

HOME

PERFORMANCE

DEMOGRAPHIC

ACCOUNTS

LOAN

TRANSACTION

CARDS

INSIGHTS

CZECHOSLOVAKIA BANK FINANCIAL DATA ANALYSIS



By: Vindhya Pandey

ACCOUNT_TYPE

DISTRICT_NAME

REGION

BANK

Year

HOME

77

No. Of Districts

482

No. Of Cities

4500

Total Account

892

Total Card Issued

5369

Total Client

682

Total Loan Account

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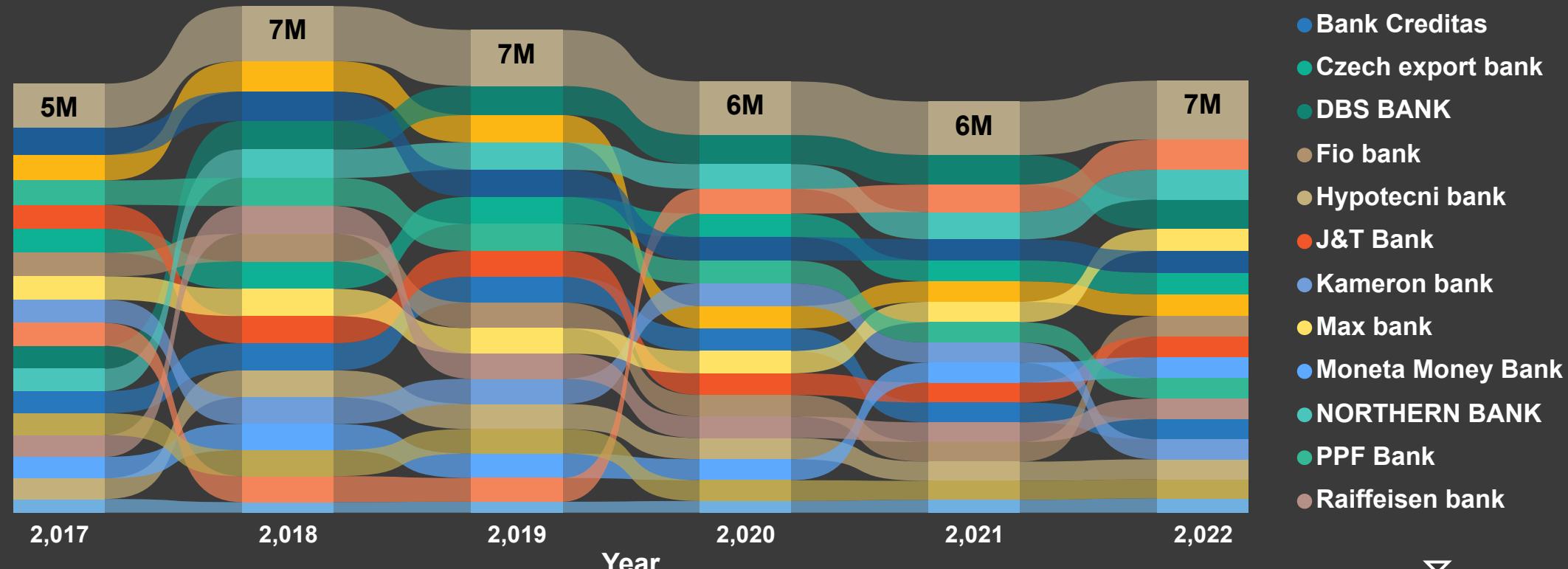
LOAN

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INSIGHTS

Bank Performance Over The Years



ACCOUNT_TYPE

All

DISTRICT_NAME

All

REGION

All

BANK

All

Year

2017

2018

2019

2020

2021

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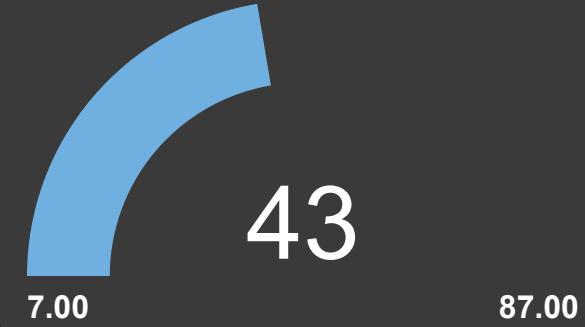
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Average Age of Clients



