

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

## 1. INTRODUCTION:

### 1.1. Overview:

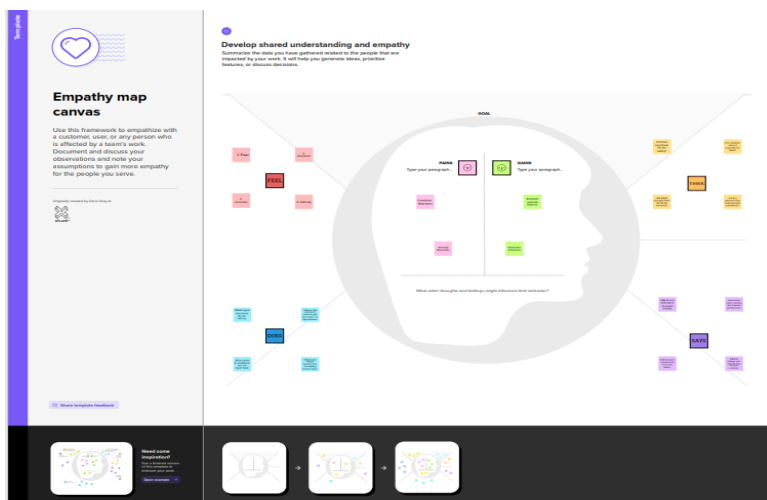
This session introduces bank financial statements and provides a traditional, ratio-based procedure for analyzing bank financial performance using historical data. The banking industry worldwide is being transformed. The global forces for change include technological innovation, the regulation of financial 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.

### 1.2. Purpose:

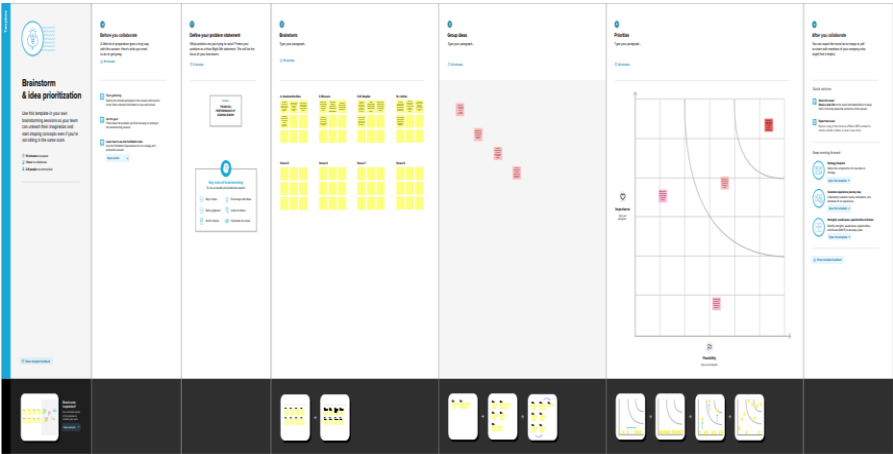
The goal of financial analysis is to analyze whether an entity is stable, solvent, liquid or profitable enough to warrant a monetary investment. The general purpose of the financial statements is to provide information about the results of operations, financial position and cash flows of an organization. This information is used by the readers of financial statements to make decisions.

