

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

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# 1.Introduction:

## 1.1 Overview

The project title is " A comprehensive analysis of financial performance: Insights from a leading Banks : The banking industry world -wide is being transformed. The global forces for change includes technological innovation. In this project we are trying to analysis the bank related data and able to extracts some insights from the data using Business intelligence tools. To extract the insights from the data and put the data in the form of visualization, dashboard and story we employed Tableau tool.

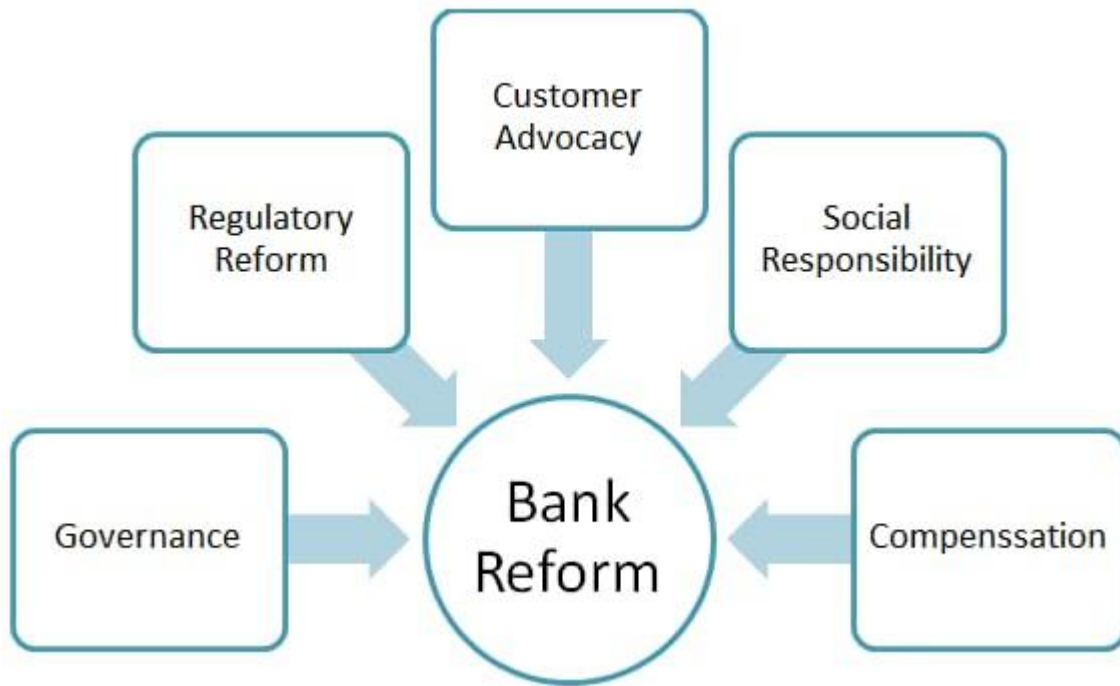
## 1.2 Purpose

The goal of financial analysis is to analyze whether an entity is stable, solvent, liquid or profitable enough to warrent a momentary investment . It is used to evaluate economic trends, set financial policy, build long term plans for business activity, and identify projects or companies for investment.

# 2.Problem definition and design thinking:

## 2.1 Empathy map

An empathy map is a collaborative visualization used to articulate what we know about a particular type of user.



## 2.2 Brainstorming Map

Brainstorming is **a group problem-solving method that involves the spontaneous contribution of creative ideas and solutions**. This technique requires intensive, freewheeling discussion in which every member of the group is encouraged to think aloud and suggest as many ideas as possible based on their diverse knowledge.

