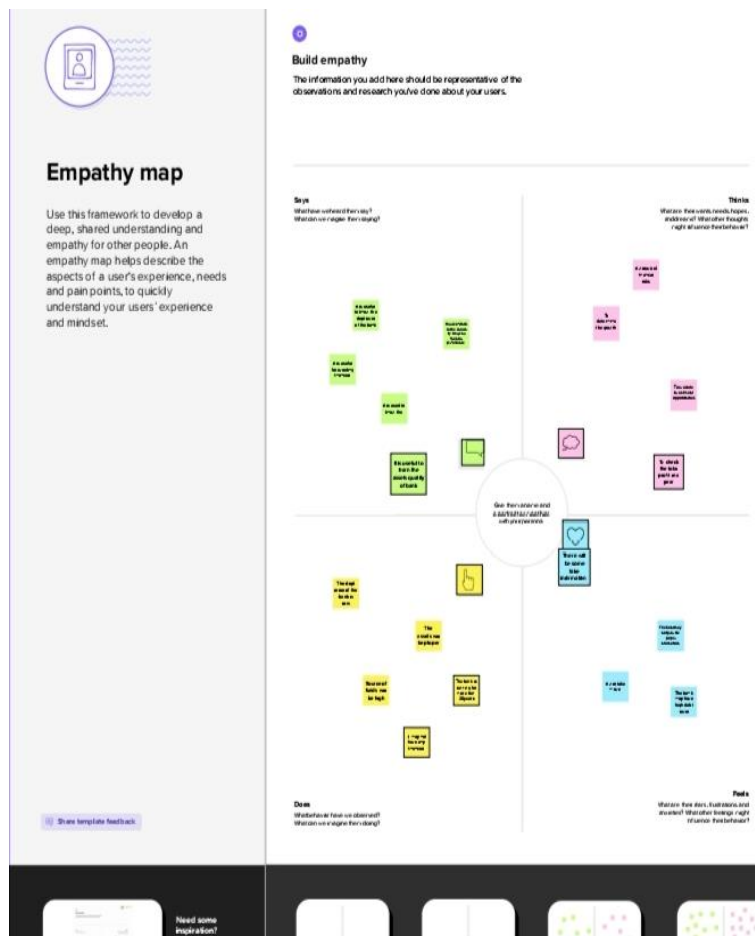


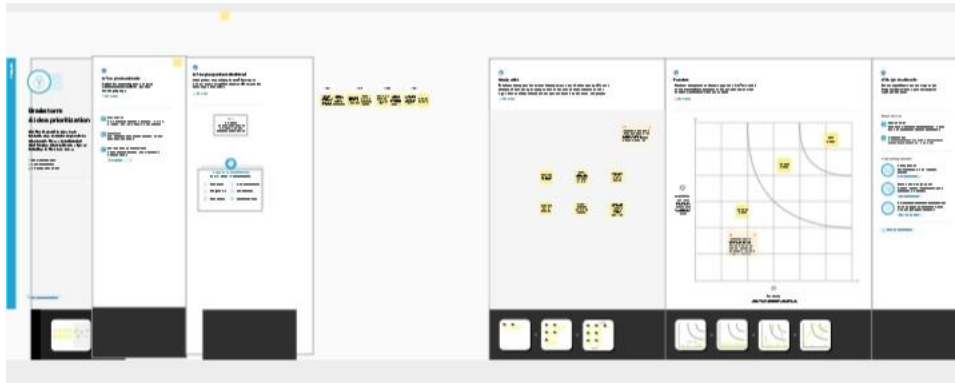
INTRODUCTION

- Overview
 - Bank financial statements provide a tradition, ratio-based procedure for analyzing bank financial performance using historical data.
 - Financial systems can be organized using market principles, central planing, or a hybrid of both.
- Purpose
 - Data are provided that compare the performance characteristics of small banks versus high banks.
 - The process of examining a business enterprise's financial records, statements, tools, and process.

