A COMPREHENSIVE ANALYSIS OF FINANCIAL PERFORMANCE INSIGHTS FROM A LEADING BANKS

A PROJECT REPORT

Submitted by

KANNIKA R

JEGATHEESHWARI S

MANIMEGALAI S

MEGAVARSHINI K

BACHELOR OF SCIENCE

IN

MATHEMATICS

KANDASWAMI KANDAR'S COLLEGE, P.VELUR

(Affiliated to PERIYAR UNIVERSITY, SALEM)

APRIL & 2023

TABLE OF CONTENTS

1   INTRODUCTION

1.1 Overview
A brief description about your project

1.2 Purpose
The use of this project. What can be achieved using this.

2   PROBLEM DEFINITION & DESIGHN THINKING

2.1 Empathy Map
Paste the empathy map screenshot

2.2 Ideation & brainstorming Map
Paste the Ideation & brainstorming map screenshot

3   RESULT
Final findings (Output) of the project along with screenshots.

4   ADVANTAGES & DISADVANTAGES
List of advantages and disadvantages of the proposed solution

5   APPLICATIONS
The areas where this solution can be applied

6   CONCLUSION
Conclusion summarizing the entire work and findings.

7   FUTURE SCOPE
Enhancements that can be made in the future.

8   APPENDIX

A. Source Code
Attach the code for the solution built.

INTRODUCTION

1.1 OVERVIEW
Financial performance is a complete evaluation of a company's overall standing in categories such as assets, liabilities, equity, expenses, revenue and overall profitability. It is measured through various business-related formulas that allow users to calculate exact details regarding a company's potential effectiveness.

For internal users, financial performance is examined to determine their respective companies well-being and standing, among other benchmarks. For external users, financial performance is analysed to potential investment opportunities and to determine if a company is worth their while.
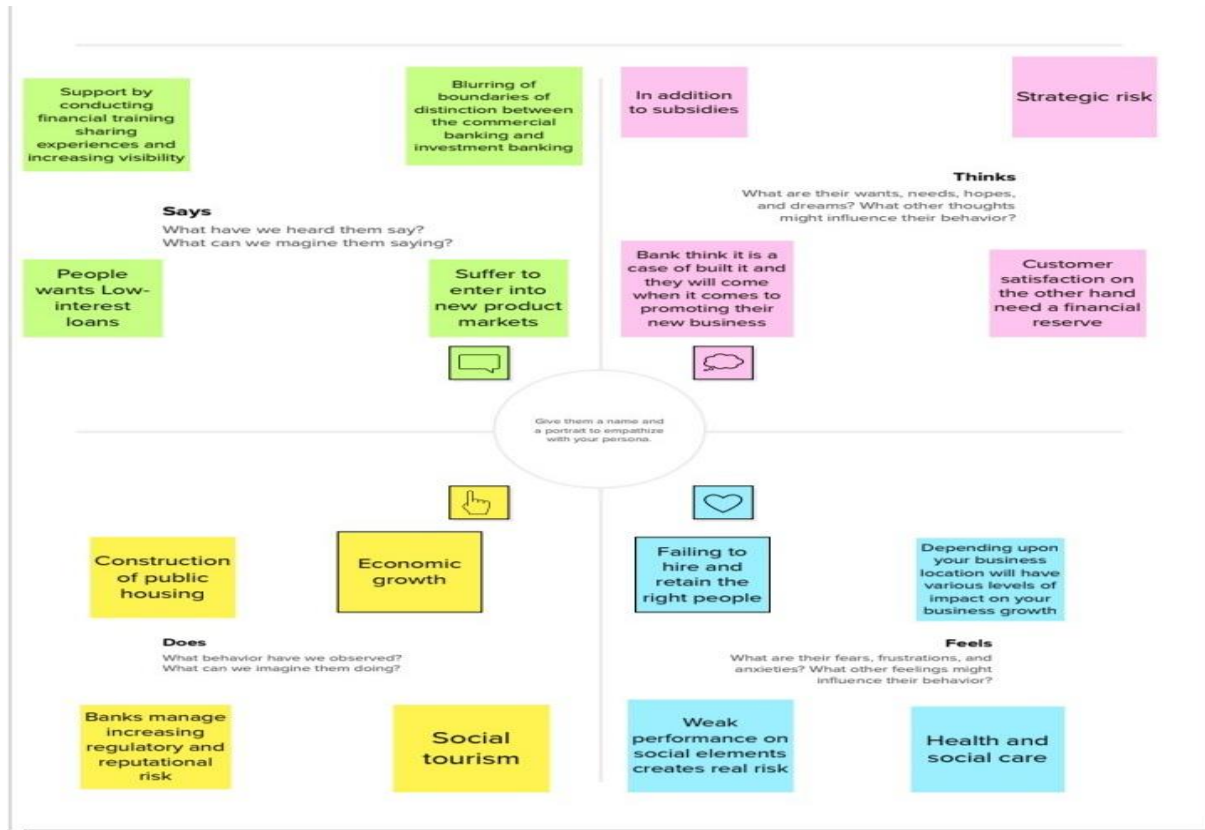
Before calculations can be made on certain financial indicators that establish overall performance, a financial statement analysis must occur.
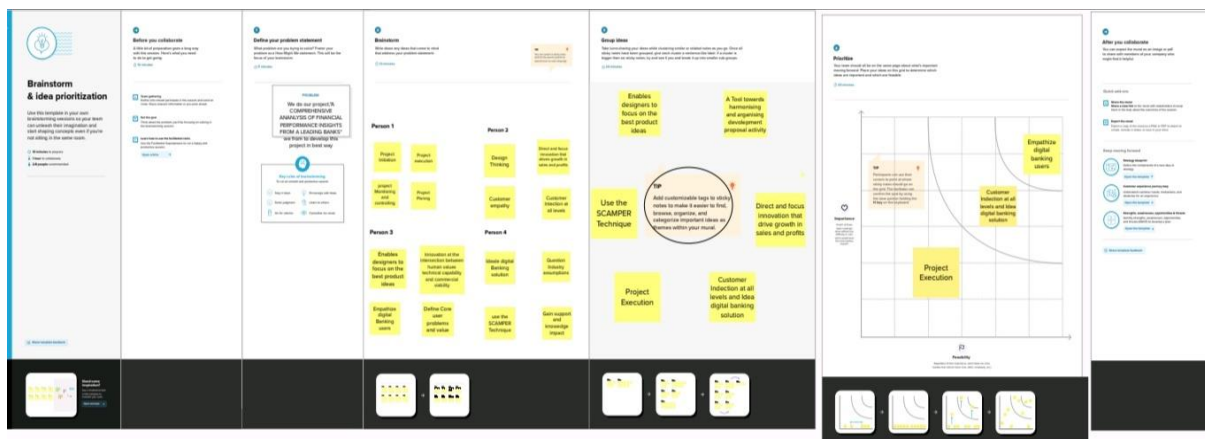