77

Total District

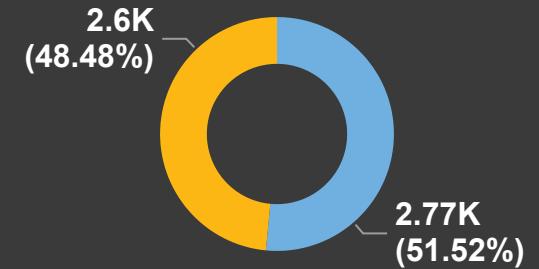
5369

Total Client

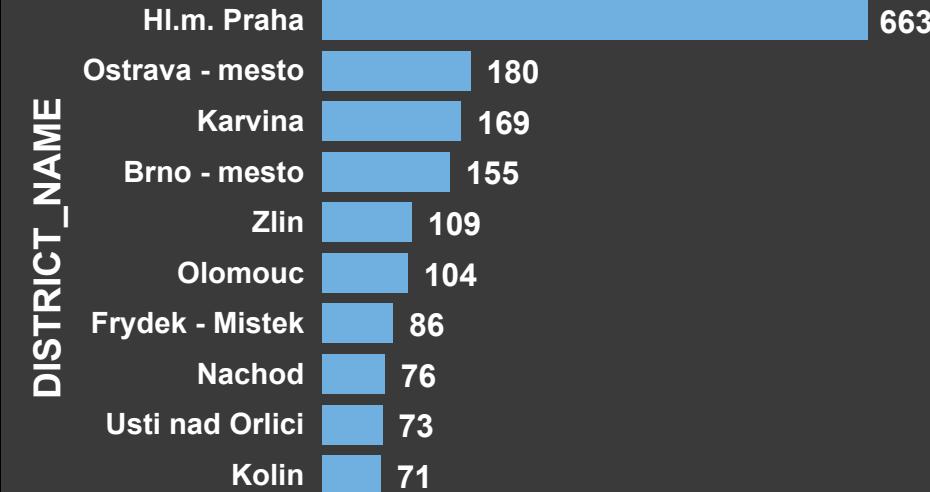
Client Distribution By Gender

Male

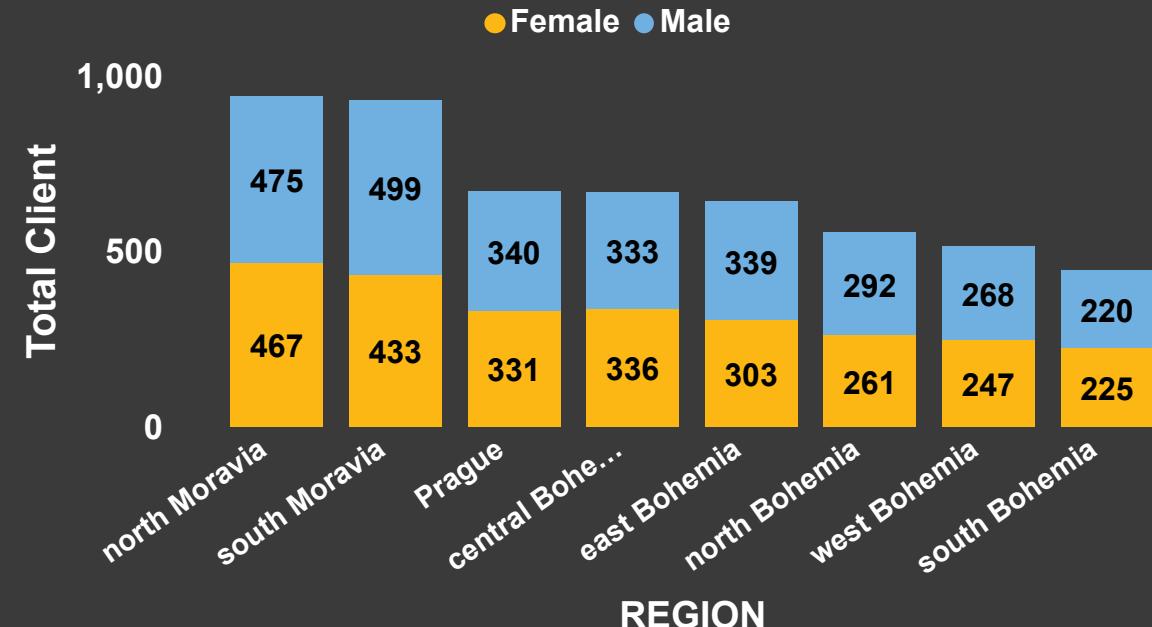
Female



Client Distribution over District



Gender Wise Client Distribution over Region



