PROJECT REPORT

A COMPREHENSIVE ANALYSIS OF FINANCIAL PERFORMANCE: INSIGHTS FROM A LEADING BANKS

1. INTRODUCTION

1.1. Overview

This session introduces bank financial statements and provides a traditional, ratio-based procedure for analyzing bank financial performance using historical data. It demonstrates the interrelationship between the income statement and balance sheet and describes the risk and return trade-off underlying management decisions. Data are provided that compare the performance characteristics of small banks versus large banks and differentiate between high and low performers.

1.2. Purpose

recognize the basic balance sheet accounts and income statement components and

Understand how they relate to each other

• apply the ROE model to analyzing bank profitability over time and against peers

• comprehend the importance of net interest margin, earning assets, and operating Efficiency as sources of bank profitability

• identify key ratios that signify the degree of credit risk, liquidity risk, interest rate risk, And capital risk assumed by a bank

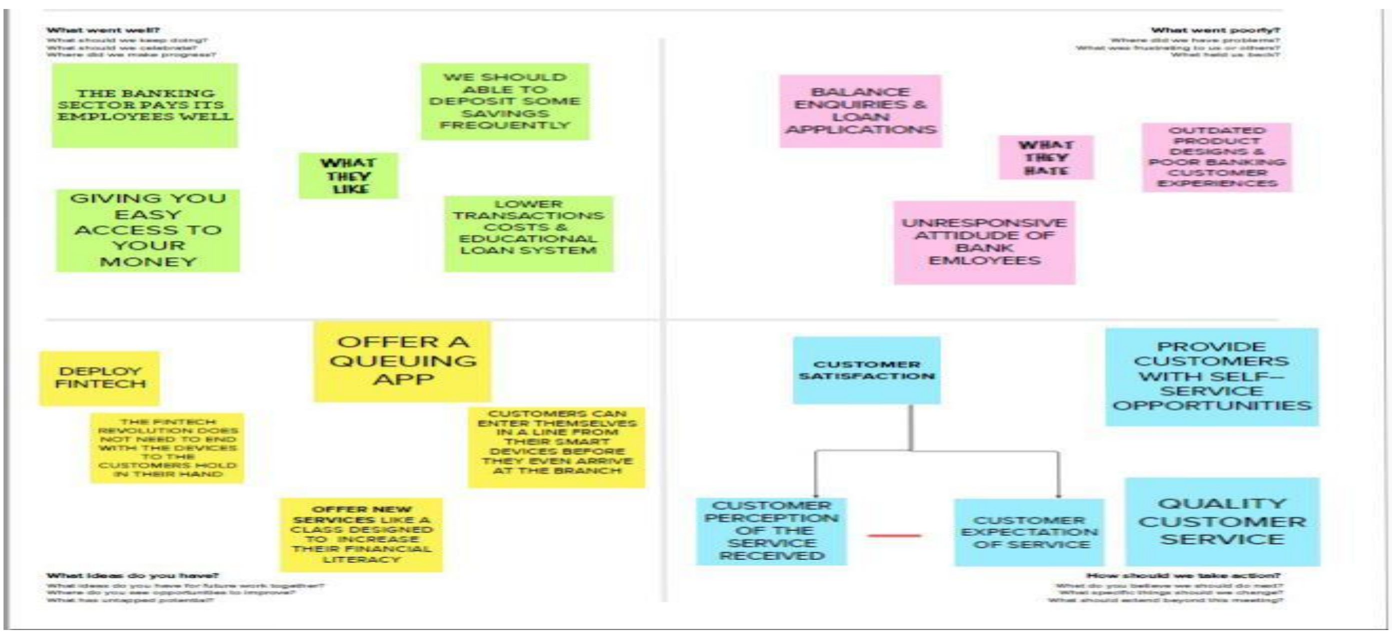
• explain the factors that affect a bank's CAMELS rating

• understand how and why the performance characteristics of small and large banks Differ

