

# Czechoslovakia Banking Financial Data Analysis

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# Czechoslovakia Banking Financial Data Analysis



## About

Our comprehensive financial analysis of Czechoslovakia Banking's data reveals a dynamic landscape marked by diverse client demographics, balanced gender representation, and robust performance across high-performing districts.

Welcome to Czechoslovakia Banking's Dashboard, where insightful analysis meets strategic insights for a brighter financial future.

No. of Cities

482

No. of Accounts

4500

No. of Districts

77

No. of Clients

5369

Dive Deeper

Select all

2016

2017

2018

2019

2020

# Demographic Overview

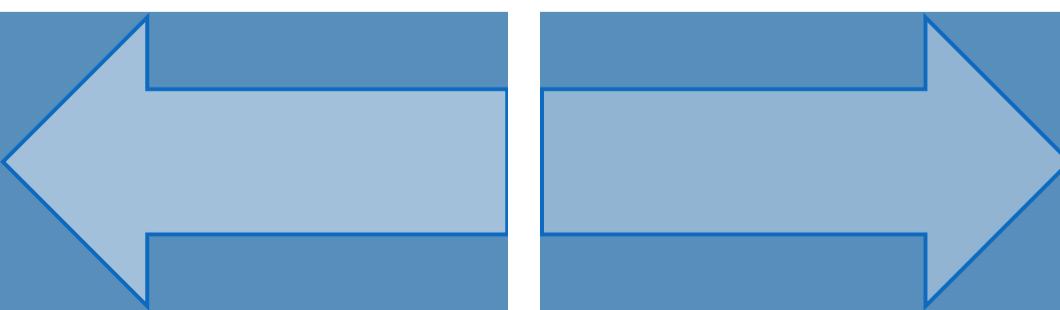


Average Salary  
**9.03K**

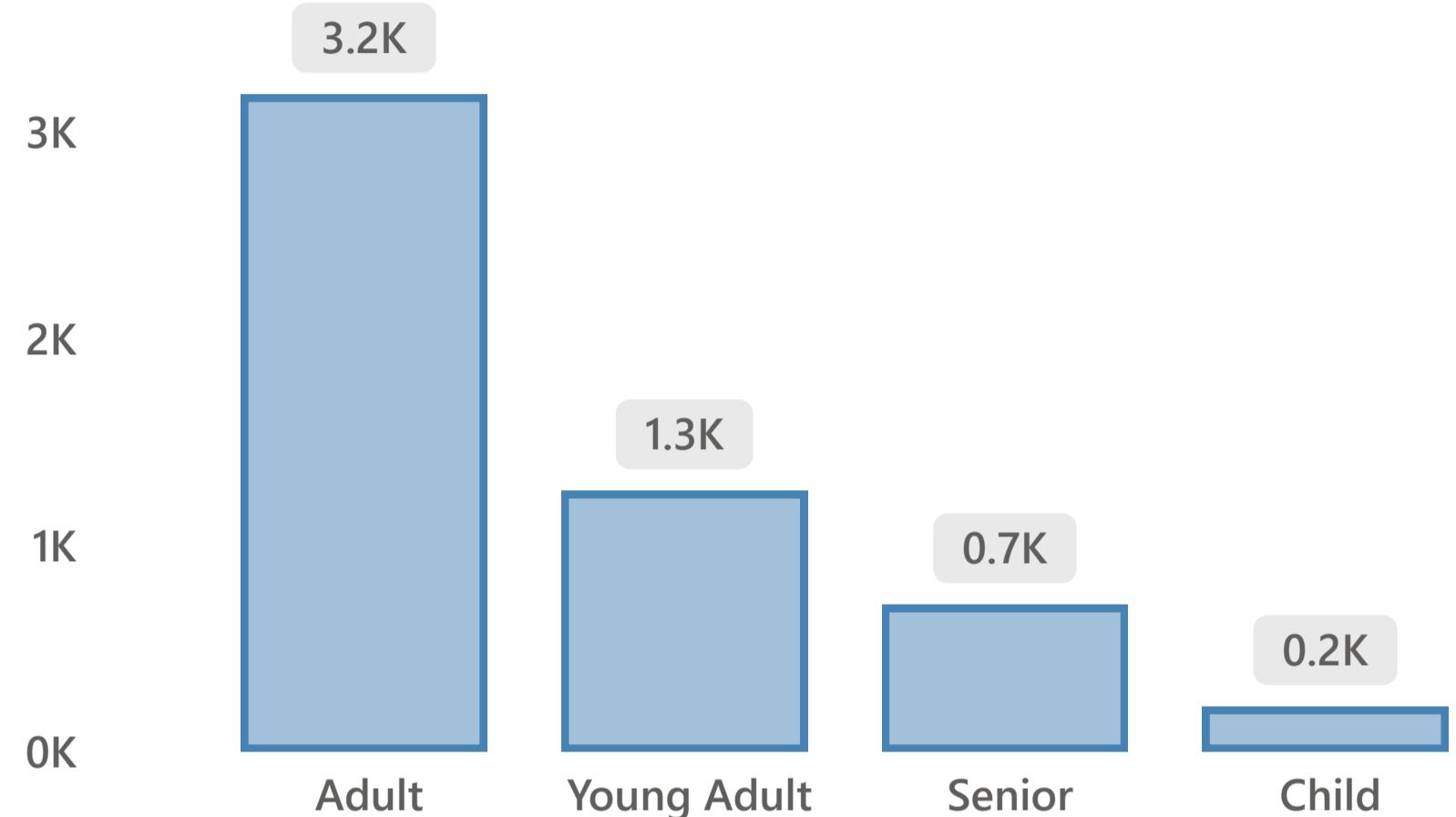
Average Age  
**43.79**

## INSIGHTS

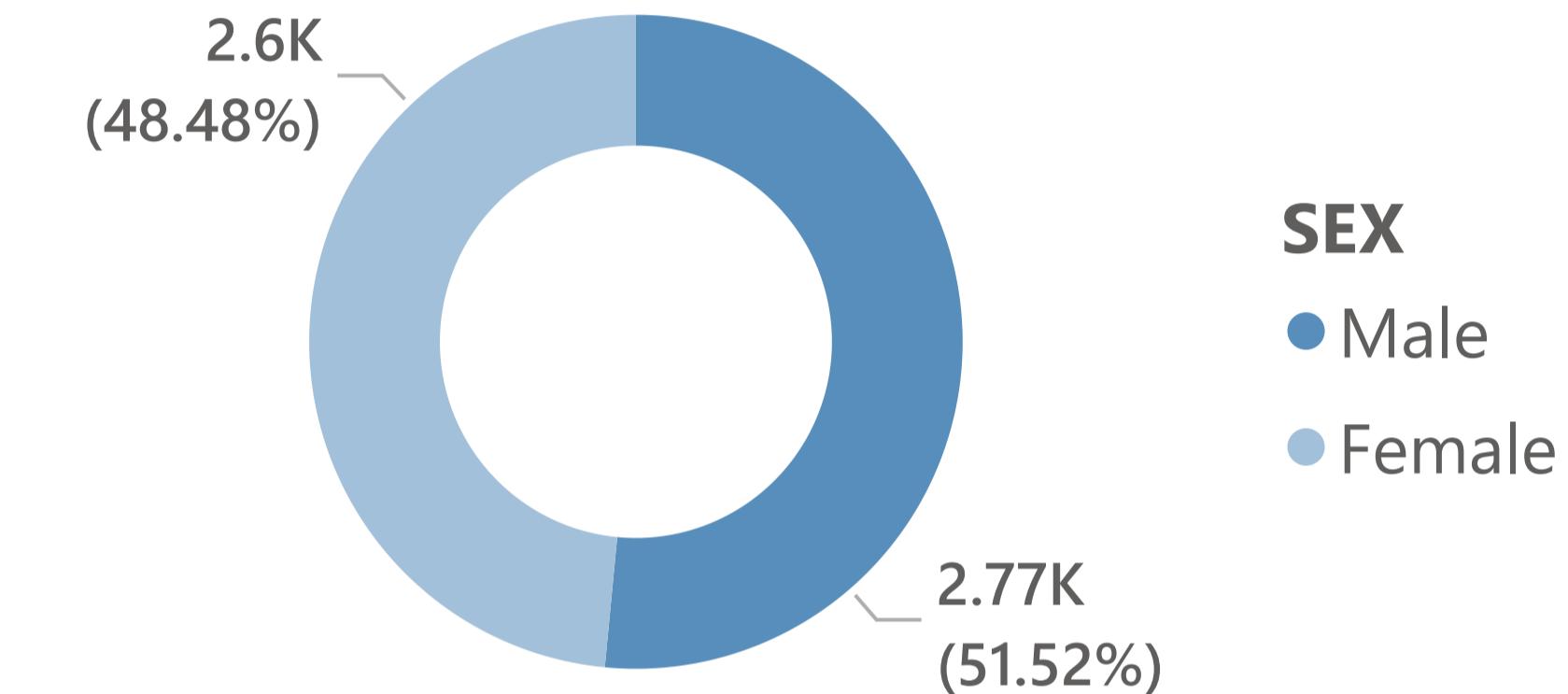
The demographic analysis reveals a diverse client base, with a significant proportion falling into the 'adult' age group. Additionally, there is a balanced gender distribution among clients, with males and females nearly equal in representation.