ACCOUNT_TYPE

All

DISTRICT_NAME

All

REGION

All

BANK

All

Year

2017

2018

2019

2020

2021

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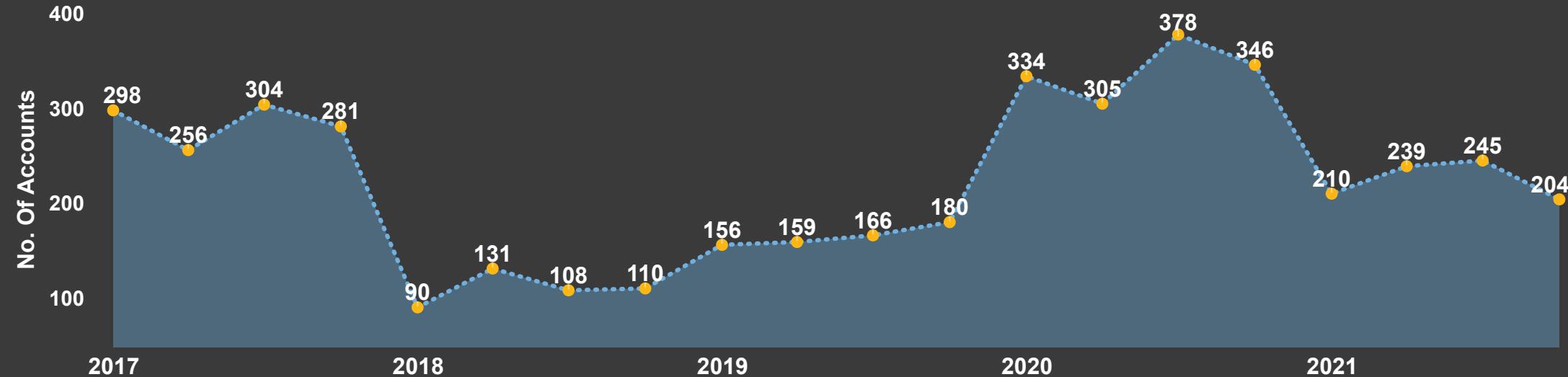
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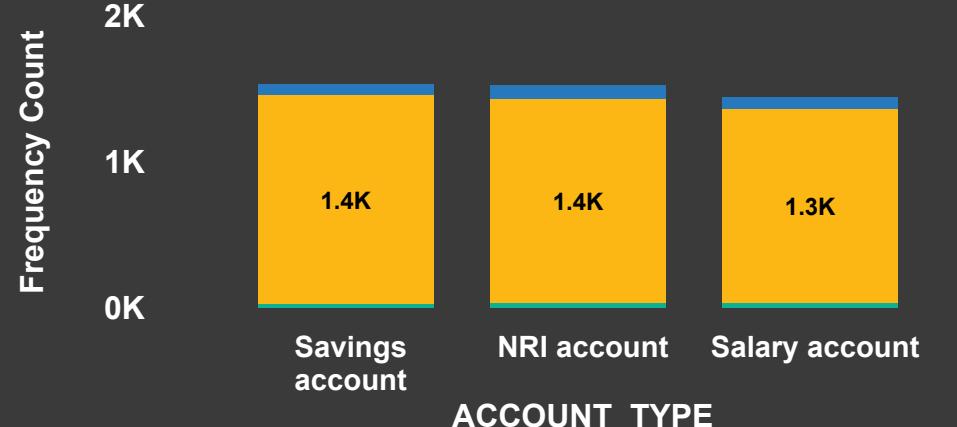
INSIGHTS

