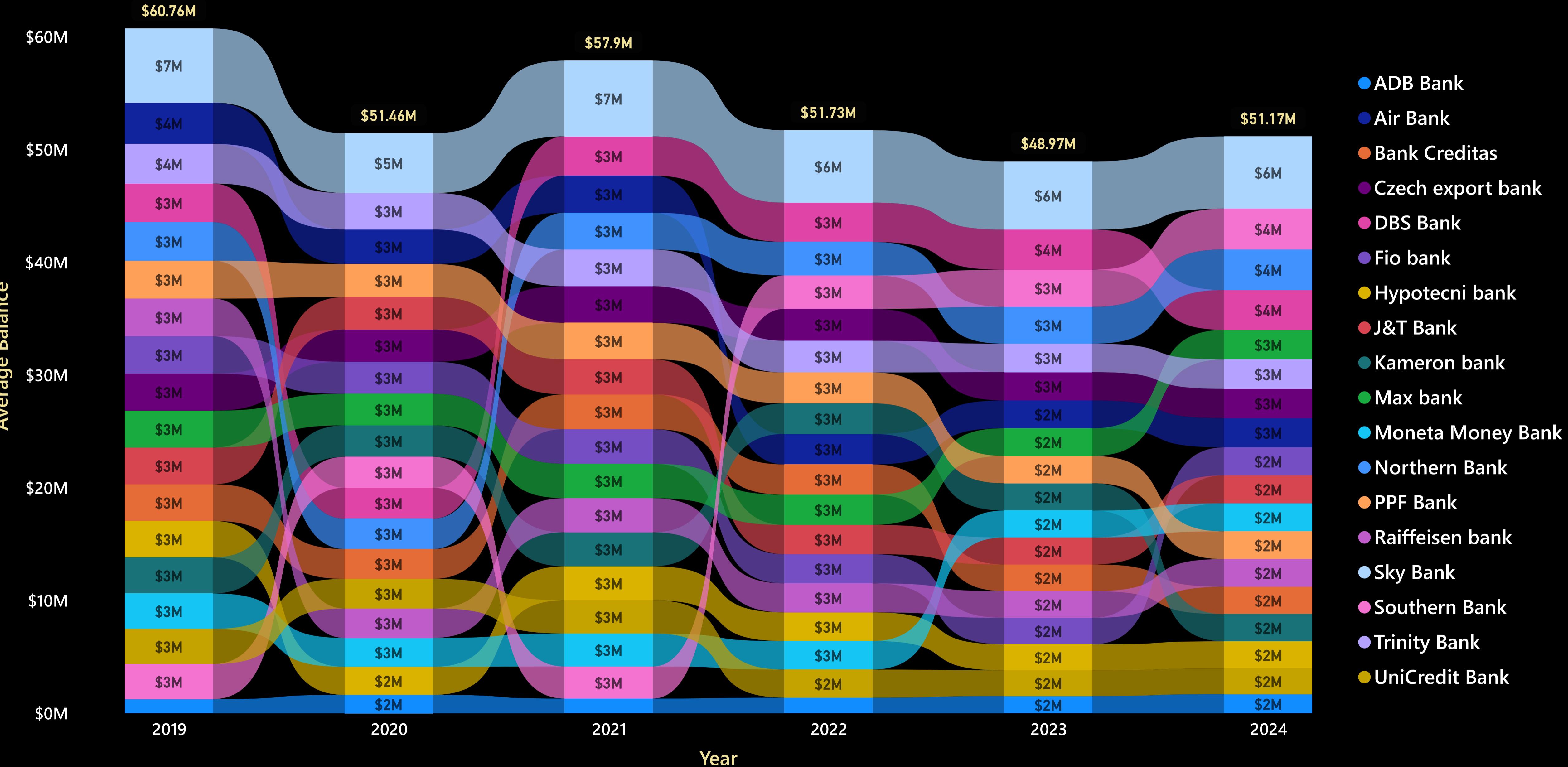
Bank-Wise Account Growth Over Time



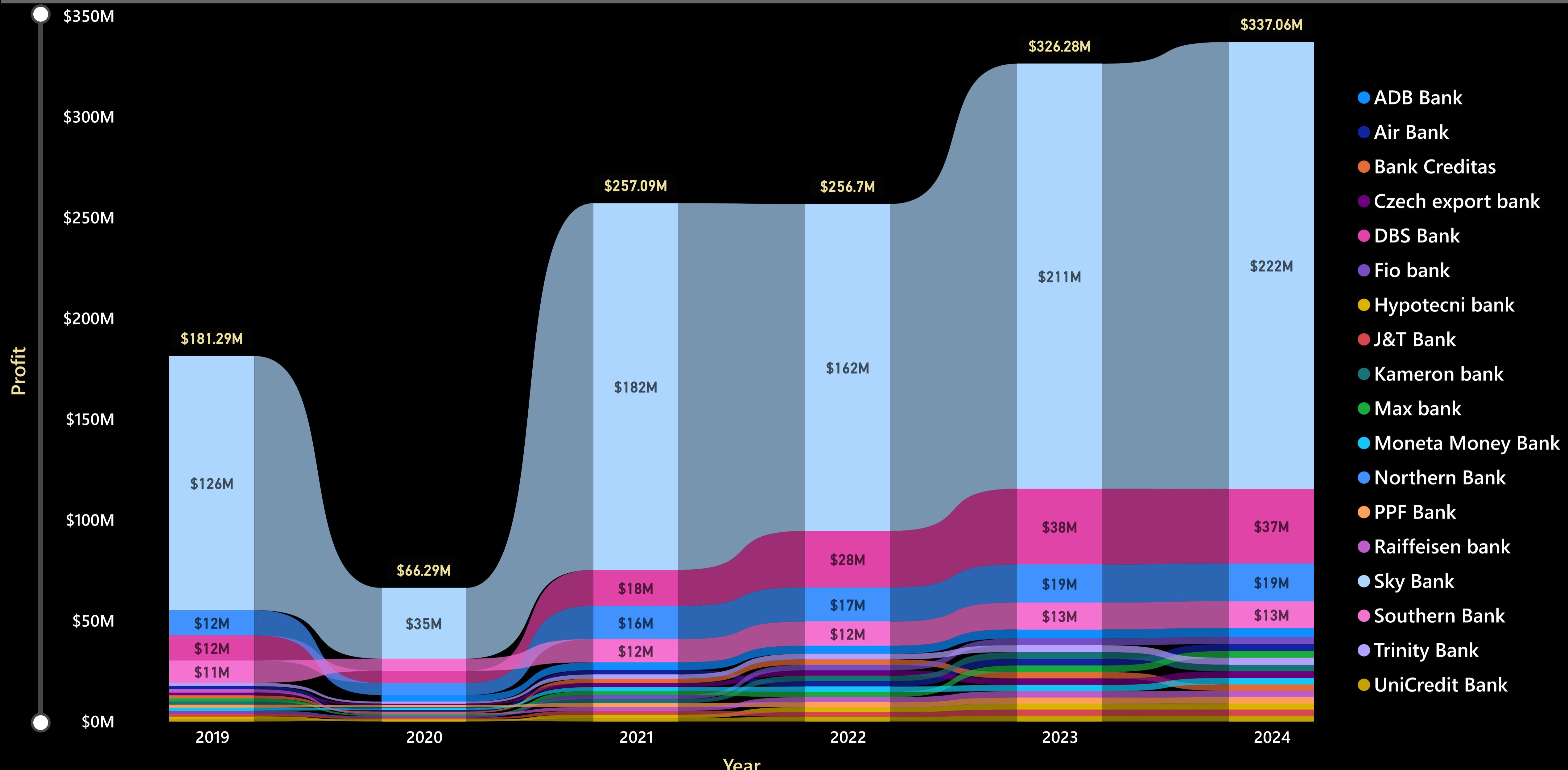
Bank-Wise Transaction Growth Over Time



Banks Performance Over the Year



Bank Profitability Over the Year



Key Insights

- The client's **gender distribution** is fairly balanced, with a slight **female majority** (51.52% Female vs. 48.48% Male).
- The largest client groups are within the **41-55** and **26-40 age ranges**, indicating these age groups are the most active bank users.
- **Individual accounts** dominate, with 3631 accounts (80.69%) over **joint accounts** with 869 accounts (19.31%).
- The most popular account type is **Savings accounts** with 1533 accounts (34.06%), followed by **NRI accounts** with 1522 accounts (33.82%), and **Salary accounts** with 1445 accounts (32.11%).
- **Savings accounts** lead in both **withdrawals** (220K, 20.96%) and **credits** (137K, 13.05%) transactions, highlighting their popularity.
- **Sky Bank** leads with an overall 373.84K transactions, indicating high customer engagement. **DBS Bank** follows with 210.88K transactions.
- There is an **upward trend** in both **credit** and **withdrawal** transactions from 2019 to 2024. Withdrawal transactions increased significantly from 0.06M in 2019 to 0.31M in 2024. Credit transactions also grew, reaching 0.11M in 2024.
- There is also a clear **upward trend** in the number of **Credit card transactions** from 2019 to 2024. **Gold** cards show the most significant increase, reaching 2962 transactions in 2024. **Silver** and **Diamond** cards also show growth but at a slower rate compared to Gold cards.
- **Sky Bank** leads with 5.16K Credit card transactions, followed by **DBS Bank** with 2.17K. **Northern Bank** and **Southern Bank** have significantly fewer Credit card transactions, at 0.32K and 0.07K respectively. **Gold** cards are the most used in both Sky Bank and DBS Bank.
- **Savings accounts** dominate **loan volume**, with longer loan terms (48 and 60 months) preferred. The **26-40 age group** has the highest loan volume (244 loans), with a slightly higher number of **females**.