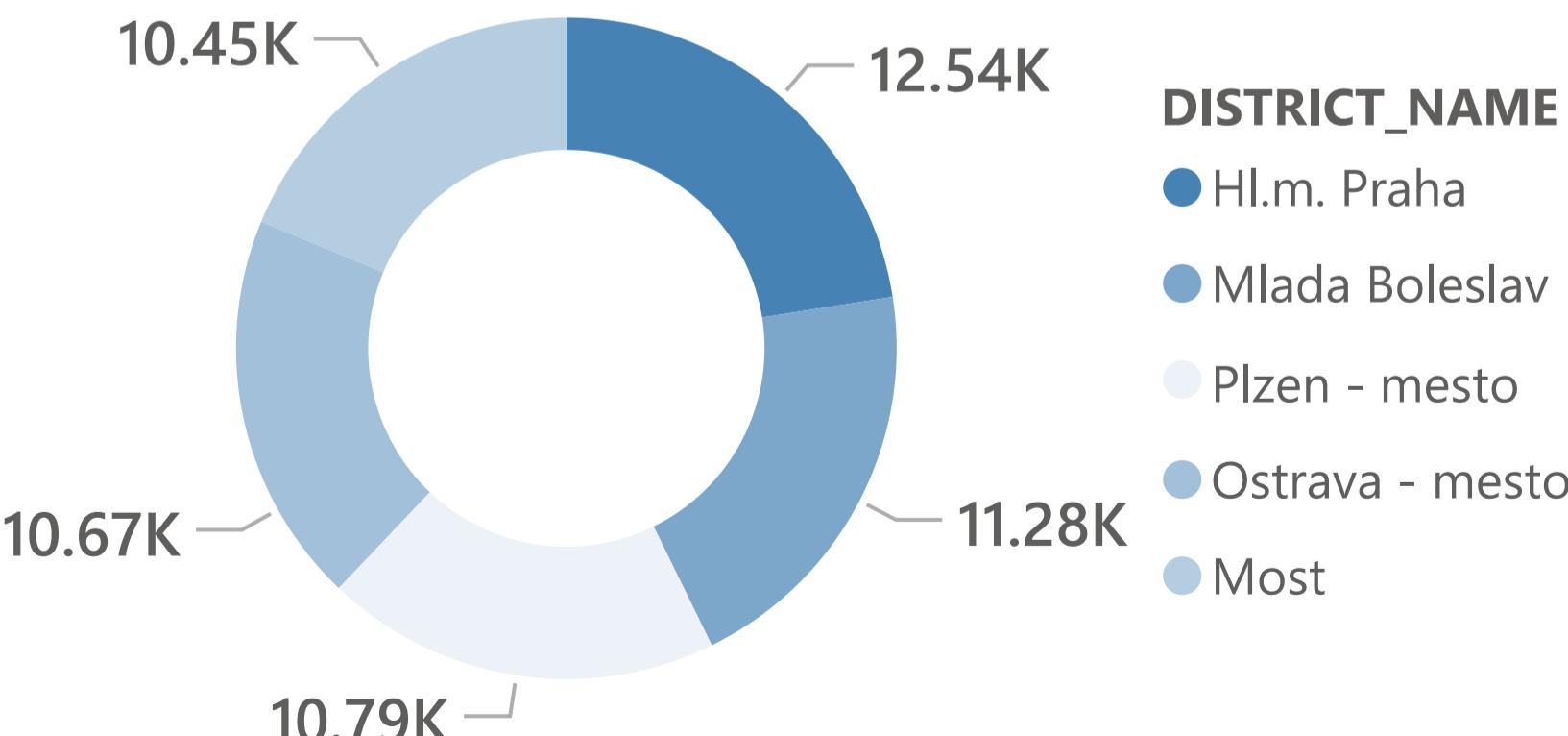
## Number of Clients by Age Group



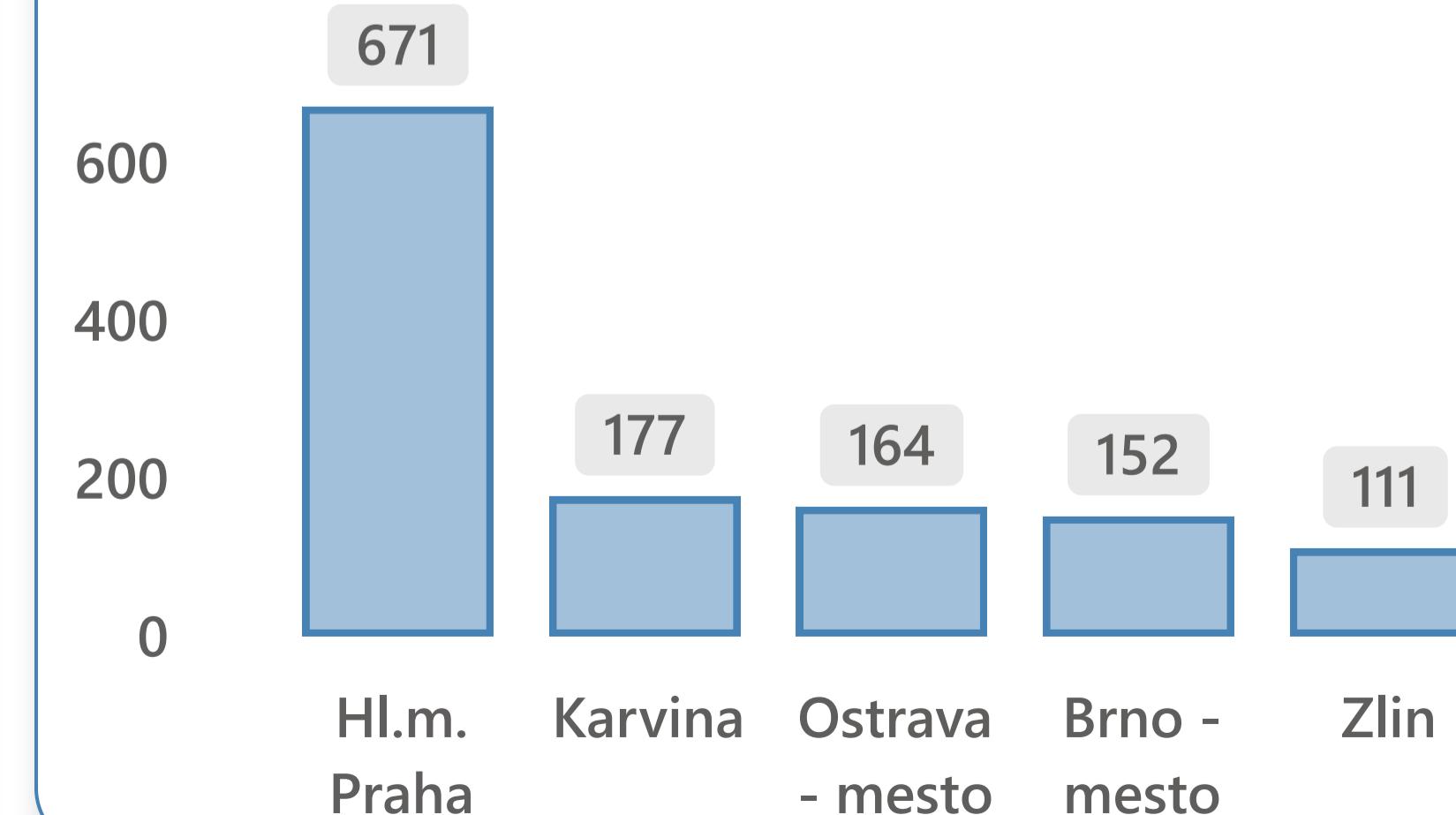
## Gender Ratio



## Top 5 District with Maximum Average Salary



## Top 5 District with Maximum Clients



# Transactions Overview



Select all

2,018.00

2,019.00

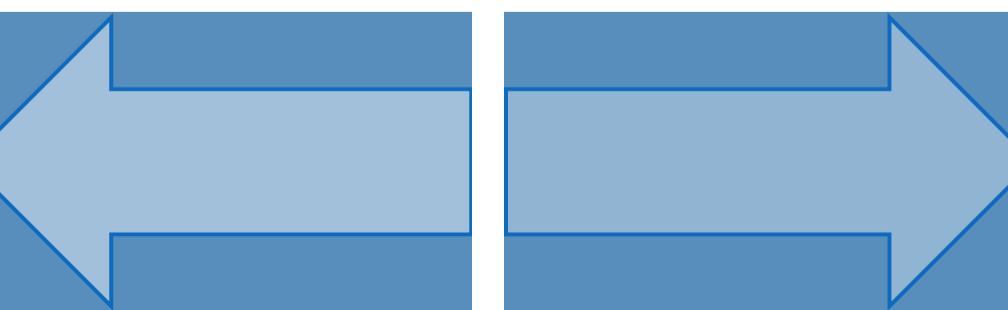
2,020.00

2,021.00