Total Account Over The Year And Quarter



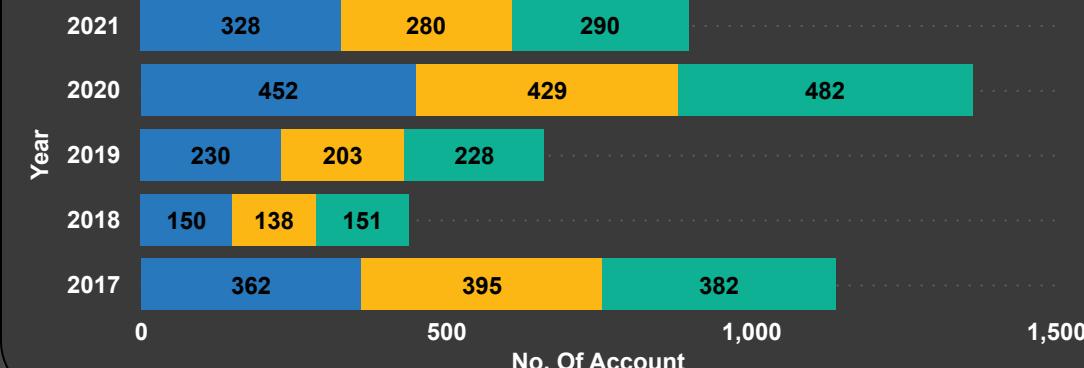
Distribution Of Account By Type And Frequency

- issuance after transaction
- Monthly issuance
- weekly issuance



Distribution Of Account And Account Type Over The Years

- NRI account
- Salary account
- Savings account



ACCOUNT_TYPE

All

LOAN STATUS

All

DISTRICT_NAME

All

REGION

All

BANK

All

Year

All

HOME

103.3M

Total Loan Amount

682

Total Borrowers

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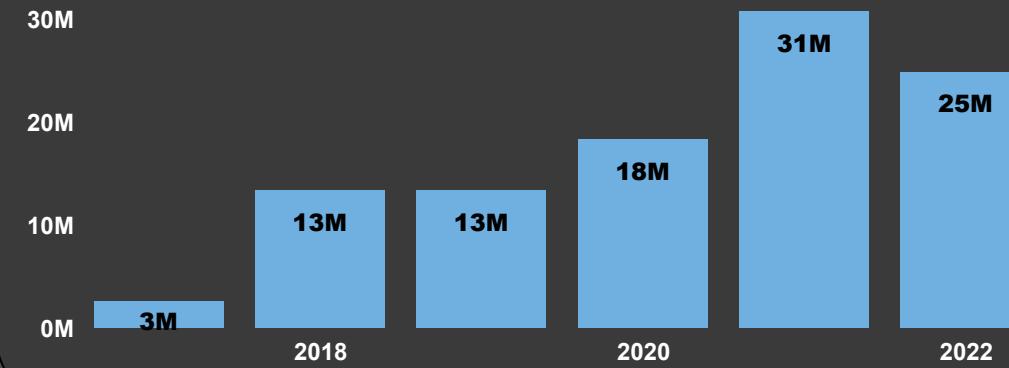
LOAN

