A comprehensive analysis of financial performance: Insights from a leading banks

1.Introduction:

i.overview

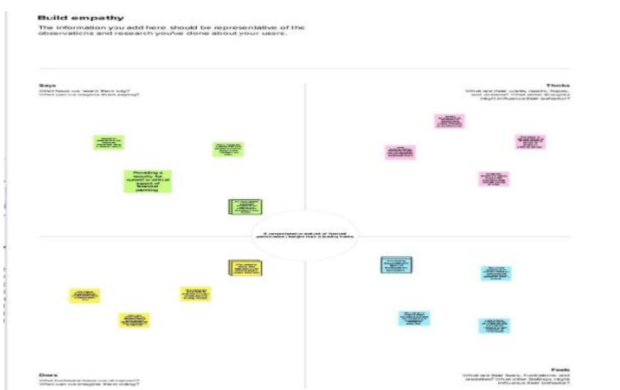
The banking industry world-wide is being transformed. The global forces for change include technological innovation; the deregulation of financial services at the national level and opening-up to international competition; and – equally important – changes in corporate behavior, such as growing disintermediation and increased emphasis on shareholder value. In addition, recent banking crises in Asia and Latin America have accentuated these pressures.

II.purpose

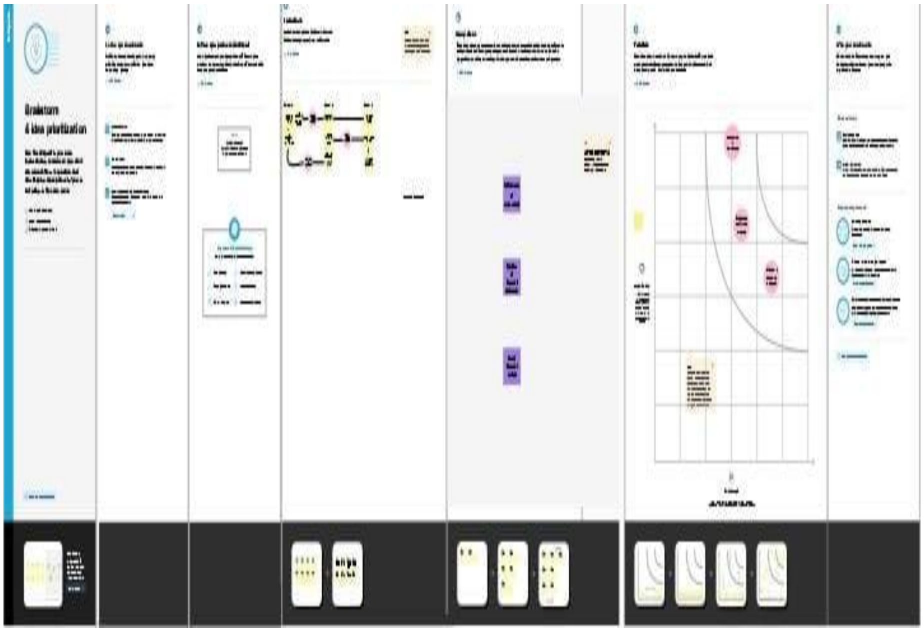
The banking industries in central Europe and Latin America have also been transformed as a result of privatizations of state-owned banks that had dominated their banking systems in the past. In this project we are trying to analysis the bank related data and able to extract some insights from the data 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.

2. Problem destination and Design thinking;

I.Empathy map:



II.Brainstrom:



3.Result:

I.Dashboard &story

II. Tabulea public

4.Advantages:

- Financial statements reveal how much a company earns per year in sales.
- The sales may fluctuate, but financial planners should be able to identify a pattern over years of sales figures.
- For example, the company may have a pattern of increased sales when a new product is released.

- The sales may drop after a year or so of being on the market.
- This is beneficial, as it shows potential and sales patterns so executives know to expect a drop in sales.

5.Disadvantages:

- The disadvantage of using financial statements for decision making is that the data and figures are based on the market at that given time.
- Depending on the market, it may change quickly, so executives should not assume that the numbers from a previous financial statement will remain the same or increase.
- Just because a company has sold 5 million copies of a product during one year does not guarantee it will sell the same amount or more.
- It may sell much less if a competitor releases a similar products.

6..Applications:

- Financial analysis is used to evaluate economic trends, set financial policy, build long-term plans for business activity, and identify projects or companies for investment.
- This is done through the synthesis of financial numbers and date

7.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.

8.Future scope::

Analysis 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.