1.2 PURPOSE
The banking industry world-wide is being transformed. The global forces for change include technological innovation; the deregulation of financial services at the national level and opening-up to international competition; and-equally important-changes in corporate behaviour, such as growing disintermediation and increased emphasis on shareholder value. In addition, recent banking crises in Asia and Latin America have accentuated these pressures. The banking industries in central Europe and Latin America have also been transformed as a result of privatizations of state-owned banks that had dominated their banking systems in the past. In this project we are trying to analysis the bank related data and able to extract some insights from the data using business intelligence tools. To extract the insights from the data and put the data in the form of visualizations, dashboards and story we employed Tableau tool.
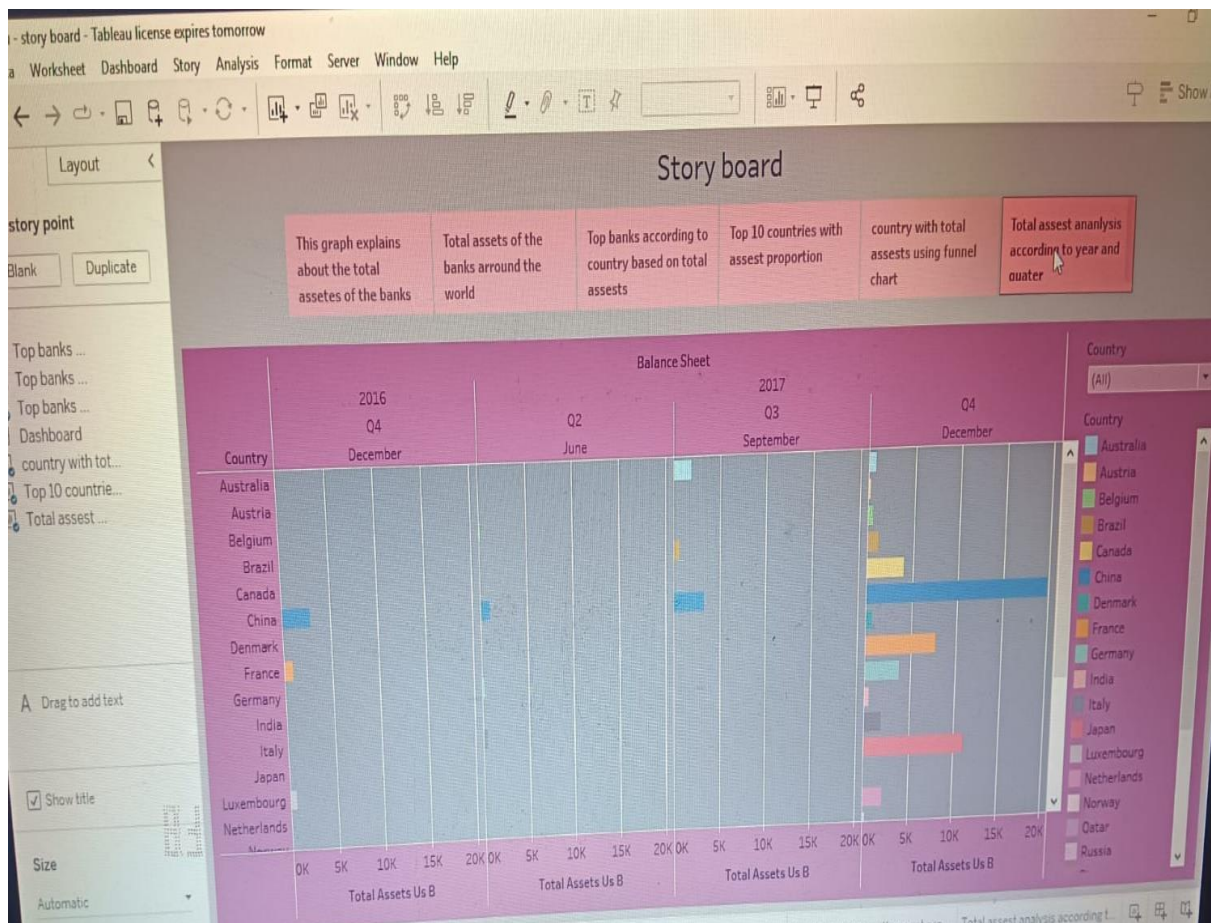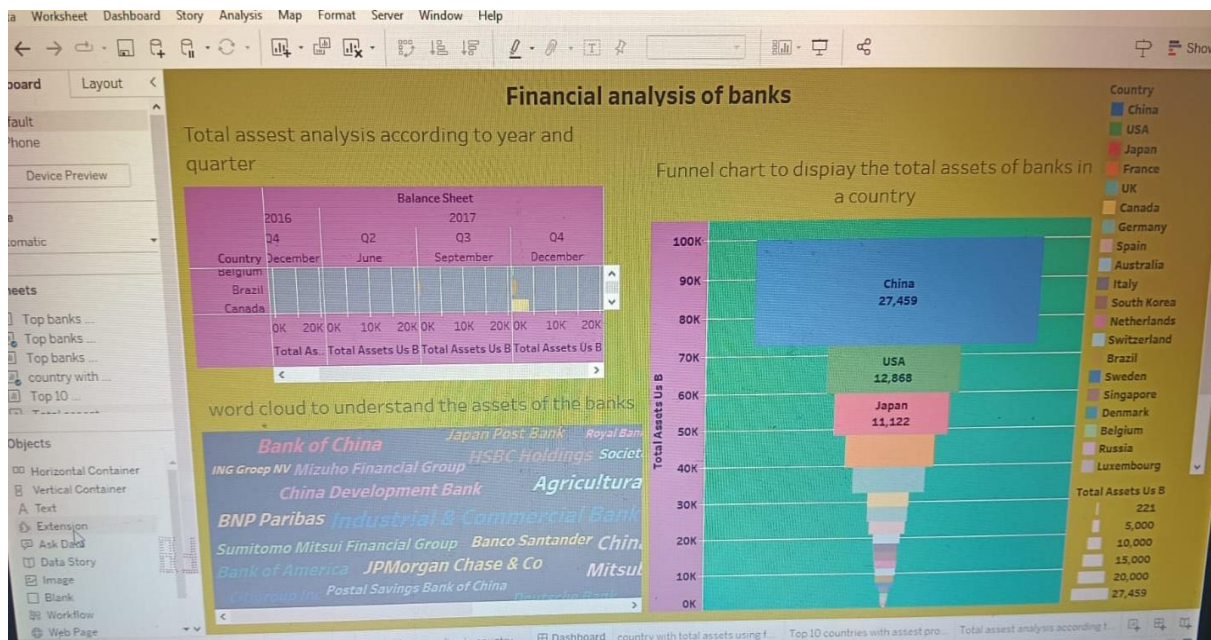
PROBLEM DEFINITION & DESIGHN THINKING
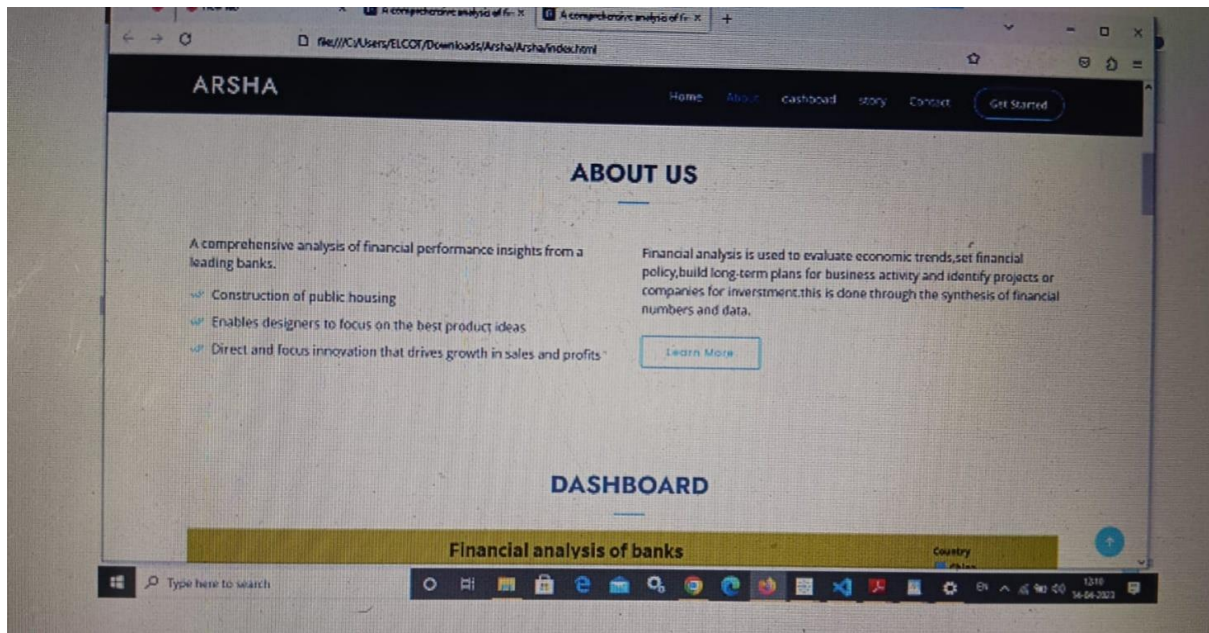
2.1 EMPATHY MAP