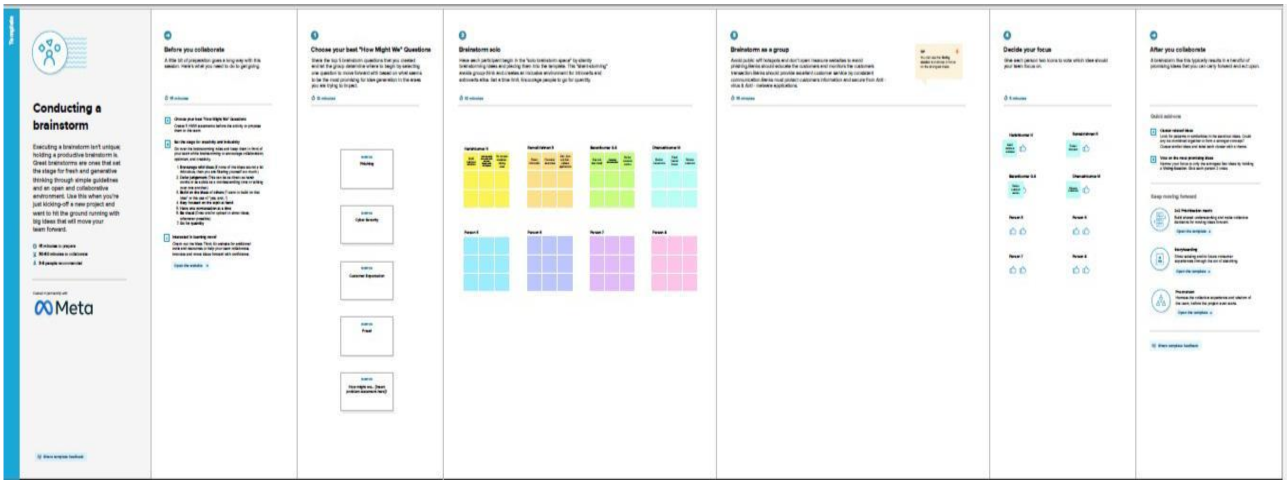
• relate key financial concepts and data to planning and managing a bank.