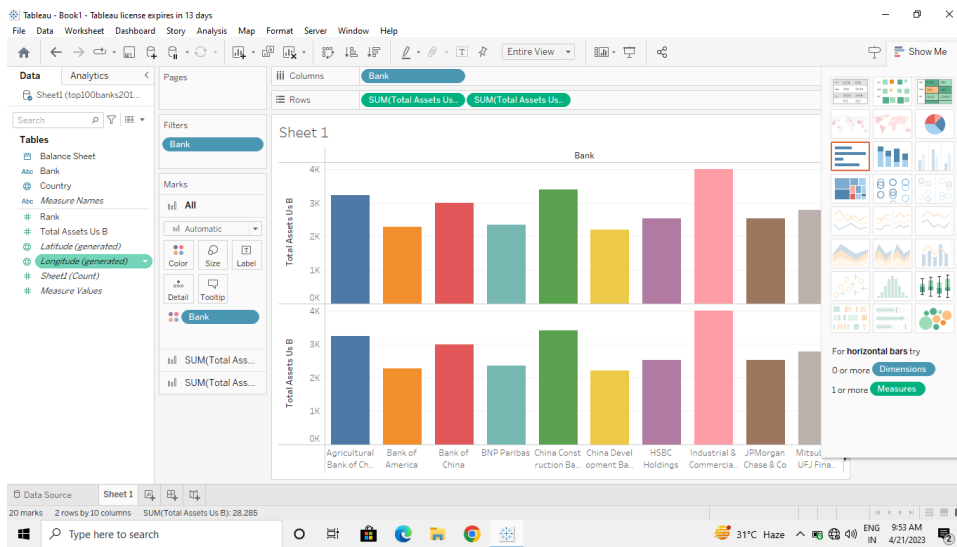
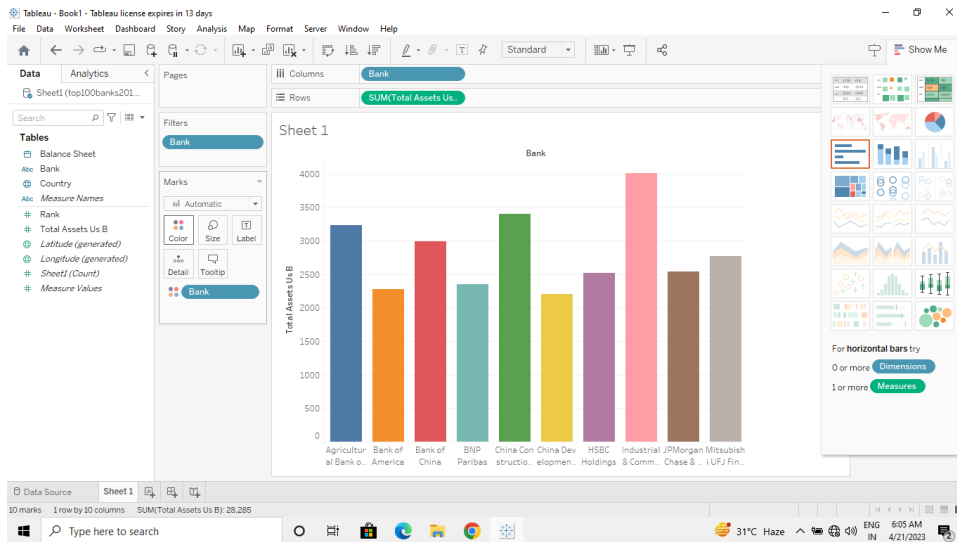
PROBLEM DEFINITION & DESIGN THINKING