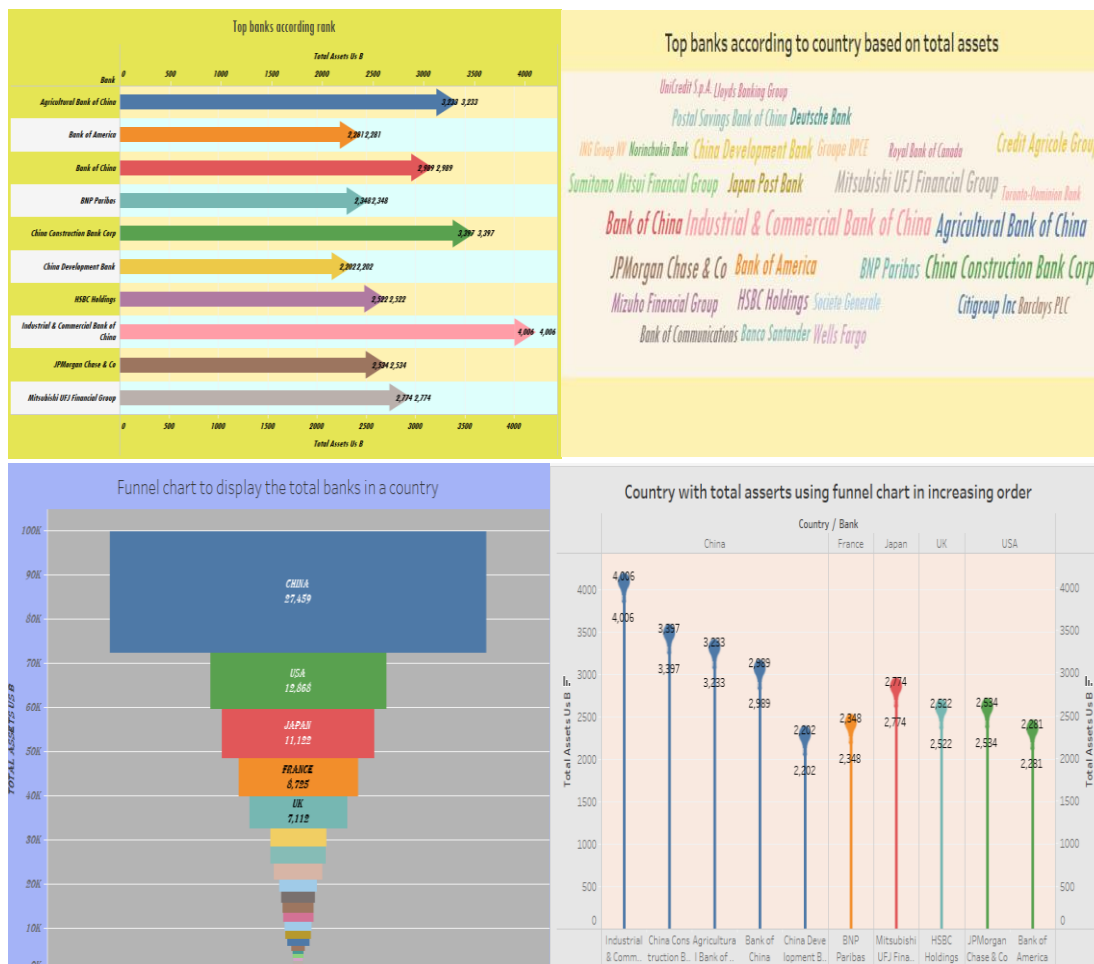


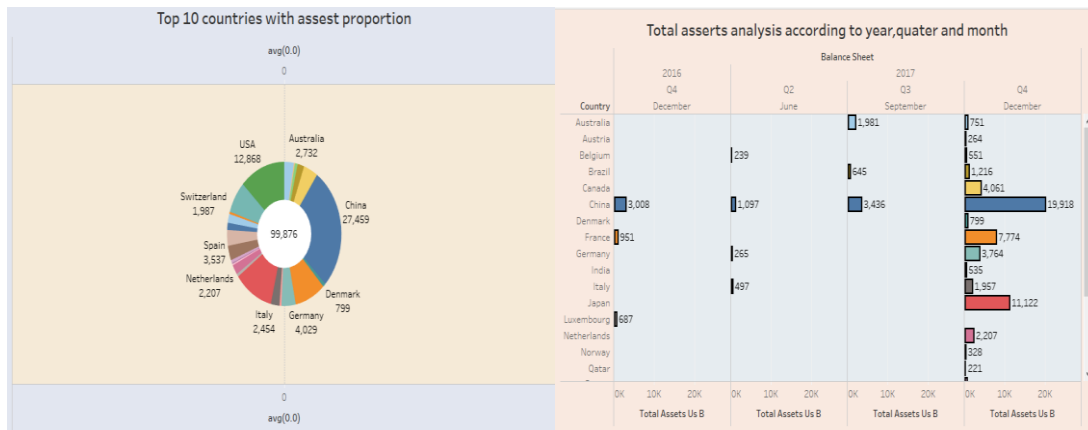
### 3.Results:

#### 3.1 Worksheets,dashboard and story

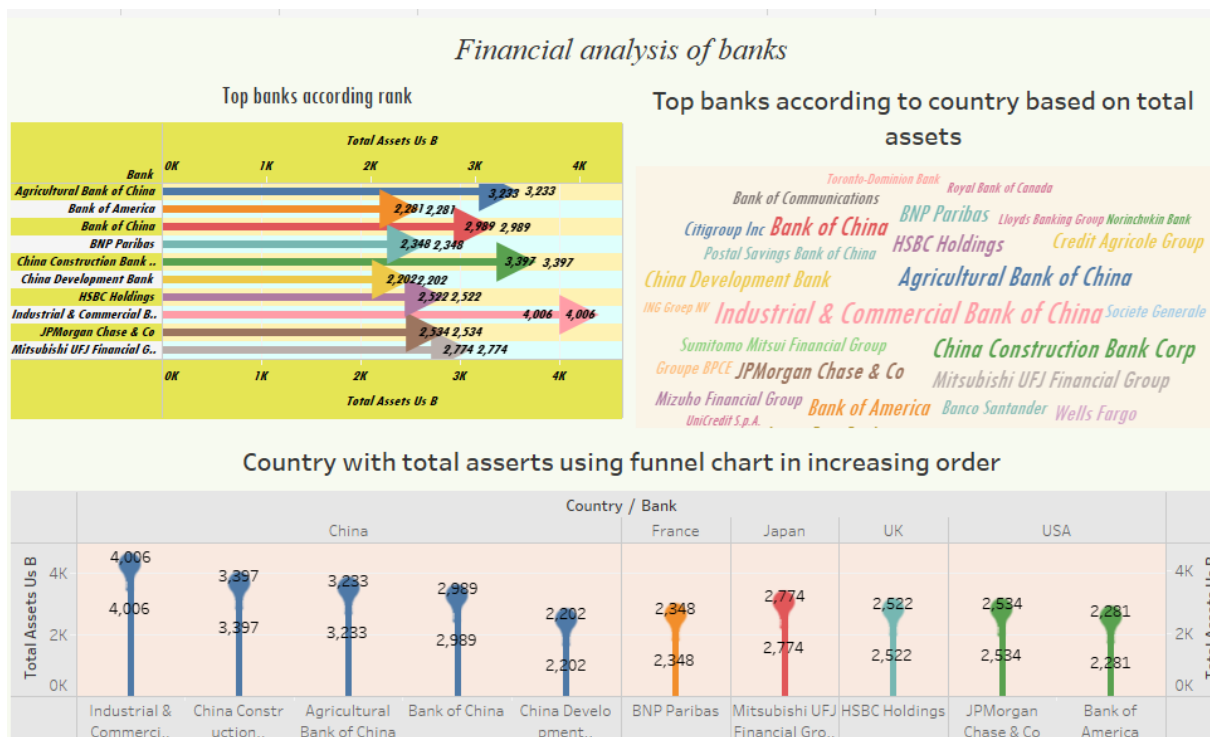
Below are the six worksheets from TABLEAU representing the following activities:

- Top banks according rank and assest
- Top banks according to country based on total assets
- country with total assets using funnel chart in increasing order
- Top 10 countries with assest proportion
- Top bank according to total assets
- Total assets analysis according to year, quater and month