- Most loans are in the **Running Contract** status (59.09%), followed by **Contract Finished** (29.77%). The **Non-Payment Rate** is relatively low at 4.55% but there are still opportunities to address the categories of Client in Debt and Loan Not Paid.
- **Max Bank** issued the most loans (60), while **Southern Bank** issued the fewest (2).
- **South Moravia** leads in loan activity (129 loans), followed by **North Moravia** (117 loans). Most regions have a high number of Running Contracts.

Insights on Banks Growth, Performance, & Profitability

- In **2020**, all banks experienced a noticeable dip in **account & transaction growth**, performance, and **profitability** due to the **COVID-19** pandemic. This was followed by a significant **rise** in these metrics.
- **Sky Bank** experienced the highest overall growth in both accounts and transactions. **Northern Bank** ranked second in account growth, while **DBS Bank** ranked second in transaction growth.
- **Northern Bank**, **Southern Bank**, and **ADB Bank** consistently grew in **accounts**. Similarly, **DBS Bank**, **Northern Bank**, and **Southern Bank** consistently grew in **transactions**. All other banks showed **moderate growth** in both metrics over the period.
- Due to data limitations, overall bank **performance** is measured by the **average balance** maintained.
- **Sky Bank** consistently dominated and sustained the **top rank** in performance from **2019 to 2024**. **Southern Bank** rapidly improved its performance over six years, rising from the **17th** to the **2nd rank**.
- **Northern Bank**, **Max Bank**, and **Moneta Money Bank** showed significant performance improvement. Conversely, **Trinity bank**, **PPF Bank**, and **Raiffeisen Bank** significantly decreased in performance over the years. The remaining banks maintained their performance throughout the period.
- **Sky Bank** consistently led in **profitability**, achieving the highest **profits** among all banks over six years. However, the profitability of all banks was significantly impacted by the pandemic in 2020.
- Besides Sky Bank, **DBS Bank**, **Northern Bank**, and **Southern Bank** showed gradual increases in profitability.
- Comparatively, all other banks generated significantly lower **profits** over the years.