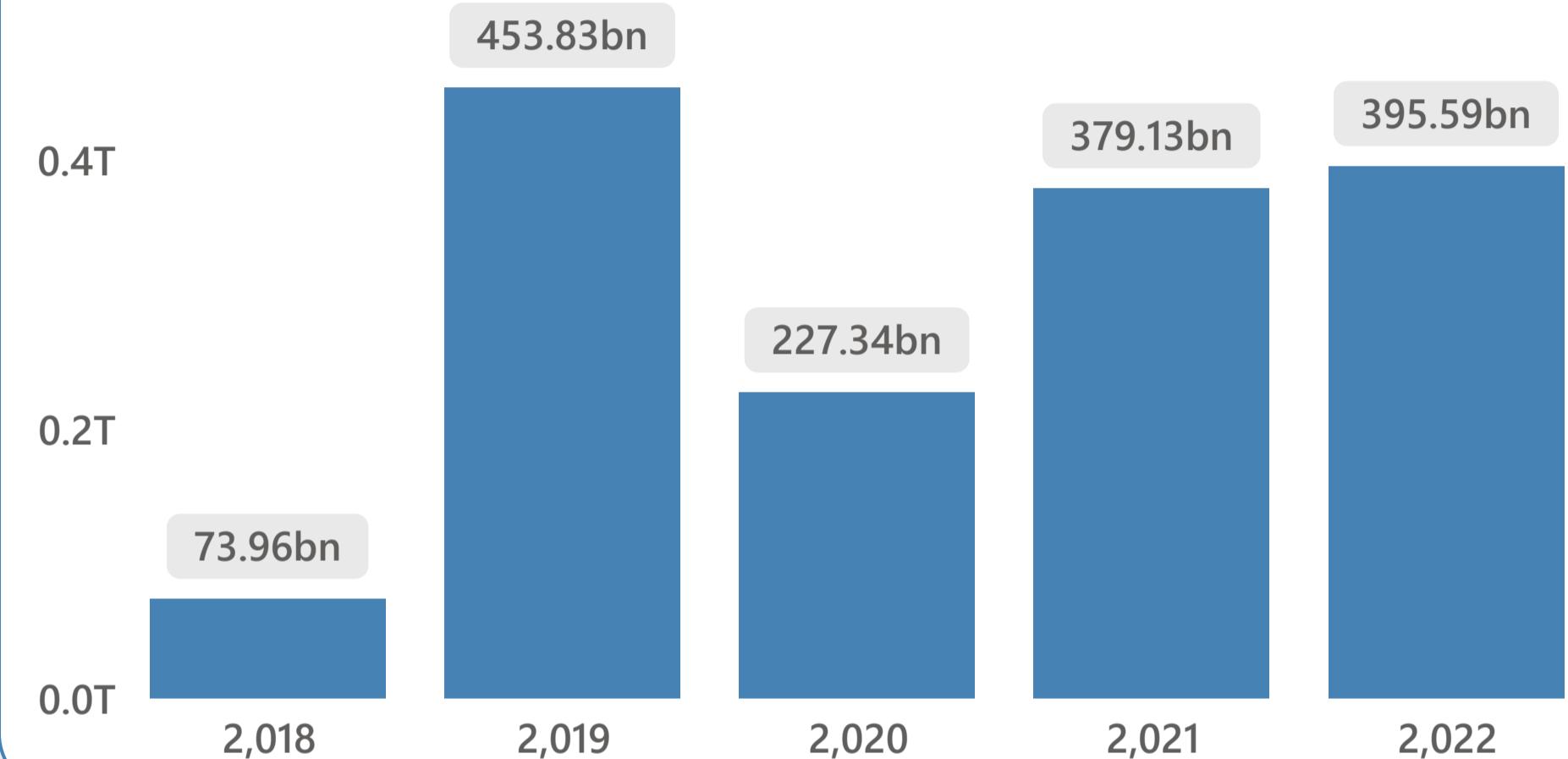
2,022.00

## INSIGHTS

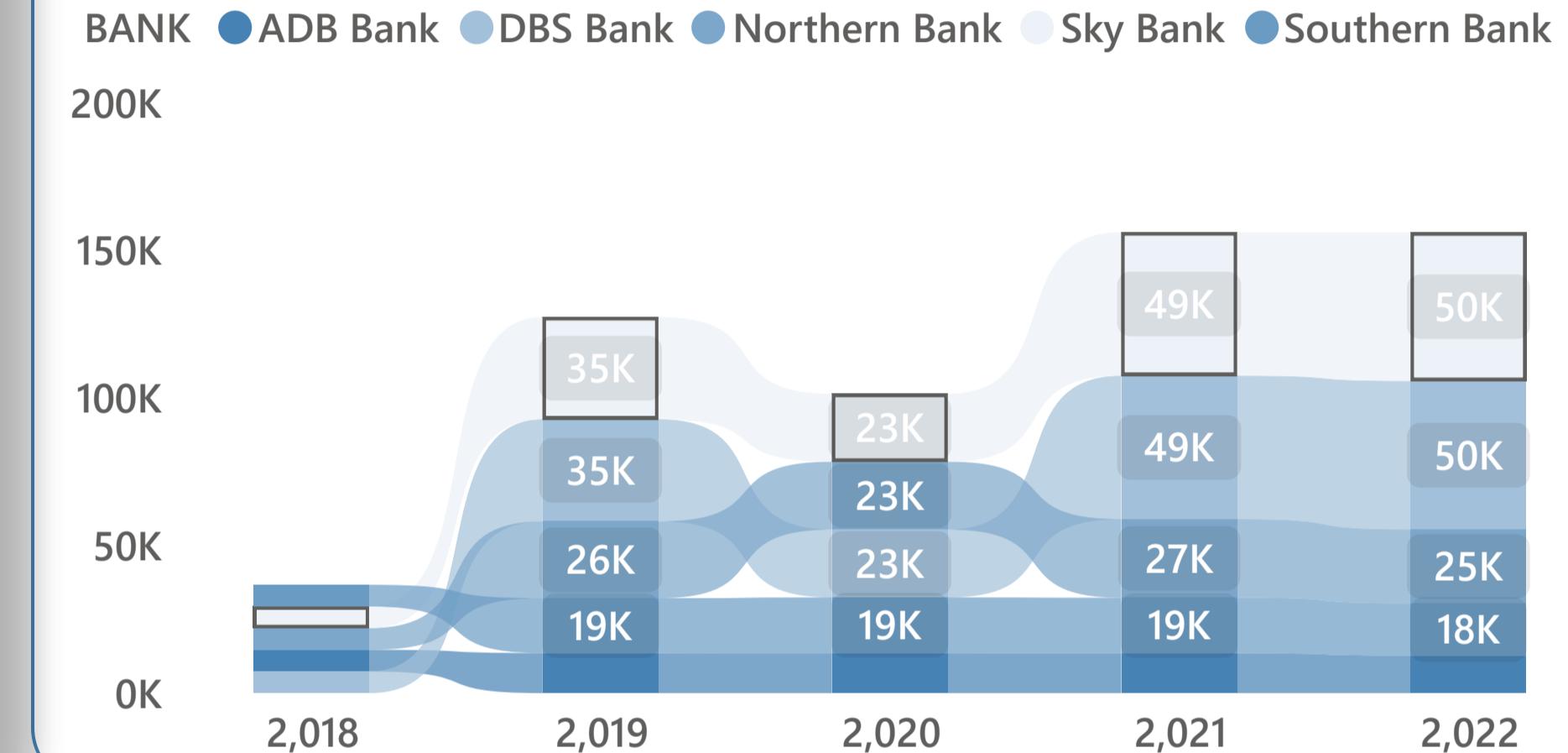
The total balance surged notably from 2018 to 2019, stabilizing thereafter. Top banks like Sky Bank and DBS Bank consistently manage transaction volumes, ensuring customer satisfaction. Analysis shows higher deposit percentages over