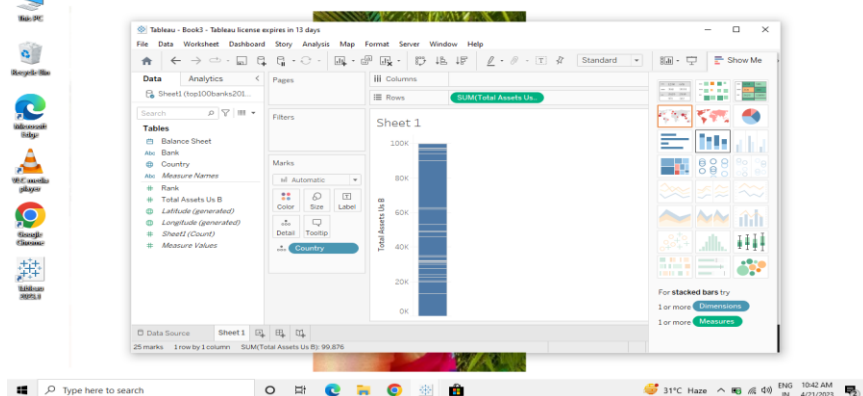
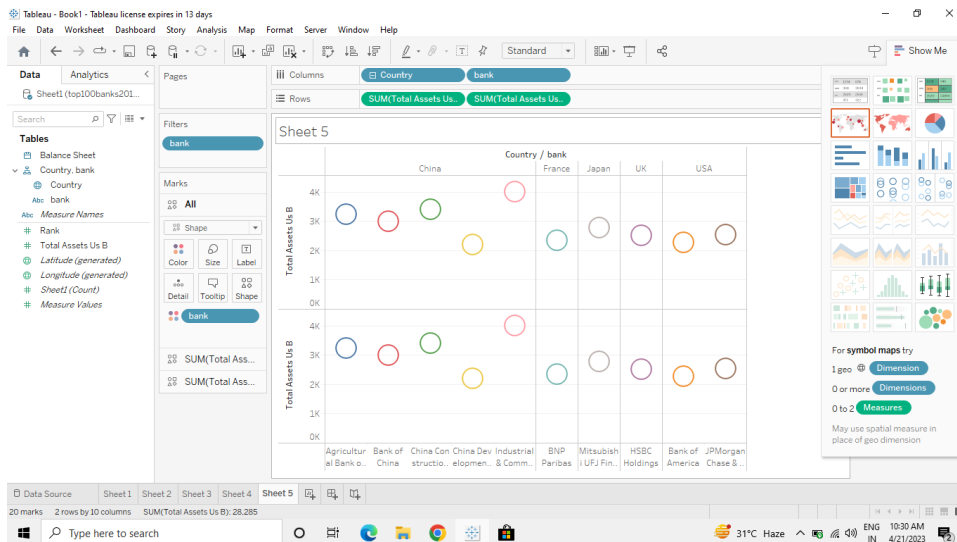
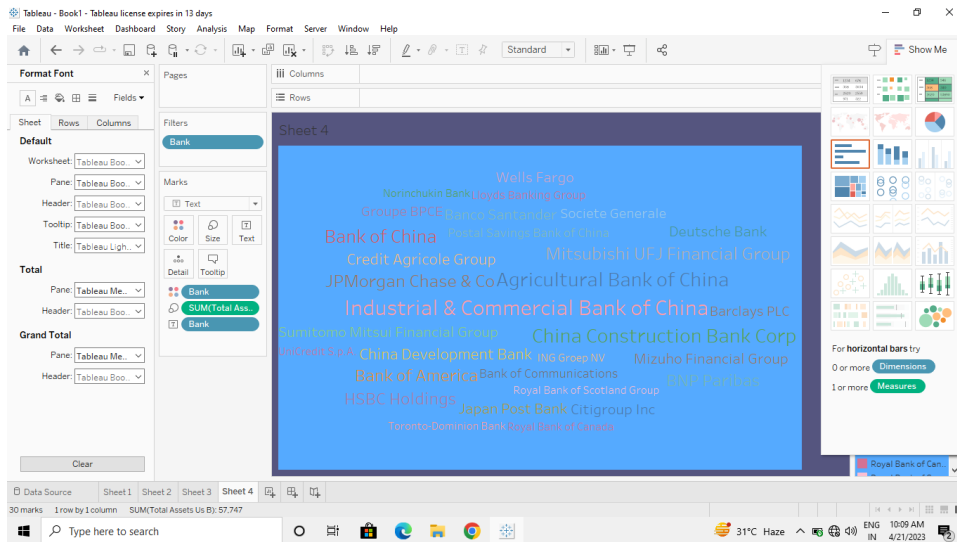