- The initial dip in **2020** was followed by a **recovery and growth phase**, indicating resilience and adaptation by the banks post-pandemic.

Recommendations

- Target marketing for age groups 41-55 and 26-40; ensure gender-balanced offerings. Focus on **middle-aged clients** (avg. age 45.07) with products for **retirement planning and wealth management**.
- Customize services based on geographical distribution and income variance. Investigate the **increase in withdrawals** and develop management strategies.
- Promote **Savings and NRI accounts** with high transaction volumes; offer benefits to attract customers. Monitor transaction trends and invest in **technology and security** to handle volume.
- Prioritize regions with high Credit card transaction counts (North Moravia, North Bohemia, West Bohemia); boost card issuance in low-activity areas. Target the **26-55 age group** for new **credit card offers** and promotions.
- Attract more loan applications from **underrepresented age groups** and **account types**. Address **loan default risks** in regions with high numbers of **clients in debt**.
- Improve **Loan repayment rate** (currently 51.90%) with better **credit assessment** and education; reduce clients in debt.
- **Focus on maintaining and improving customer relations** to ensure growth in accounts and transactions, similar to Sky Bank.
- **Southern Bank's rise in performance highlights the importance of continuous performance monitoring and targeted improvement.** Banks should regularly assess their metrics and identify areas for growth.
- While **Sky Bank** led in profitability, **DBS Bank, Northern Bank, and Southern Bank also showed gradual increases.** Banks should enhance profitability through **cost optimization and revenue diversification**.
- The **2020 dip highlighted the need for robust risk management.** Banks should develop strategies to mitigate future crises' impact on performance and profitability. Foster a culture of innovation and agility to quickly adapt to changing market conditions, as demonstrated by the post-pandemic recovery and growth phase.
- Regularly analyze the market and benchmark against top-performing banks like Sky Bank to gain valuable insights and improve performance.