## Total Balance Over The Years

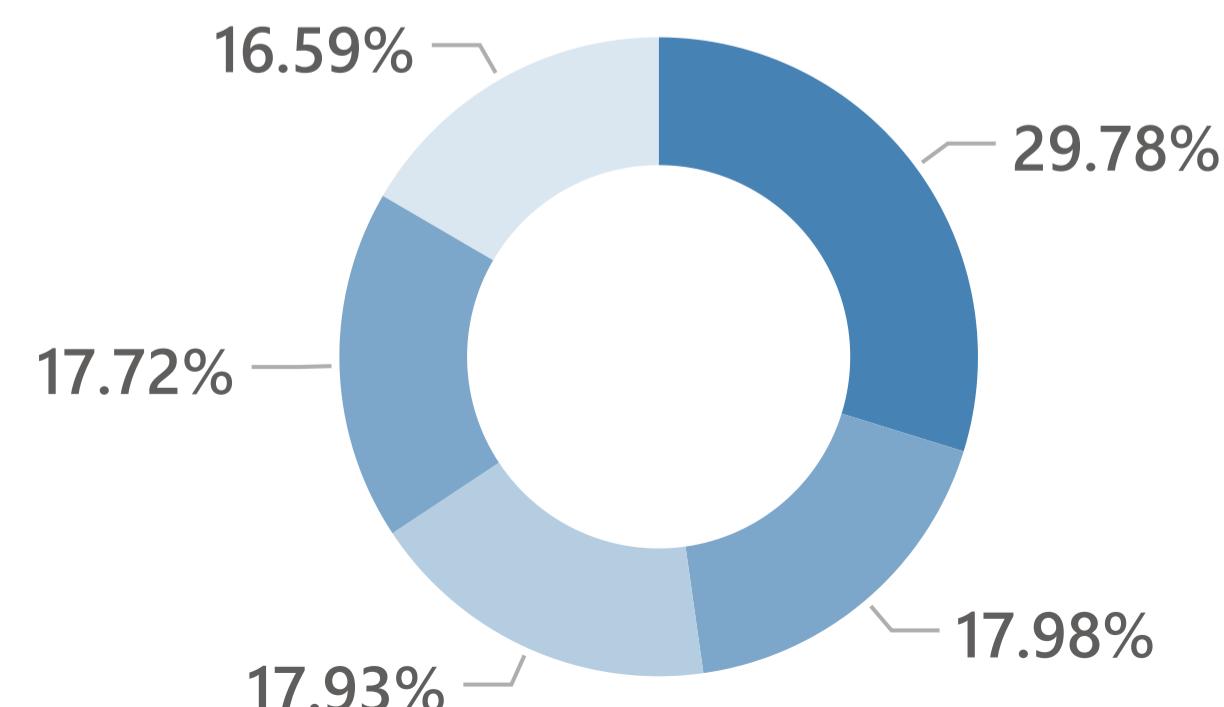


## Top 5 Bank Performance Over The Years



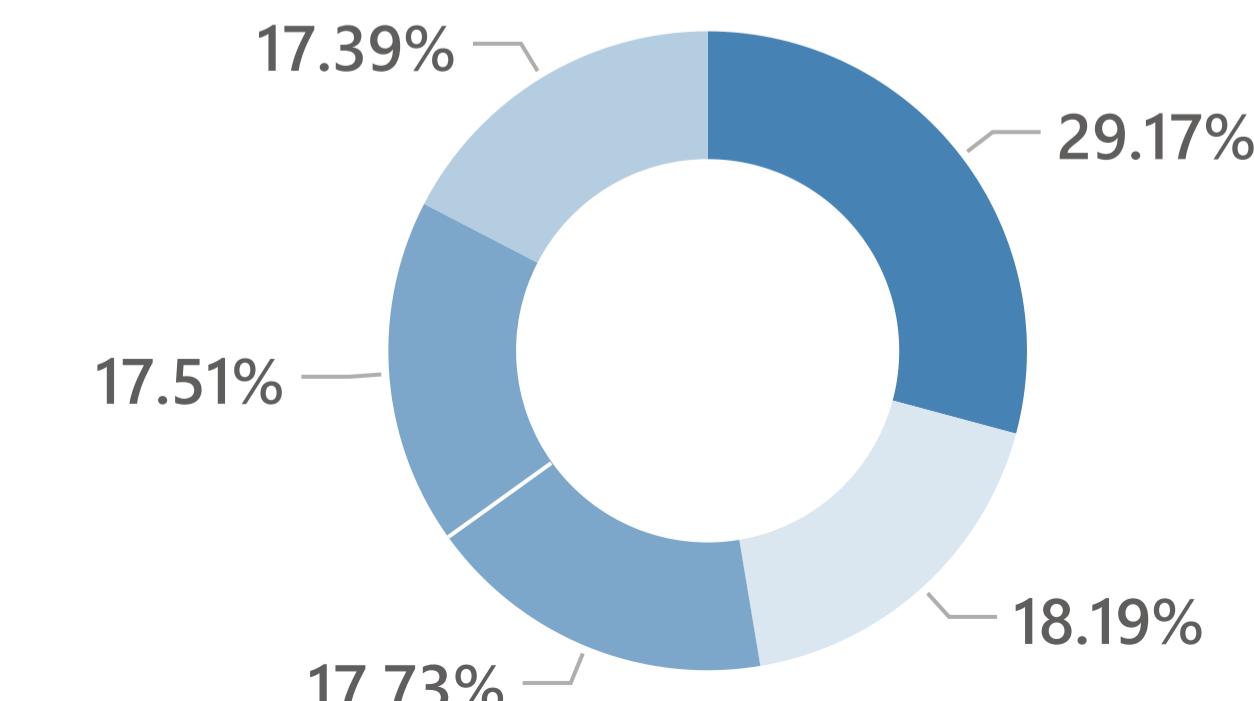
## Deposit Percent Over The Years

● 2019 ● 2021 ● 2022 ● 2020 ● 2018



## Withdrawal Percent Over The Years

● 2019 ● 2018 ● 2020 ● 2021 ● 2022



# Accounts Overview



Select all

2016

2017