TRANSACTION

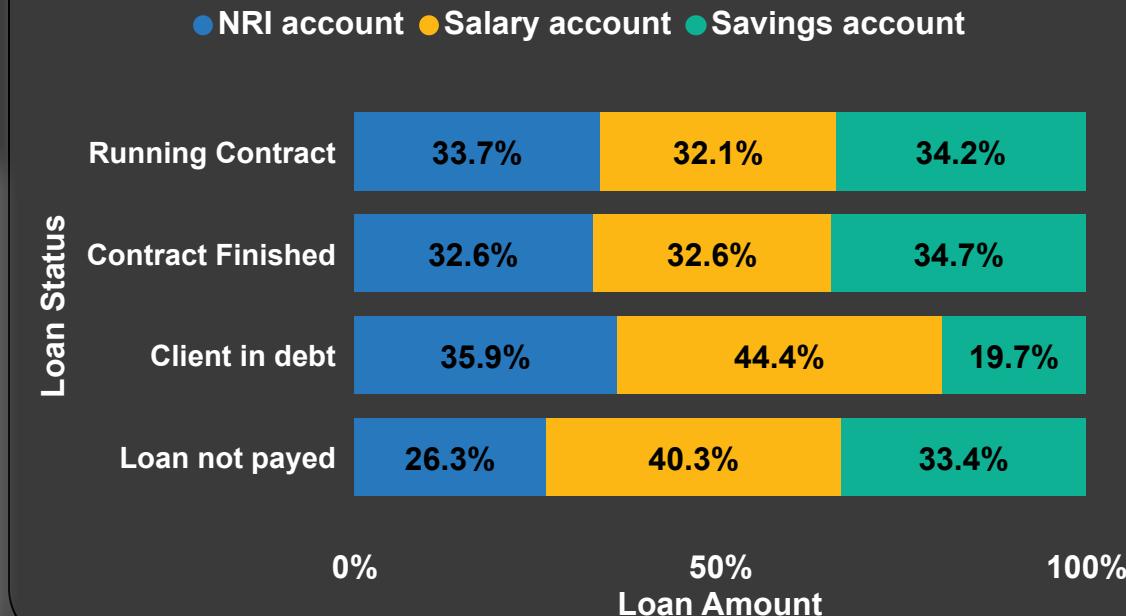
CARDS

INSIGHTS

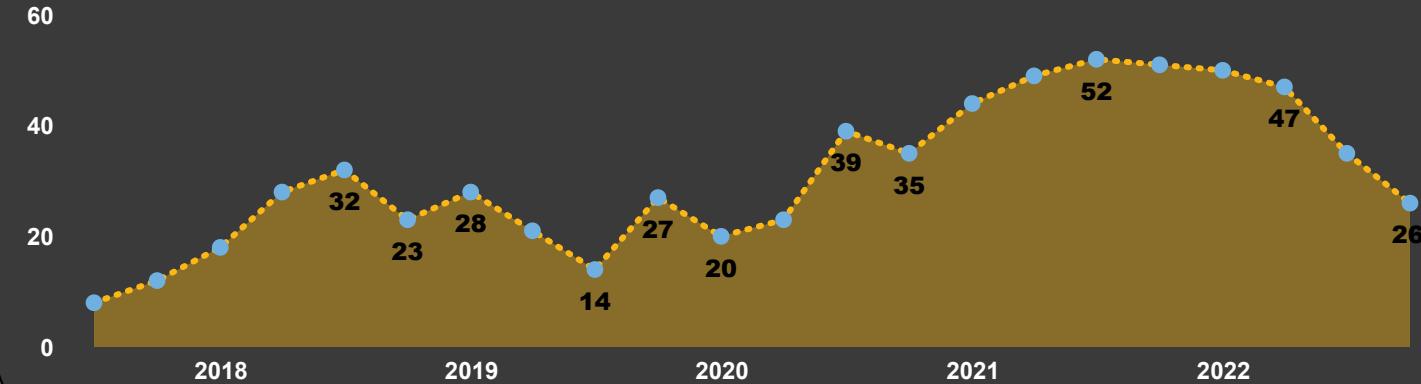
Loan Amount by Year



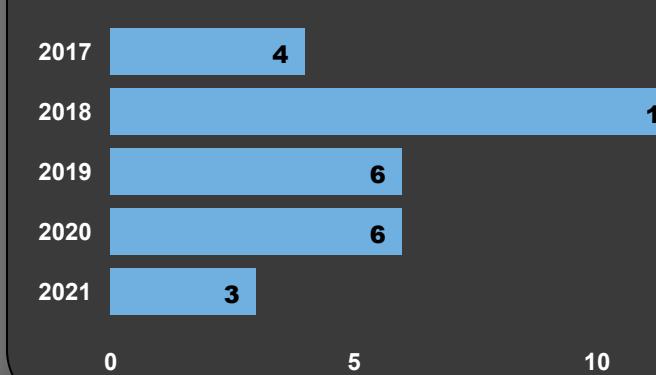
Loan Amount by Loan Status and Account_Type