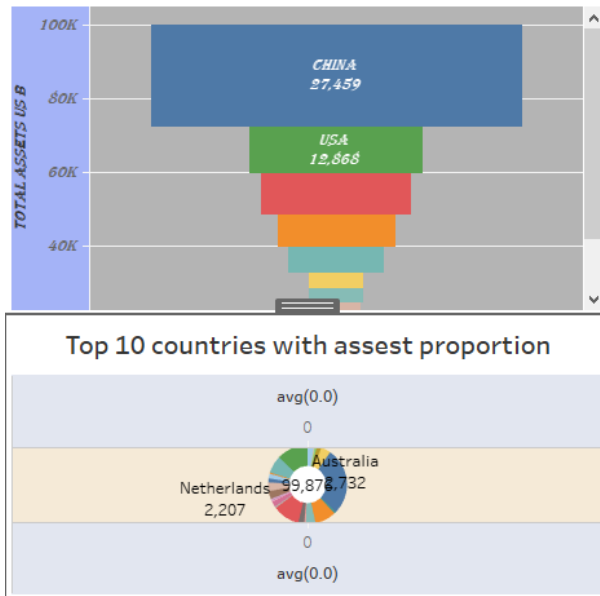


## Dashboard:



## Financial analysis of banks

Funnel chart to display the total banks in a country



Total asserts analysis according to year, quarter and month

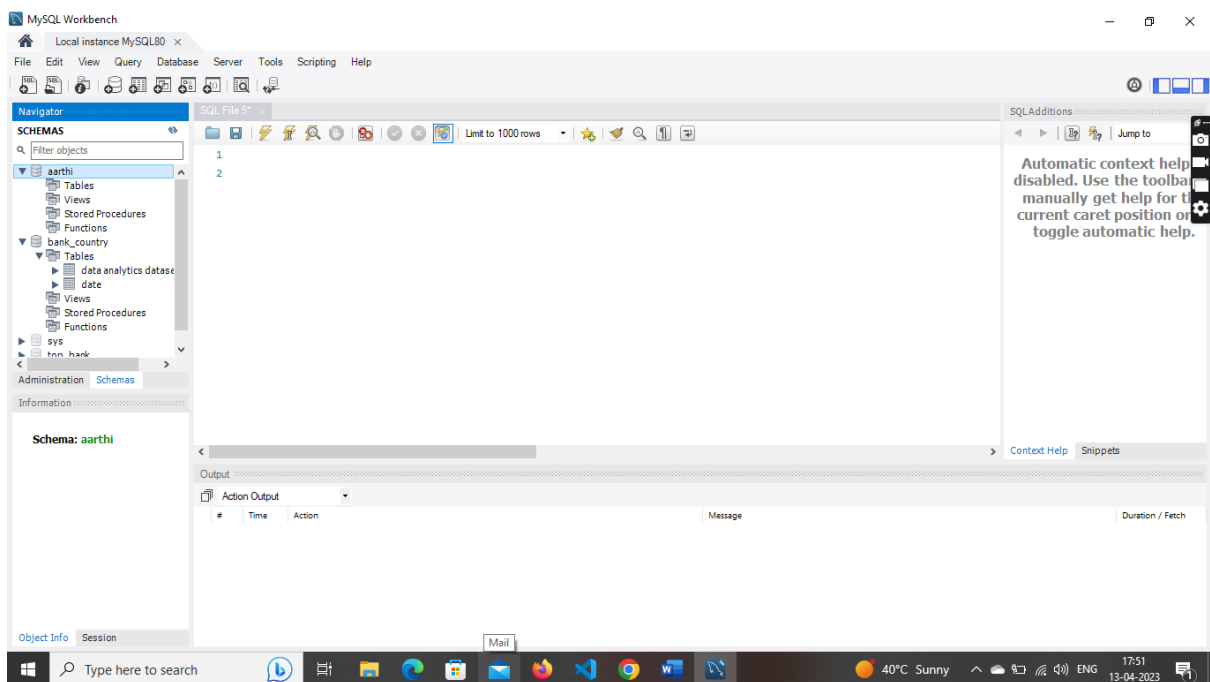
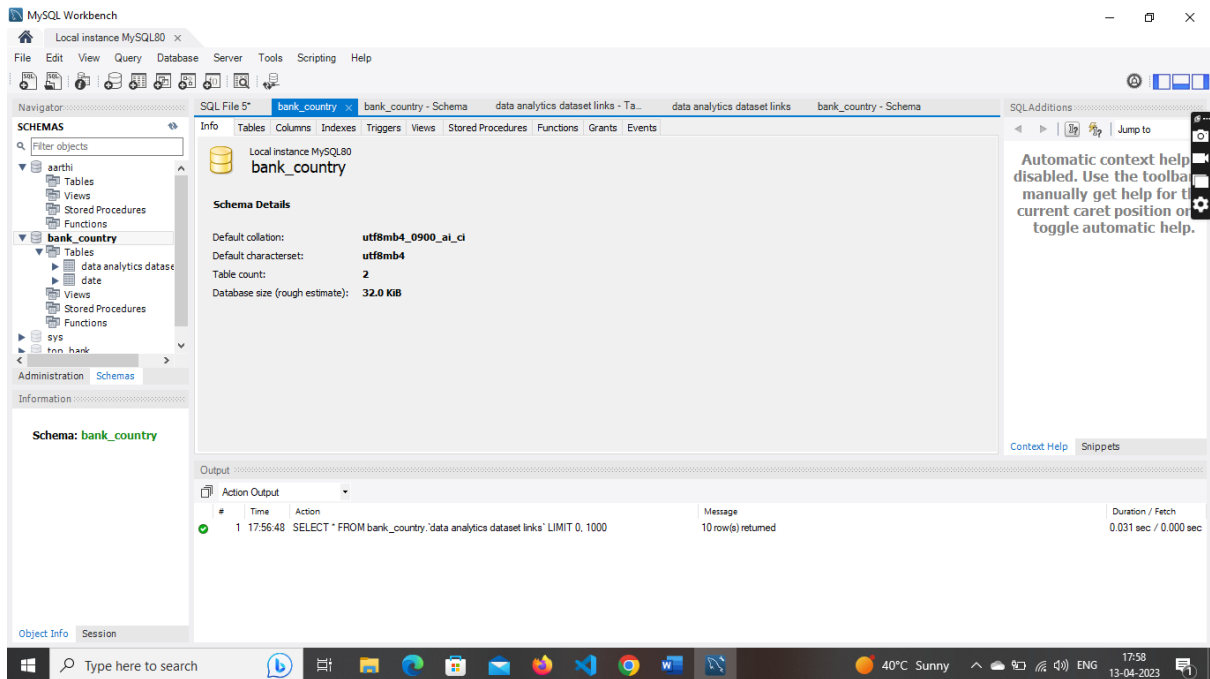
Country	Balance Sheet			
	2016 Q4 December	Q2 June	2017 Q3 September	Q4 December
Australia			1,981	751
Austria				264
Belgium		239		551
Brazil			645	1,216
Canada				4,061
China	3,008	1,097	3,436	19,973
Denmark				799
France	951			7,774
Germany		265		3,764
India				535
Italy		497		1,957
Japan				11,122
Luxembourg	687			
Netherlands				2,207
Norway				328
Total Assets Us B	0K 20K 40K	0K 20K 40K	0K 20K 40K	0K 20K 40K