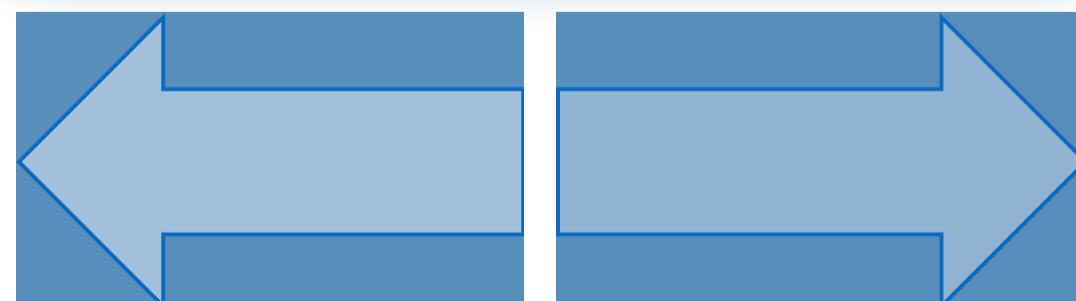
2018

2019

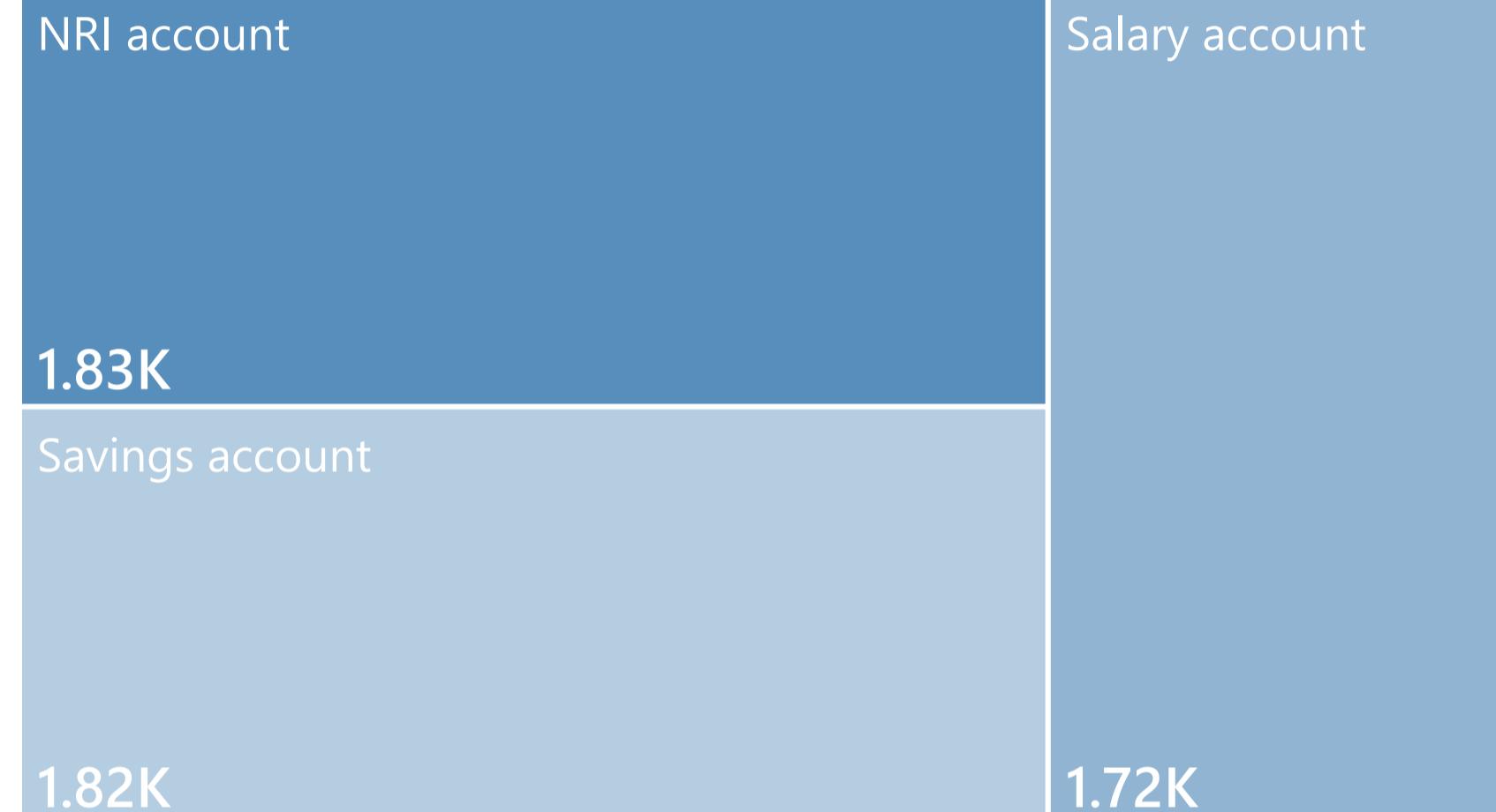
2020

## INSIGHTS

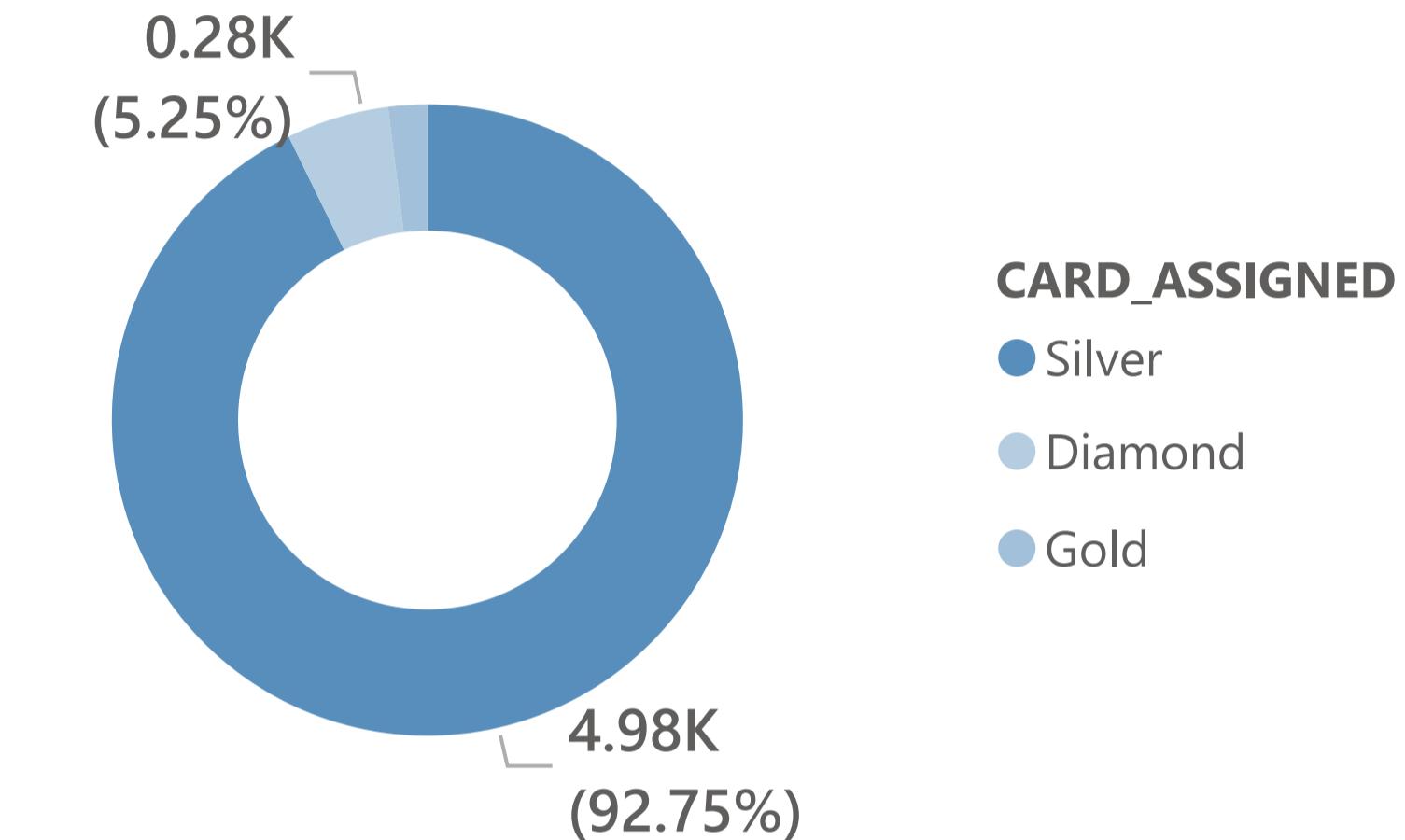
The data reveals a diverse distribution of account types, with NRI accounts slightly outnumbering savings and salary accounts. Furthermore, the majority of cards issued are silver, indicating a predominant preference for standard card