Year_Quarter wise Loan Borrowers



Loan_Defaulters by Year



ACCOUNT_TYPE

All

TRANSACTION_TYPE

All

DISTRICT_NAME

Brno - mesto

REGION

All

BANK

All

Year

All

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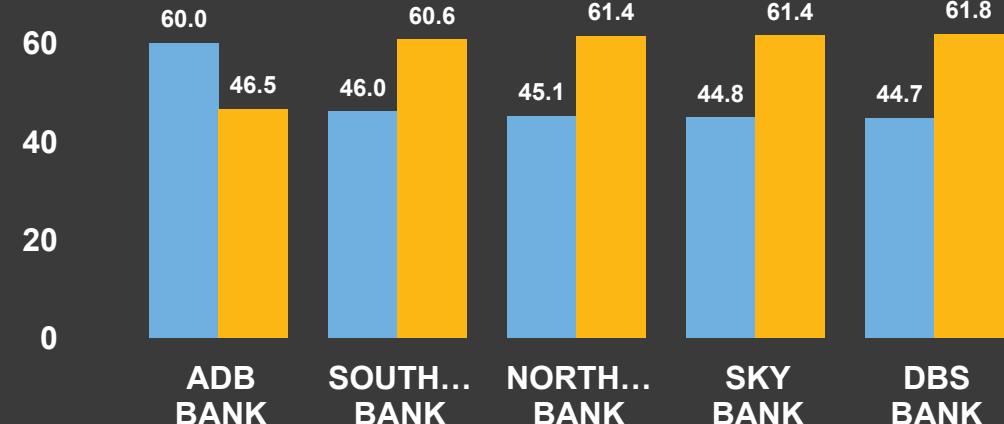
TRANSACTION

