

# Czechoslovakia Banking Financial Data Analysis

## Introduction

The Czechoslovakia Bank has provided a dataset containing information about its financial activities for the past 5 years. The dataset consists of the following tables:

1. **Account:** This table contains information about the accounts held by the bank's clients. It includes the account ID, the date the account was opened, the associated client ID, and the account type.
2. **Card:** This table contains information about the card issued by the bank. It includes the card ID, the date the card was issued, and the card type.
3. **Client:** This table contains information about the bank's clients. It includes the client ID, the client's birthdate, gender, and the district where the client lives.
4. **Disposition:** This table contains information about the relationship between clients and their accounts. It includes the disposition ID, the client ID associated with the disposition, and the type of disposition (e.g., owner, authorized person, etc.).
5. **District:** This table contains information about the various districts in Czechoslovakia. It includes the district ID, the name of the district, and various demographic and economic indicators for the district.
6. **Loan:** This table contains information about the loans issued by the bank. It includes the loan ID, the date the loan was issued, the account ID associated with the loan, the amount of the loan.
7. **Order:** This table contains information about the orders issued by the bank's clients. It includes the order ID, the account ID associated with the order, the date the order was issued, and a description of the order.
8. **Transaction:** This table contains information about the transactions made by the bank's clients. It includes the transaction ID, the account ID associated

with the transaction, the transaction date, the type of transaction, and the transaction amount.

### account.csv

Account

COLUMN NAME	TYPE	DESCRIPTION
# account_id ⓘ	integer	identification of the account
# district_id ⓘ	integer	location of the branch
T frequency ⓘ	string	frequency of issuance of statements: "POPLATEK MESICNE" stands for monthly issuance "POPLATEK TYDNE" stands for weekly issuance "POPLATEK PO OBRATU" stands for issuance after transaction
# date ⓘ	integer	date of creating of the account: in the form YYMMDD

### card.csv

Credit Card

COLUMN NAME	TYPE	DESCRIPTION
# card_id ⓘ	integer	record identifier
# disp_id ⓘ	integer	disposition to an account
T type ⓘ	string	type of card: possible values are "junior", "classic", "gold"
T issued ⓘ	string	issue date: in the form YYMMDD

## client.csv

Client

COLUMN NAME	TYPE	DESCRIPTION
# client_id ⓘ	integer	client identifier
# birth_number ⓘ	integer	birthday and sex: the number is in the form YYMMDD for men, the number is in the form YYMM+50DD for women, where YYMMDD is the date of birth
# district_id ⓘ	integer	address of the client

## disp.csv

Disposition

COLUMN NAME	TYPE	DESCRIPTION
# disp_id ⓘ	integer	record identifier
# client_id ⓘ	integer	identification of a client
# account_id ⓘ	integer	identification of an account
📄 type ⓘ	string	type of disposition (owner/user): only owner can issue permanent orders and ask for a loan

## district.csv

Demographic

COLUMN NAME	TYPE	DESCRIPTION
# a1 ⓘ	integer	district code
T a2 ⓘ	string	district name
T a3 ⓘ	string	region
# a4 ⓘ	integer	no. of inhabitants
# a5 ⓘ	integer	no. of municipalities with inhabitants < 499
# a6 ⓘ	integer	no. of municipalities with inhabitants 500-1999
# a7 ⓘ	integer	no. of municipalities with inhabitants 2000-9999
# a8 ⓘ	integer	no. of municipalities with inhabitants > 10000
# a9 ⓘ	integer	no. of cities
# a10 ⓘ	decimal	ratio of urban inhabitants
# a11 ⓘ	integer	average salary
# a12 ⓘ	decimal	unemployment rate '95
# a13 ⓘ	decimal	unemployment rate '96
# a14 ⓘ	integer	no. of entrepreneurs per 1000 inhabitants
# a15 ⓘ	integer	no. of committed crimes '95
# a16 ⓘ	integer	no. of committed crimes '96

## loan.csv

Loan

COLUMN NAME	TYPE	DESCRIPTION
# loan_id ⓘ	integer	record identifier
# account_id ⓘ	integer	identification of the account
# date ⓘ	integer	date when the loan was granted: in the form YYMMDD
# amount ⓘ	integer	amount of money
# duration ⓘ	integer	duration of the loan
# payments ⓘ	decimal	monthly payments
T status ⓘ	string	status of paying off the loan: 'A' stands for contract finished, no problems, 'B' stands for contract finished, loan not payed, 'C' stands for running contract, OK so far, 'D' stands for running contract, client in debt