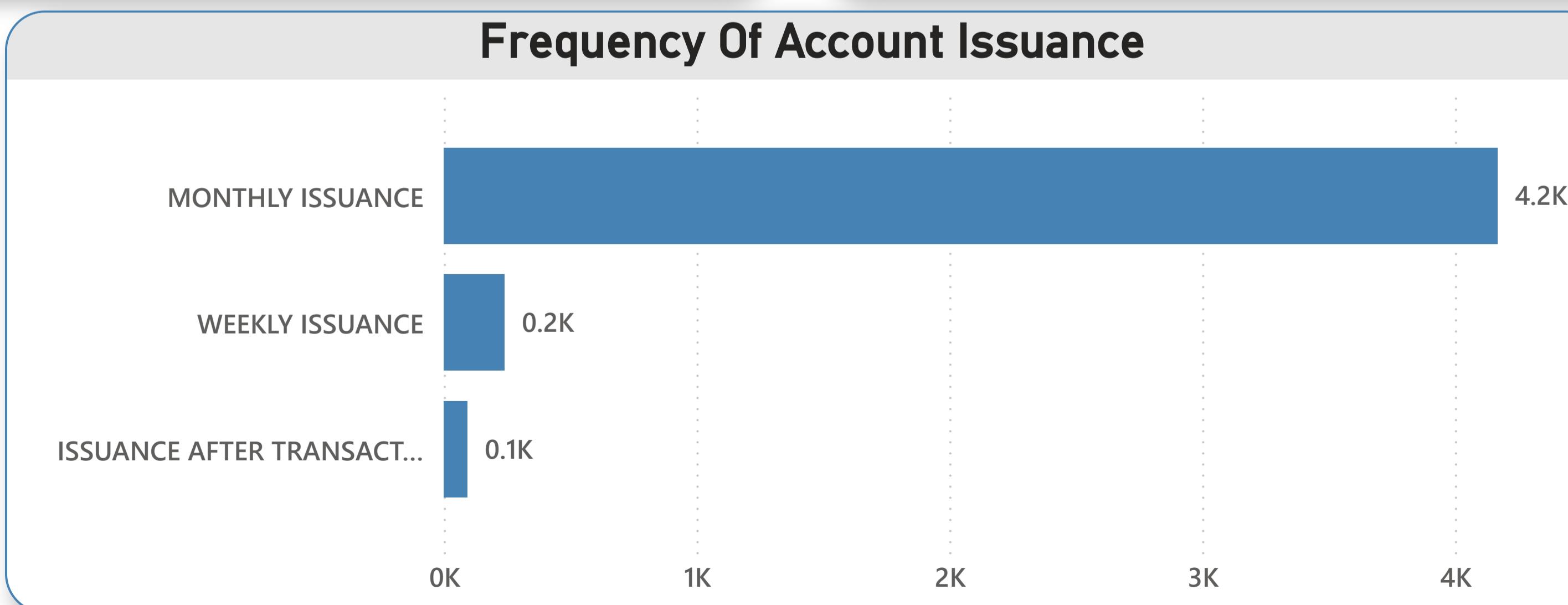
## Different Types of Account



## Different Types of Cards Issued



## Frequency Of Account Issuance



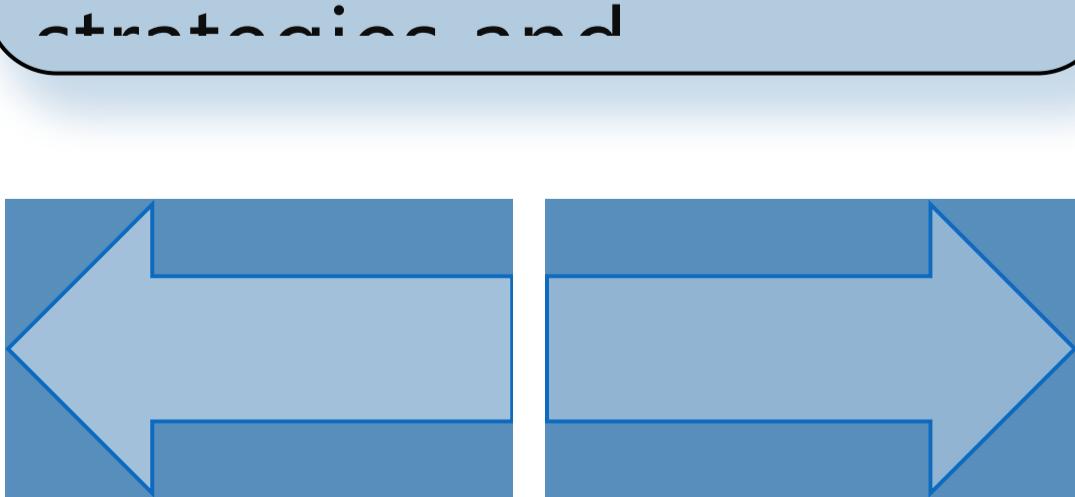
# Loans Overview

[Select all](#)[\(Blank\)](#)[2016](#)[2017](#)[2018](#)[2019](#)

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## INSIGHTS

An analysis of loan statuses indicates a positive picture overall, with the majority of loans being actively serviced or successfully completed. However, the presence of clients in debt and loans not paid highlights the importance of effective risk management.