CARDS

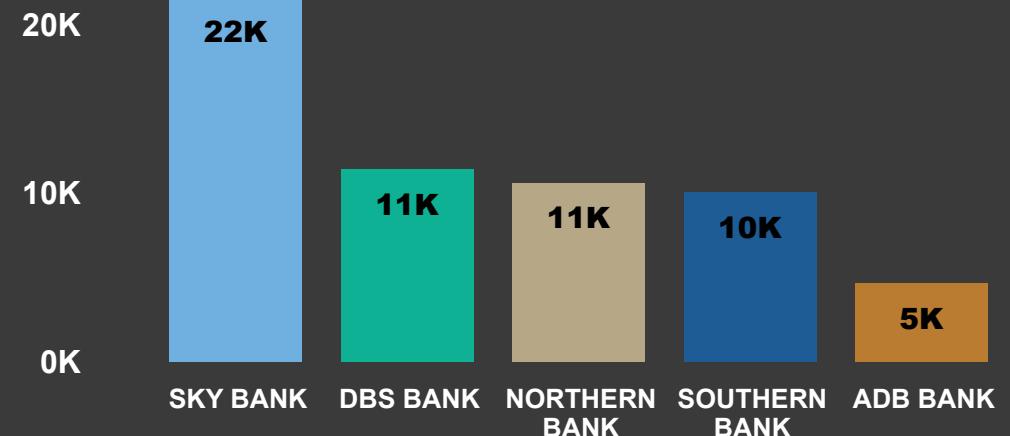
INSIGHTS

Top 5 BANK with Deposit_% and Withdrawal_%

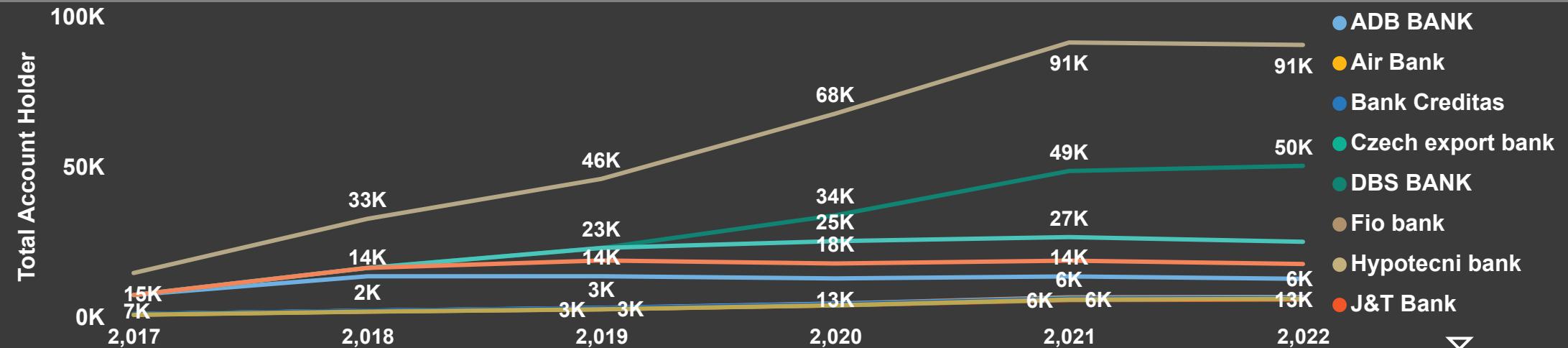
● Deposit_% ● Withdrawal_%



Top 5 BANK with Transaction per Account



Account Holder Distribution Over The Years



ACCOUNT_TYPE

All

CARD_TYPE

All

DISTRICT_NAME

All

REGION

All

BANK

All

Year

All

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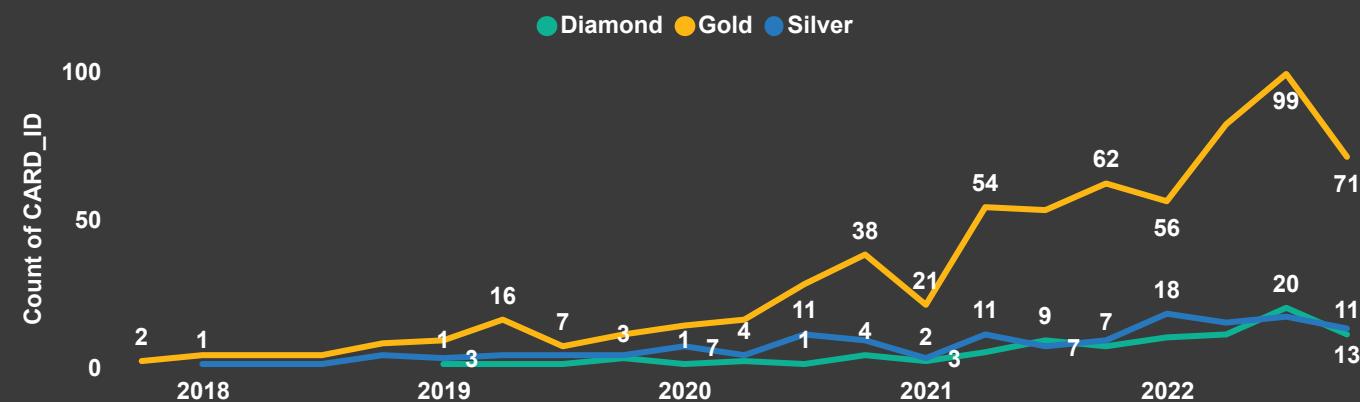
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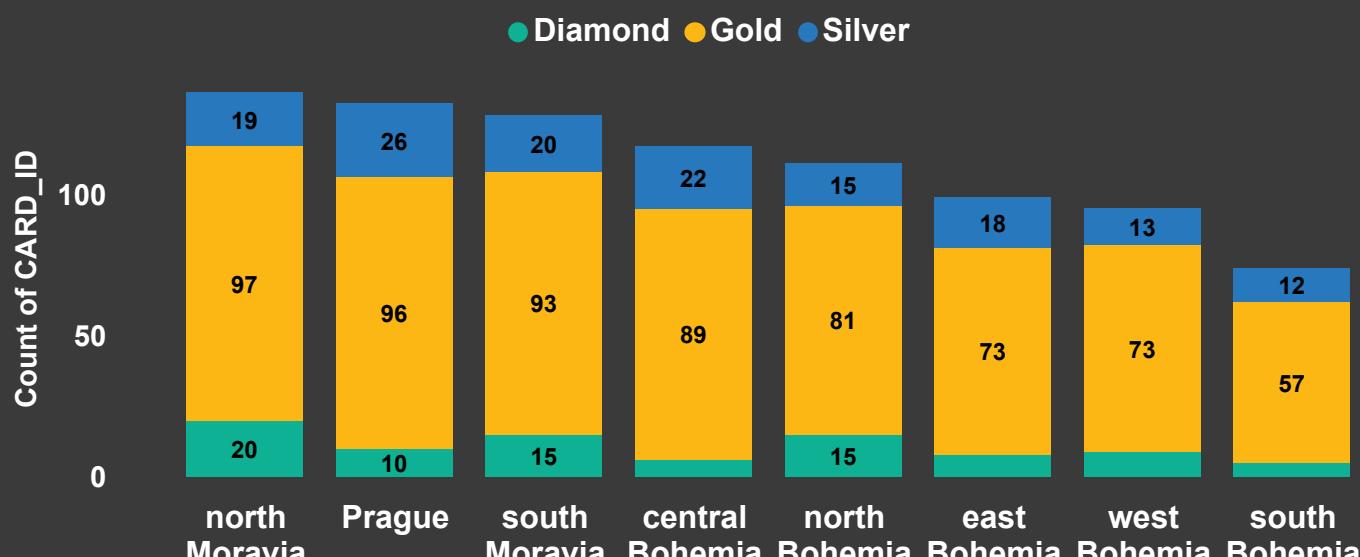
Distribution of Card Type Over The Years