2. PROBLEM DEFINING AND DESIGN THINKING

2.1. Empathy Map



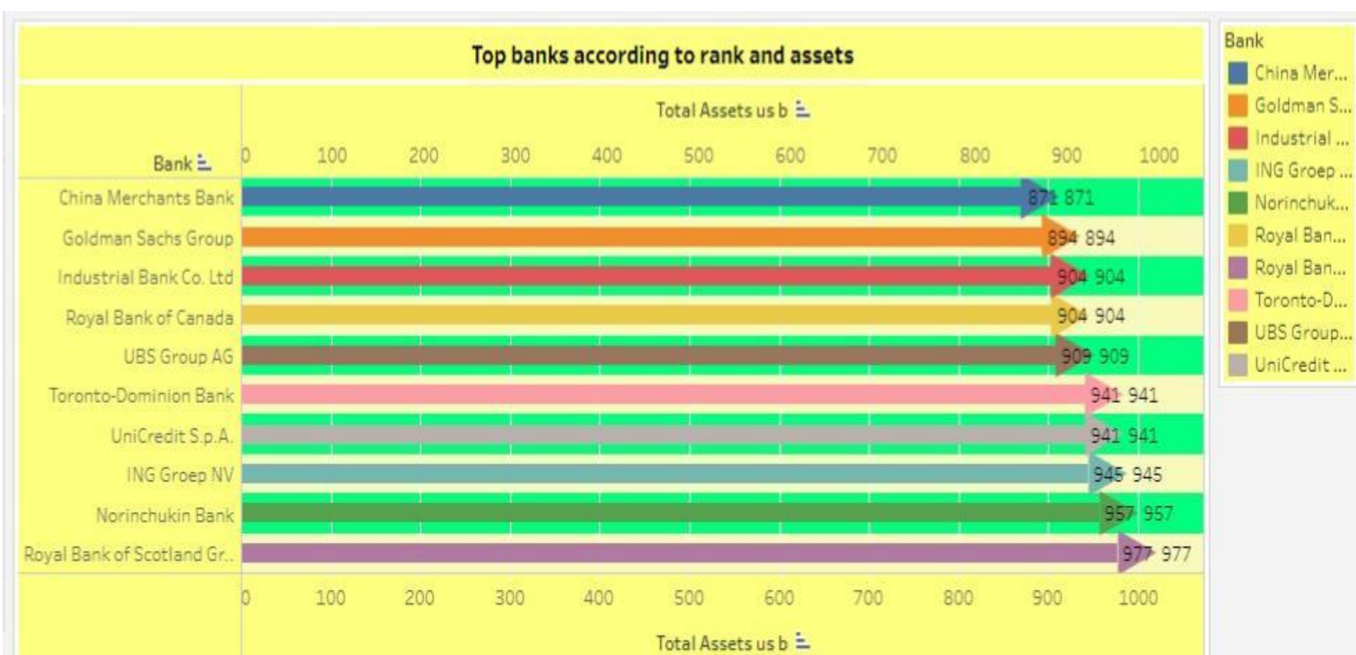
2.2. Ideation and Brainstorming Map



3.RESULT

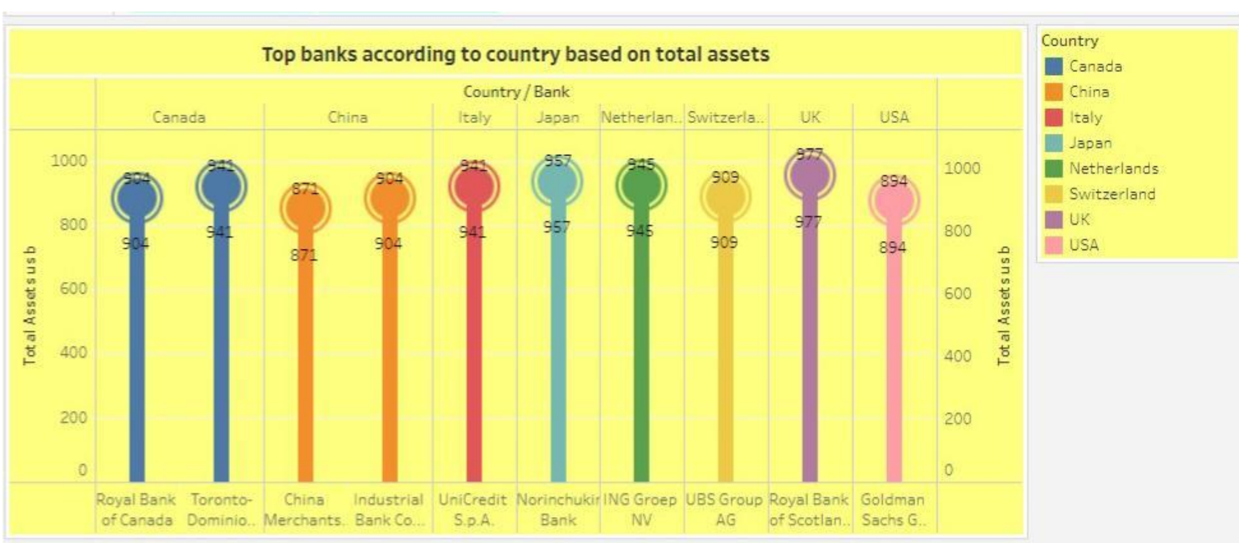
The Outputs of Data Visualization.