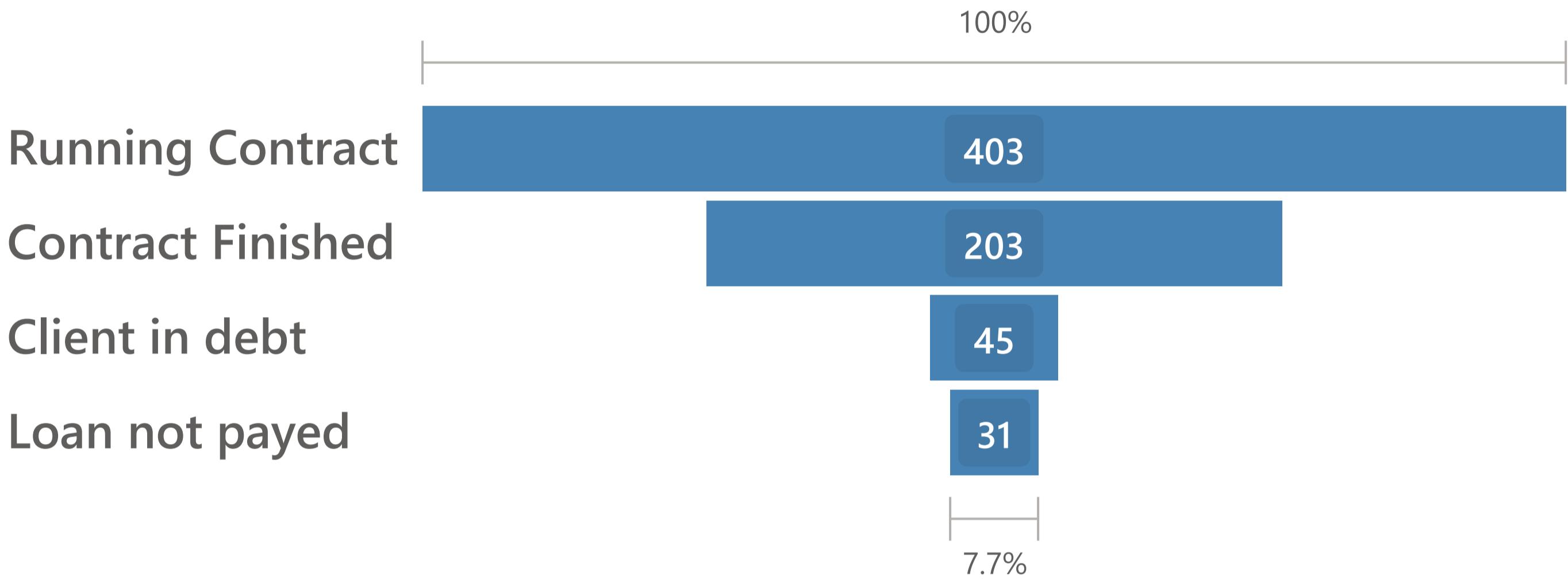
### No. of Borrowers

**682**

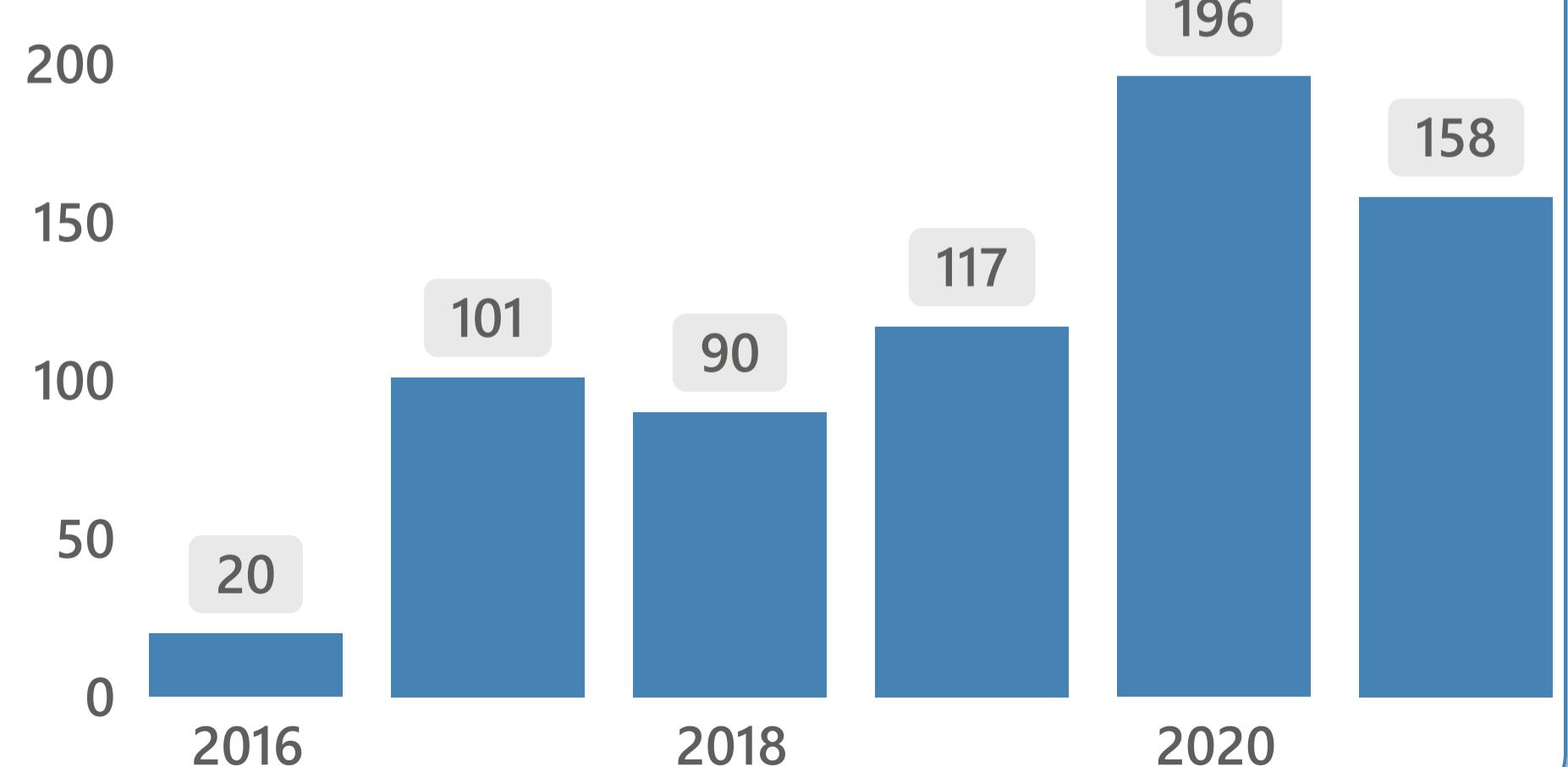
### Total Loan Amount

**103.26M**

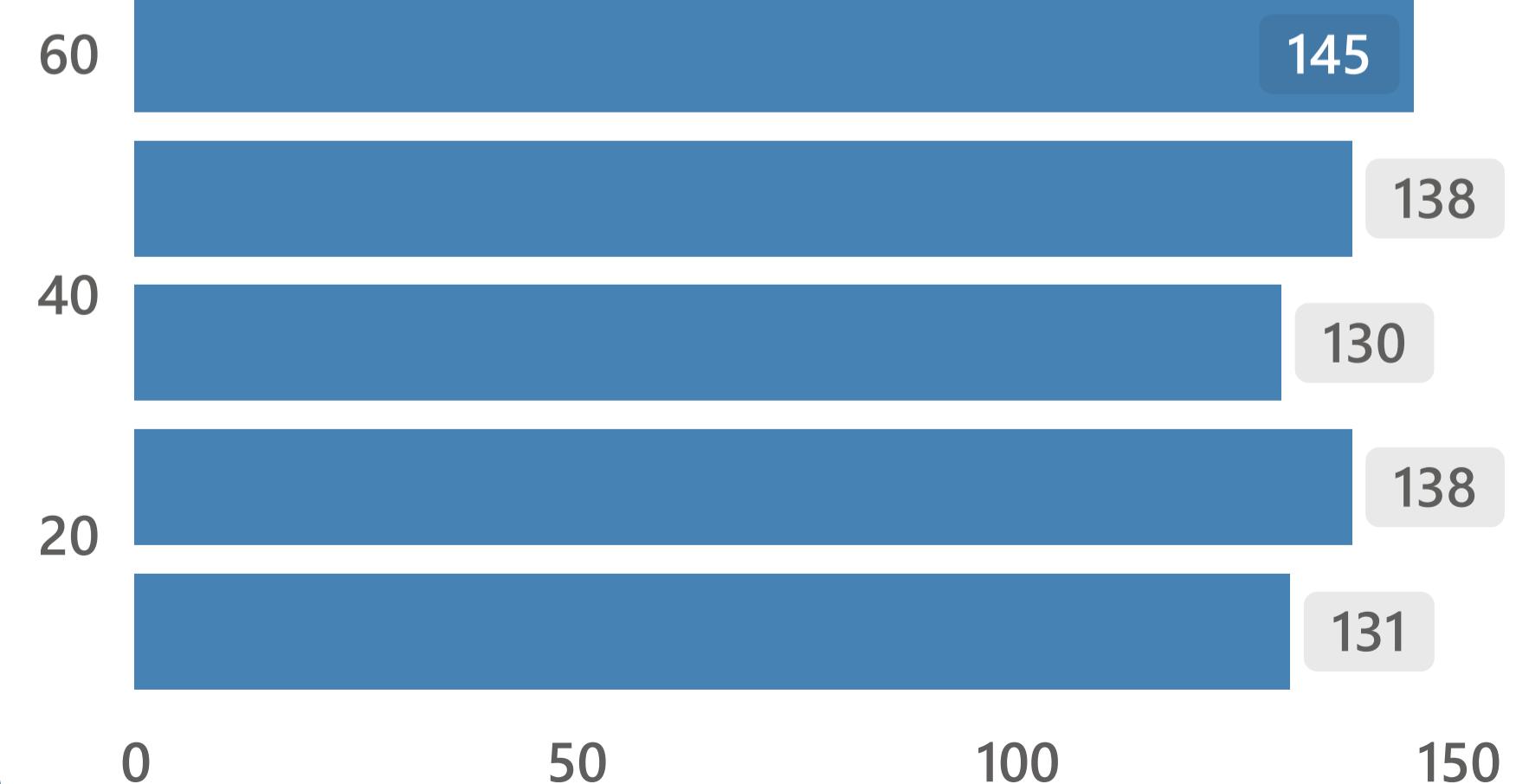
### Status of Loan Disbursed



### Year Wise Loan Borrowers



### Duration Wise Loan Borrowers



# Cards Overview

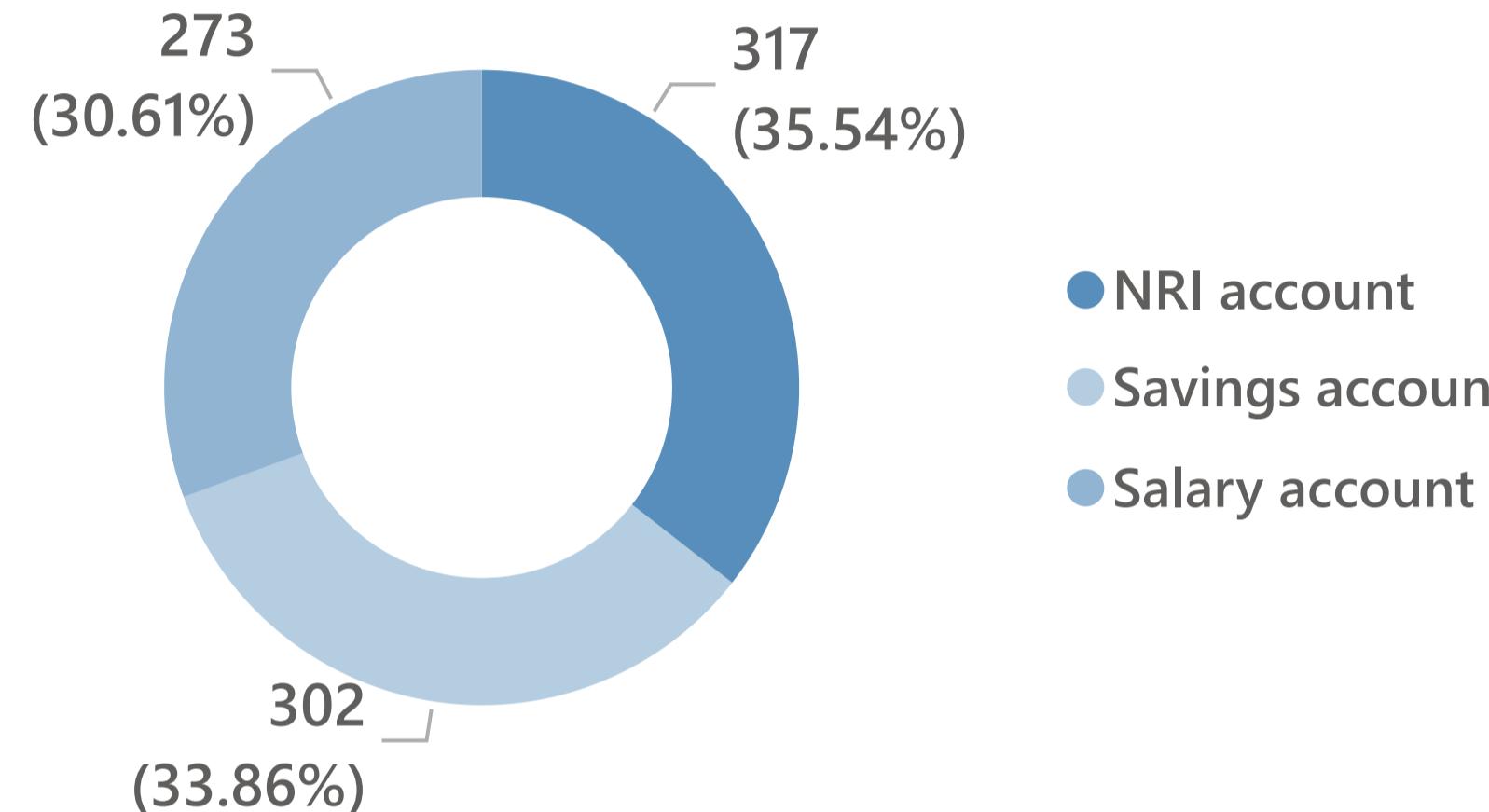
[Select all](#)[\(Blank\)](#)[2017](#)[2018](#)[2019](#)[2020](#)