## order.csv

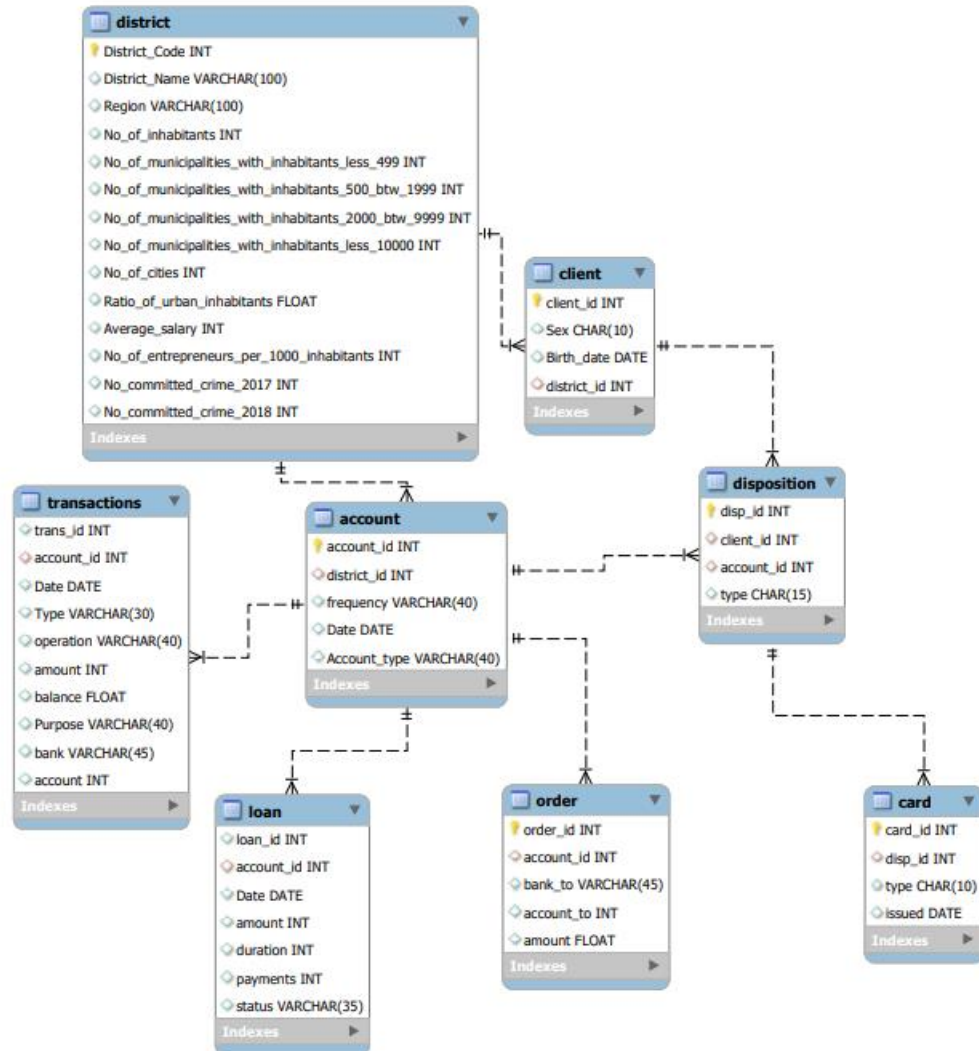
Permanent Order (Debits Only)

COLUMN NAME	TYPE	DESCRIPTION
# order_id ⓘ	integer	record identifier
# account_id ⓘ	integer	account, the order is issued for
T bank_to ⓘ	string	bank of the recipient: each bank has unique two-letter code
# account_to ⓘ	integer	account of the recipient
# amount ⓘ	decimal	debited amount
T k_symbol ⓘ	string	characterization of the payment: "POJISTNE" stands for insurance payment "SIPO" stands for household payment "LEASING" stands for leasing "UVER" stands for loan payment

## Transaction

COLUMN NAME	TYPE	DESCRIPTION
# <b>trans_id</b> ⓘ	integer	record identifier
# <b>account_id</b> ⓘ	integer	account the transaction deals with
# <b>date</b> ⓘ	integer	date of transaction: in the form YYMMDD
<b>T</b> <b>type</b> ⓘ	string	+/- transaction: "PRIJEM" stands for credit "VYDAJ" stands for withdrawal
<b>T</b> <b>operation</b> ⓘ	string	mode of transaction: "VYBER KARTOU" credit card withdrawal "VKLAD" credit in cash "PREVOD Z UCTU" collection from another bank "VYBER" withdrawal in cash "PREVOD NA UCET" remittance to another bank
# <b>amount</b> ⓘ	decimal	amount of money
# <b>balance</b> ⓘ	decimal	balance after transaction
<b>T</b> <b>k_symbol</b> ⓘ	string	characterization of the transaction: "POJISTNE" insurance payment "SLUZBY" payment for statement "UROK" interest credited "SANKC. UROK" sanction Interest If negative balance "SIPO" household "DUCHOD" old-age pension "UVER" loan payment
<b>T</b> <b>bank</b> ⓘ	string	bank of the partner: each bank has unique two-letter code
# <b>account</b> ⓘ	integer	account of the partner

# ER Diagram



## Ad-hoc Data Analysis

The Czechoslovakia Bank wants to analyse its financial data to gain insights and make informed decisions. The bank needs to identify trends, patterns, and potential risks in its financial operations. They also want to explore the possibility of introducing new financial products or services based on their analysis.

The bank has identified the following questions as important for their analysis:

1. What is the demographic profile of the bank's clients and how does it vary across districts?
2. How the banks have performed over the years. Give their detailed analysis year & month-wise.
3. What are the most common types of accounts and how do they differ in terms of usage and profitability?
4. Which types of cards are most frequently used by the bank's clients and what is the overall profitability of the credit card business?
5. What are the major expenses of the bank and how can they be reduced to improve profitability?
6. What is the bank's loan portfolio and how does it vary across different purposes and client segments?
7. How can the bank improve its customer service and satisfaction levels?
8. Can the bank introduce new financial products or services to attract more customers and increase profitability?

The objective of this analysis is to provide the Czechoslovakia Bank with actionable insights that can help them make informed decisions about their financial operations. The analysis will involve data cleaning, exploratory data analysis, and predictive modelling to identify patterns and trends in the data.



1 CZK = 0.046735 USD

1 CZK = 3.836706 INR

## **Data cleaning**

In the account, table extracts the date in yyyy-dd-mm format by adding 23 years ahead in the yyyy section so that we have the data from 2020.

## **Source:**

Data world

<https://data.world/lpetrocelli/czech-financial-dataset-real-anonymized-transactions>