3.1. Top banks according rank and assets

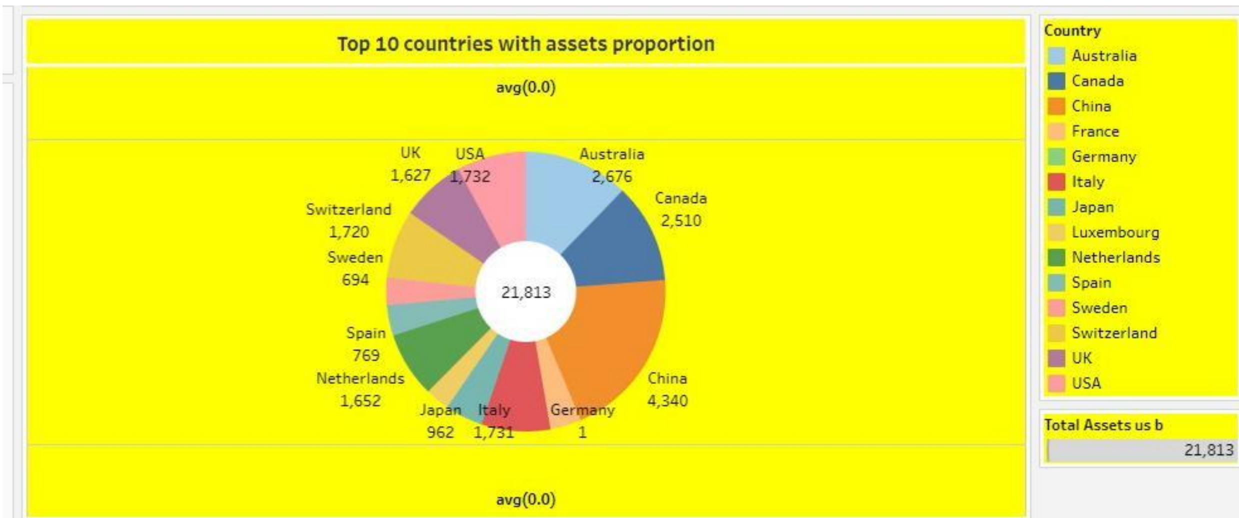


3.2. Top banks according to total assets

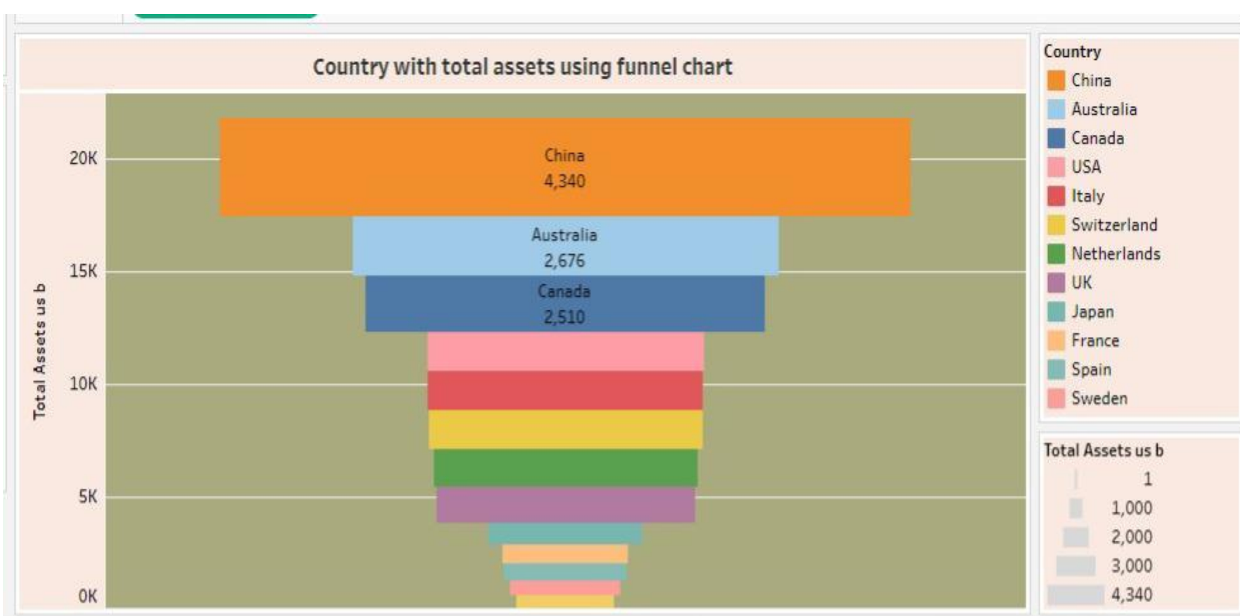
3.3. Top banks according to country based on total assets



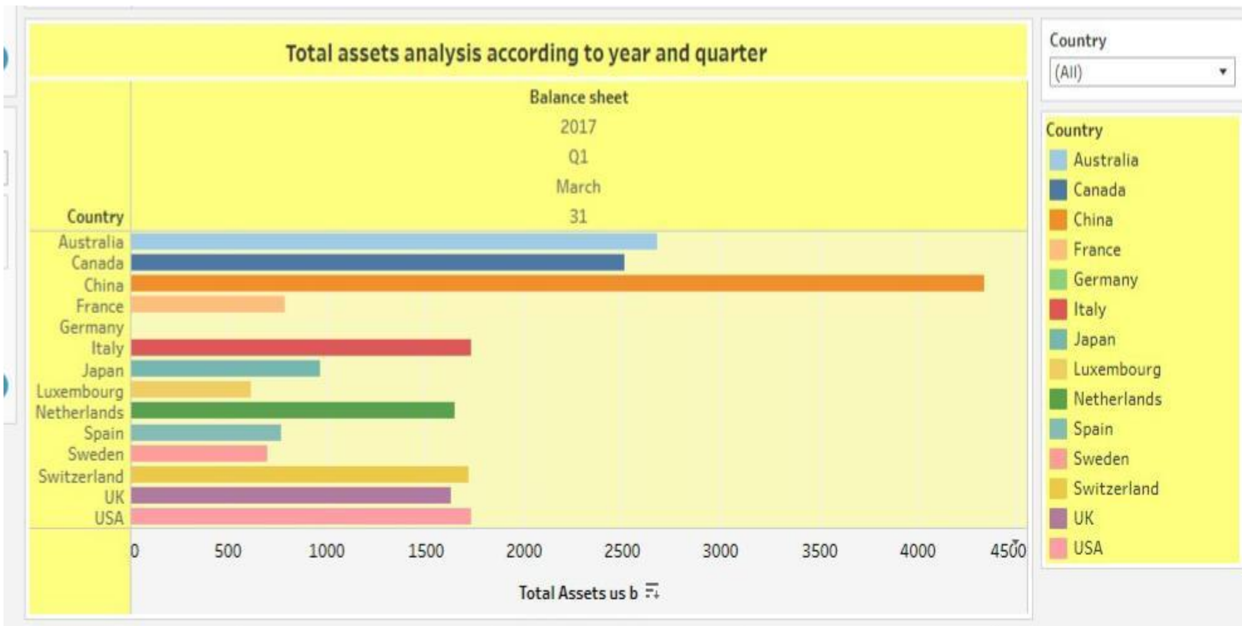
3.4. Top 10 Countries with assets proportion