2.2 Brainstorming Map

RESULT

Financial analysis of banks

Total assest analysis according to year and quarter

Funnel chart to display the total assets of banks in a country

word cloud to understand the assets of the banks

Bank of China — Japan Post Bank — Royal Ban
ING Groep NV — Mizuho Financial Group — HSBC Holdings — Societ
China Development Bank — Agricultura
BNP Paribas — Industrial & Commercial Bank
Sumitomo Mitsui Financial Group — Banco Santander — China
Bank of America — JPMorgan Chase & Co — Mitsu
Postal Savings Bank of China

Funnel values:
- China 27,459
- USA 12,868
- Japan 11,122

Country legend: China, USA, Japan, France, UK, Canada, Germany, Spain, Australia, Italy, South Korea, Netherlands, Switzerland, Brazil, Sweden, Singapore, Denmark, Belgium, Russia, Luxembourg

Total Assets Us B: 221, 5,000, 10,000, 15,000, 20,000, 27,459

Story board

This graph explains about the total assetes of the banks

Total assets of the banks arround the world

Top banks according to country based on total assests

Top 10 countries with assest proportion

country with total assests using funnel chart

Total assest ananlysis according to year and quater

ADVANTAGES & DISADVANTGES

ADVANTAGES

1. Satisfy of public wealth
2. Availability of cheap loans
3. Propellant of economy
4. Economics of large scale
5. Development in rural areas
6. Global reach

DISADVANTAGES

1. Chances of bank going bankrupt
2. Risk of fraud and robberies
3. Risk of public debt

APPLICATIONS

The process of making this application is completely online. After this the NBFC would started as a small finance bank. As a rule, these apps allow users to track their spending, apply for a loan, create an account, and make payments .

CONCLUSION

Financial analysis is the process of assessing specific entities to determine their suitability for investment.

By establishing as a true business discipline, banks can grasp the enormous potential.

FUTURE SCOPE

The reported financial statements for banks are somewhat different from most companies that investors analyse. For example, there are no accounts receivables or inventory to gauge whether sales are rising or falling. On top that, there are several unique characteristics of bank financial statements that include how the balance sheet and income statement are laid out. However, once investors have a solid understanding of how banks earn revenue, bank financial statements are relatively easy to grasp.

APPENDIX

A. SOURCE CODE

A_Comprehensive_Analysis_Of_Financial_Performence_Insights_From_A_Leading_Banks.pdf