Story:



## 3.2 Database connectivity

Below are the screenshots of connecting the database with MYSQL.



## 4. Advantages and Disadvantages of the Project:

### 4.1 Advantages

1. It provides internal and external stateholders with the opportunity to make informed decisions regarding investing.
2. Financial statement analysis also provides lending institution with an unbiased view of a business's financial health, which is helpful for making lending decisions

### 4.2 Disadvantages

1. One disadvantage of using financial statements for decision making is that the data and figures are based on the market at that given time .
2. Depending on the market, it may change quickly , so executive should not assume that the numbers from a previous financial statement will remain the same or increase.

## 5. Applications:

Analysis can be used to identify and rate individual customer's who are at risk of fraud and then apply different levels of monitoring and verification to those accounts Analyzing the risk of the accounts allows banks financial institutions to know what to prioritize in their fraud detection efforts.

## 6. Conclusion:

1. Analysis of financial statements is extremely important for every business to grow and increase their revenue. It should not be compromised said it increase the efficiency of business operations.



2. Better process and business analytics can help in the detailed analysis process.

## 7.Future Scope:

- 1.The study is based on the financial position of the firm by using ratio analysis ,trend analysis and comparative statements.

2. Financial statements help the management to analyse profit, solvency, liquidity and efficiency etc,. this analysis will give the exact picture of the company.

## 8.Appendix:

[https://public.tableau.com/views/Book1\\_16813035906960/Dashboard1?:language=en-US&publish=yes&:display\\_count=n&:origin=viz\\_share\\_link](https://public.tableau.com/views/Book1_16813035906960/Dashboard1?:language=en-US&publish=yes&:display_count=n&:origin=viz_share_link)

[https://drive.google.com/file/d/1VVEE7Fpypxbl\\_gq-LrAt9xKINcq5wdq1/view?usp=share\\_link](https://drive.google.com/file/d/1VVEE7Fpypxbl_gq-LrAt9xKINcq5wdq1/view?usp=share_link)

<https://comprehensiveanalysis.nicepage.io/?version=5539d67f-7f92-4f83-ac00-2a731fa19b4d&uid=7f71c6d9-a6a0-49bb-8fd4-4bb67971bd67>