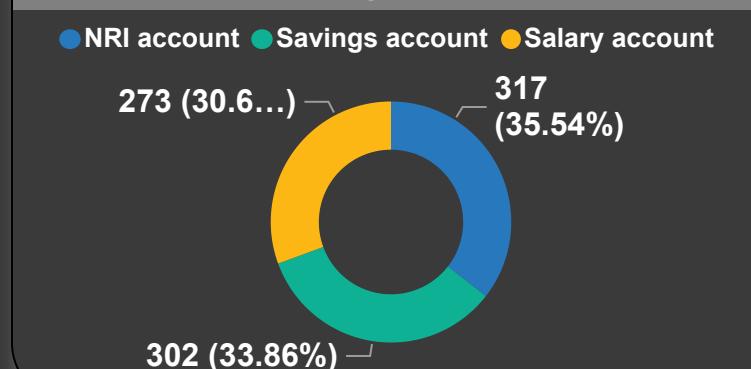
Distribution Of Cards By Type



Distribution Of Cards Over Region And Type



Distribution Of Card Over Account Type



INSIGHTS

- NRI accounts lead in card issuance at 36%, closely followed by saving accounts at 34%.
- Gold card holders show a consistent year-on-year growth trend.
- Over the past 5 years, 31 loan defaulters were identified; 48% of them held salary accounts.
- In 2021, loans boomed with over 31M sanctioned, but dipped by 19% in 2022.
- SKY Bank commands the highest TPA at 22K.
- Clients are evenly split by gender, with an average age of 43.
- North and South Moravia house the most clients across regions.
- HL.M. PRAHA stands out with the highest client count among districts.
- 2020 saw peak account openings, now decreased by nearly 30%.
- To boost profitability, banks can introduce enticing offers for female clients, like lower interest rates on their loan accounts, Creative rewards and loyalty programs for customers who actively use the bank's services can incentivize customer engagement and promote customer retention.
- Banks can improve customer service and satisfaction by providing comprehensive training to bank staff, having Quick Response Time for the customers etc.