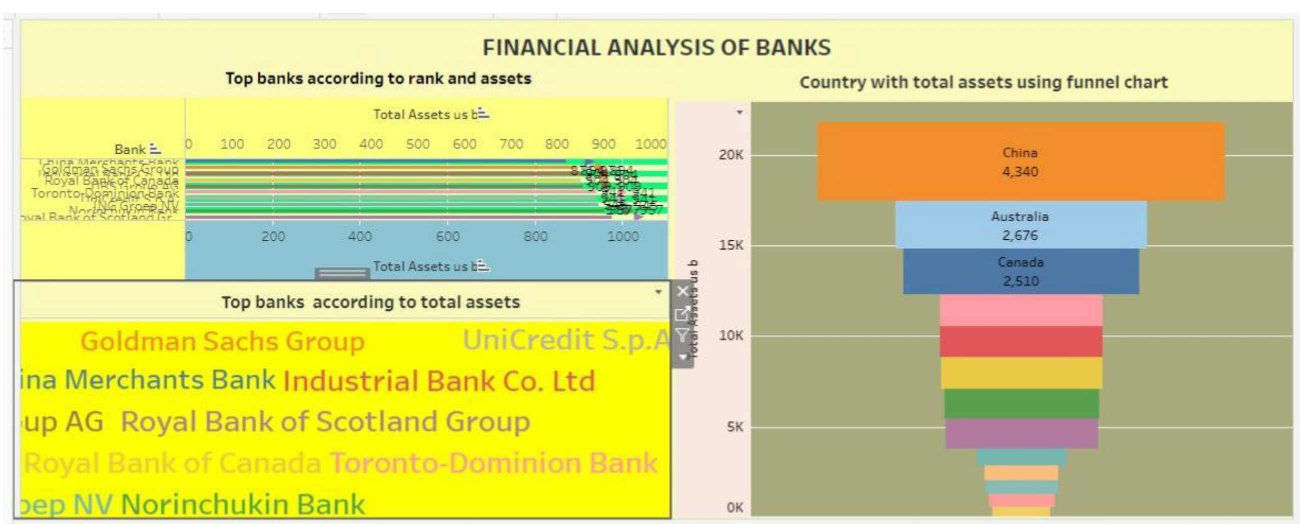
3.5. Country with total assets using funnel chart in increasing order



3.6. Total assets analysis according to year and quarter



3.7. Dashboard



3.8. Story

https://public.tableau.com/views/STORYBOARD_16814784149470/Story1?:language=en-US&:display_count=n&:origin=viz_share_link

4. ADVANTAGES AND DISADVANTAGES

ADVANTAGES

i. The Ability to Detect Patterns.
ii. A Chance to Budget Outline.
iii. Creates more certainty and confidence in making both short and long term decisions.
iv. Help fund managers make future business decisions.

DISADVANTAGES

i. The financial analysis does not contemplate cost price level changes.
ii. At-One-Time Analysis.

5. APPLICATION

As a whole, financial performance analysis is critical whether it is conducted for internal or external use because it helps determine a business's potential future growth, structure, effectiveness, and most importantly, performance.

6. CONCLUSION

Analysis of financial statements is extremely important for every business to grow and increase their revenue. It should not be compromised since it increases the efficiency of business operations. Better processes and expert analysts can help in the detailed analysis process.

7. FUTURE SCOPE

Analyze financial ratios to assess profitability, solvency, working capital management, liquidity, and operating effectiveness. Compare current performance with historical conditions using trend analysis. Compare with peer companies or industry averages to find out how well companies are performing.