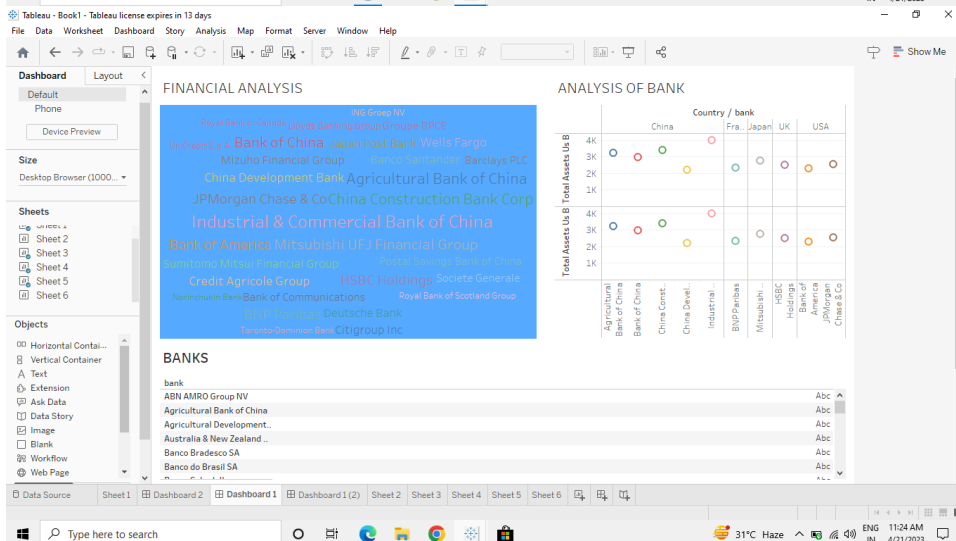
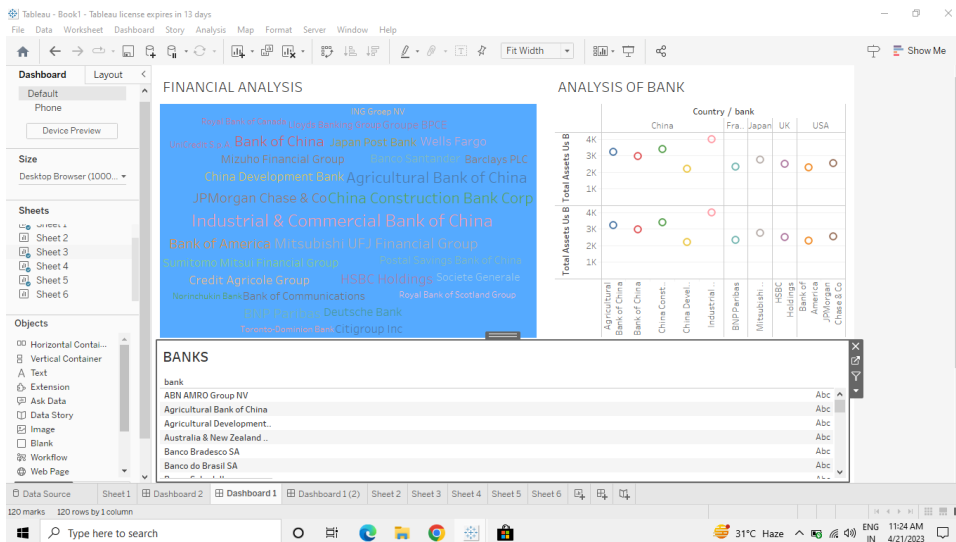
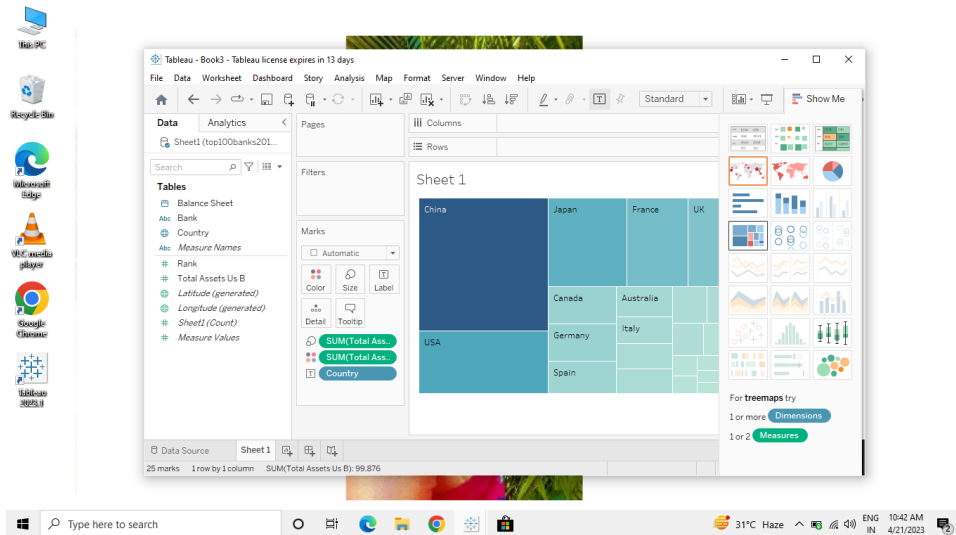
- Ideation & Brainstorming map