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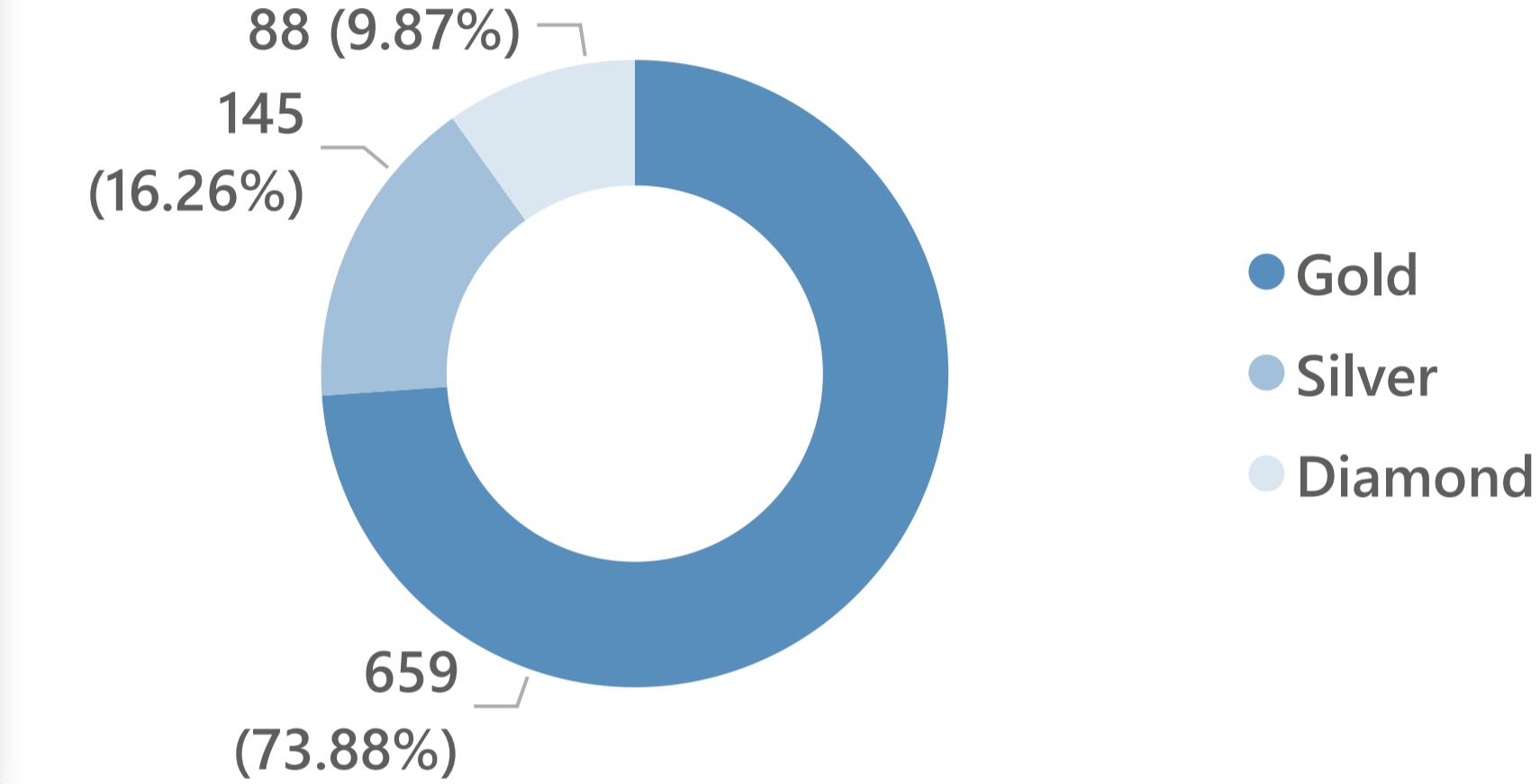
## INSIGHTS

Over the years, there has been a steady increase in the issuance of cards, with the majority being through NRI accounts and gold cards, indicating a growing demand for premium banking services among clients.

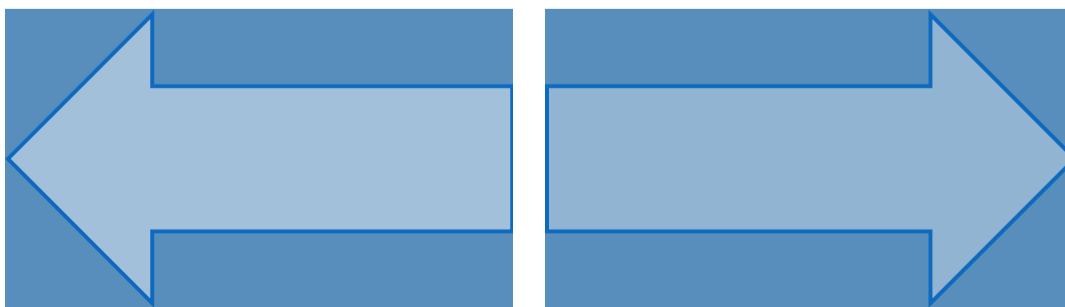
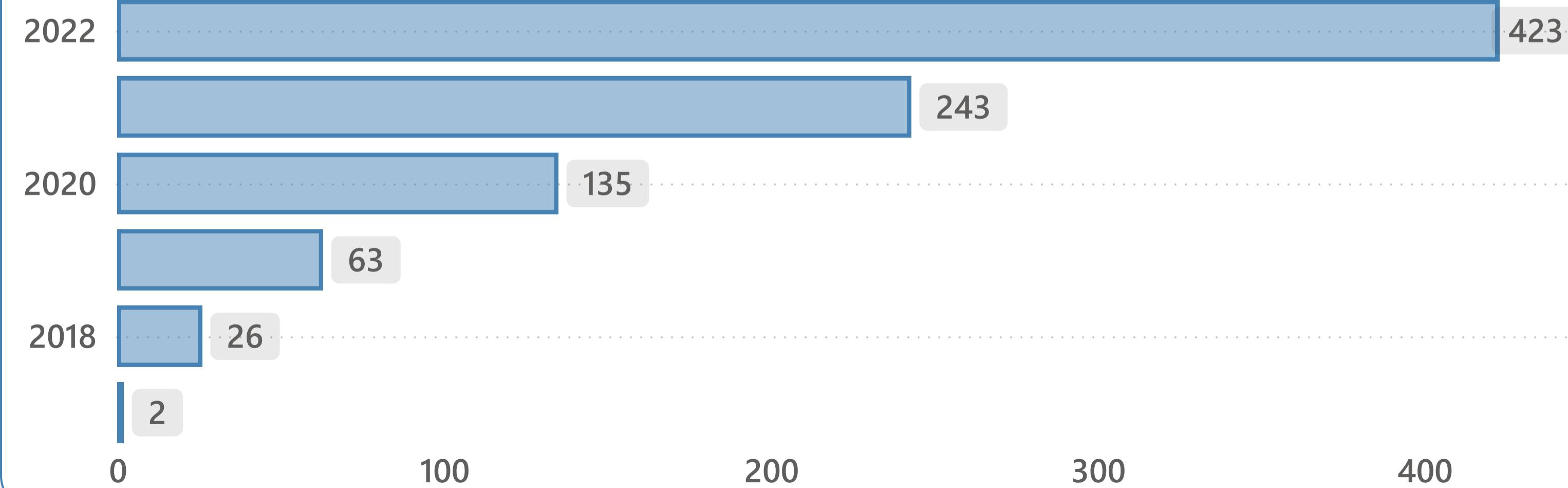
### Number of Cards Issued by Account Type



### Number of Cards by Card Type



### Year Wise Distribution of Card Issued





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## Next Steps For Bank

1. Tailor financial products based on demographics, offering specialized accounts and loan packages for different age groups and income brackets.
2. Provide gender-inclusive banking services to cater to the diverse needs of both male and female customers
3. Focus on high-performing districts like Hl.M.Praha, prioritizing service enhancements and marketing efforts to capitalize on economic opportunities.
4. Streamline the customer experience with technology and user-friendly digital platforms, ensuring seamless transactions and convenience.
5. Implement proactive risk management strategies by closely monitoring loan statuses and offering financial counseling or flexible repayment options to clients in debt.
6. Establish continuous feedback mechanisms to gather customer input for data-driven improvements to services and offerings.
7. Invest in employee training and development programs to empower staff with the necessary skills and knowledge to provide excellent customer service and resolve issues effectively.
8. Expand international banking services to cater to global financial needs, offering foreign currency accounts, cross-border payment solutions, and international investment opportunities