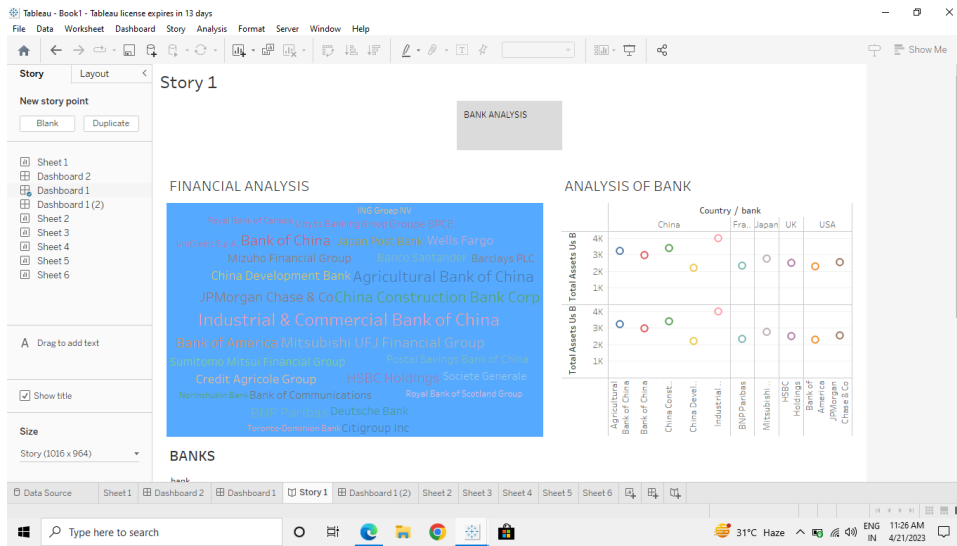


RESULT









ADVANTAGES & DISADVANTAGES

- Advantages
 - Useful for avoiding financial risk
 - Financial analysis can help investors to choose the best possible investment opportunities.
 - Helps in determining both liquidity and long term solvency of firm.
- Disadvantages
 - The financial statements are outlined on the ground of accounting concepts, as such it does not current the current position.
 - The financial analysis does not consider cost-price level changes.
 - It doesn't consider quantitative factors.

APPLICATIONS

- The financial analysis program provides vital methodologies of financial analysis

- Use to monitor the financial performance of their banks.
- Used to evaluate projection of future financial performance.
- Financial analysis used to evaluate the past financial performance.

CONCLUSION

- Analysis of financial statements is extremely important for every business to grow and increase their review.
- It should not be compromised since it increases the efficiency of business operations.
- Better processes and expert analyst can help in the detailed process.
- Proper utilization of resources

FUTURE SCOPE

- Compare with peer companies or industry averages to find out how well companies are performing.
- Financial analysis helps in reviewing the investment alternatives for judging the earning potential of the enterprises.
- Compare current performance with historical conditions using trend analysis.

APPENDIX

- The financial appendix includes a reconciliation of adjusted operating income, adjusted EBITDA, adjusted net income, adjusted diluted EPS.
- Free cash flow to the most directly comparable financial measure calculated and presented in accordance with GAAP.