## 2. PROBLEM DEFINITION & DESIGN THINKING:

### 2.1. Empathy Map:



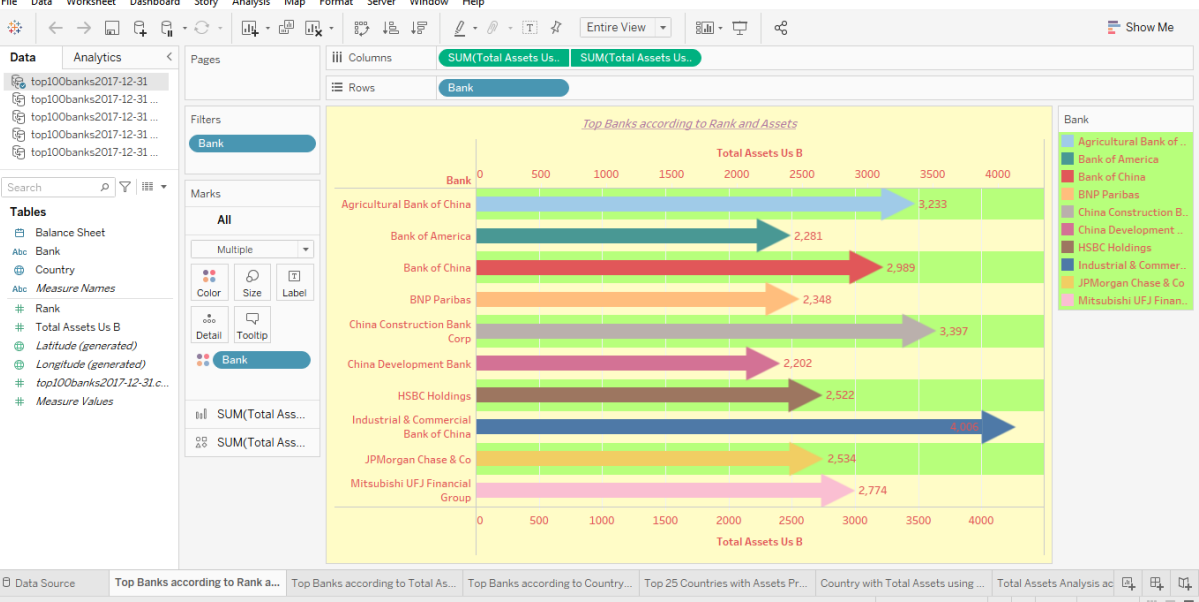
### 2.2. Ideation & Brainstorming:



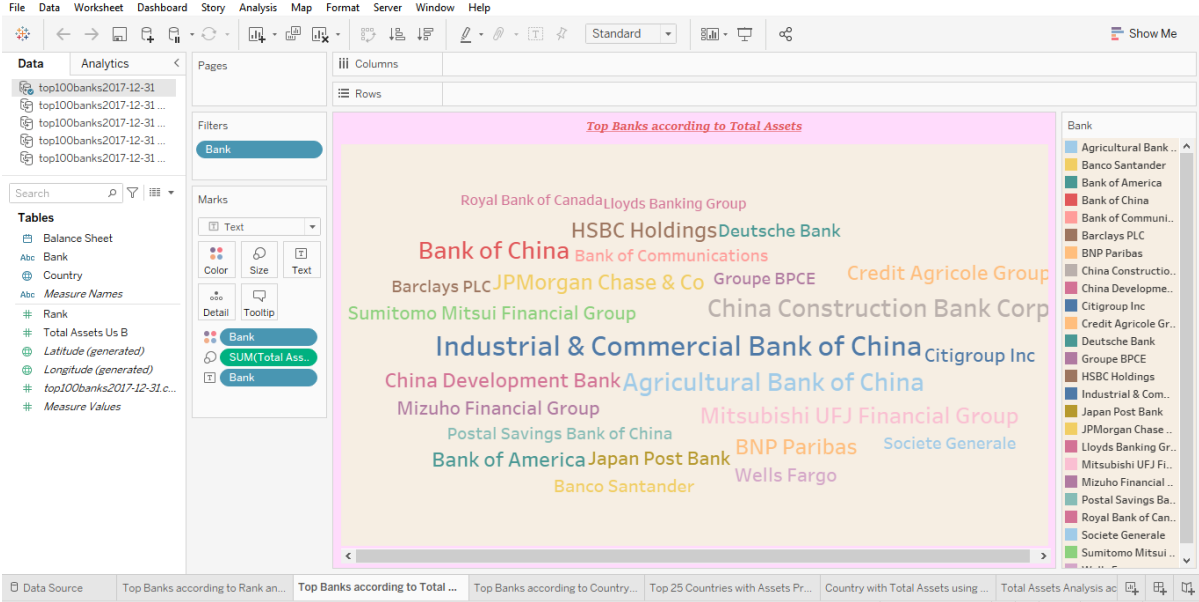
3. RESULT:

3.1. Charts:

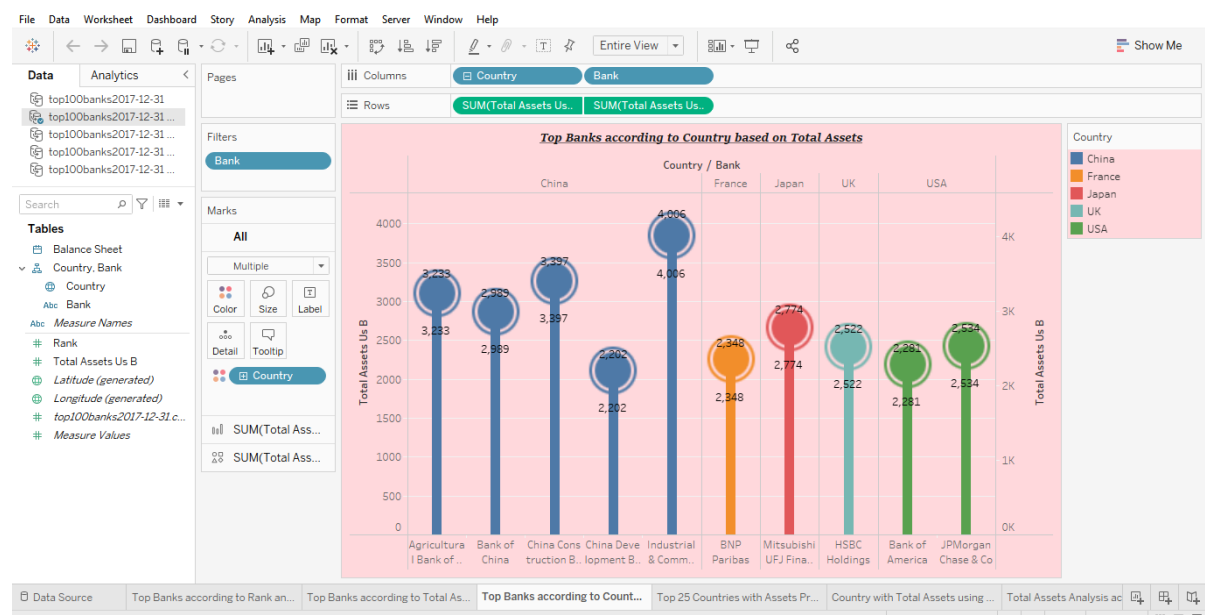
a) Top Banks according to Rank and Assets:



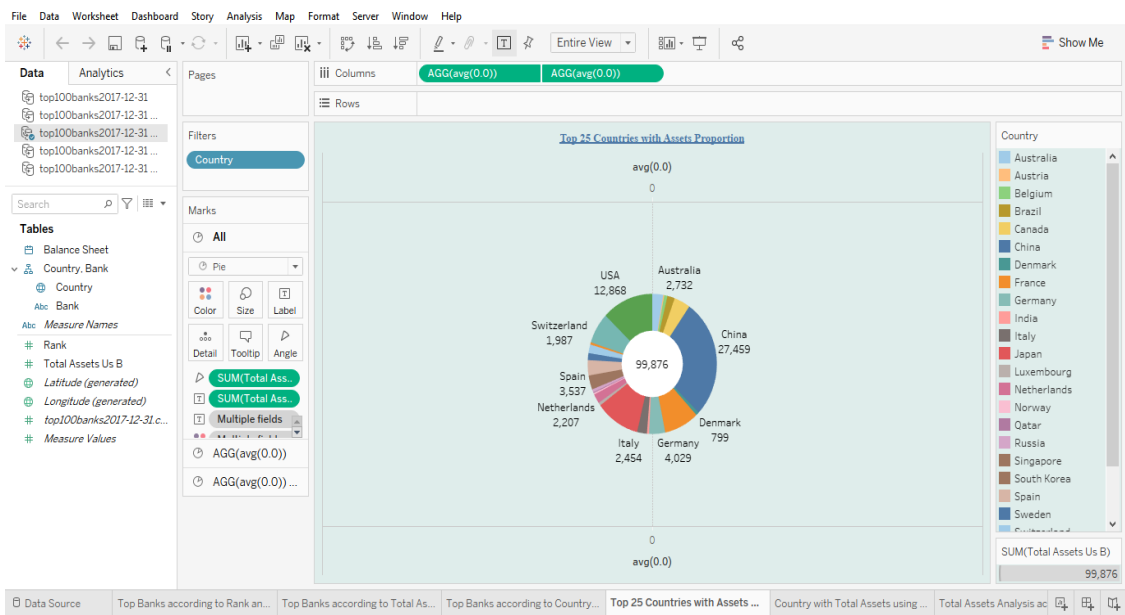
b) Top Banks according to Total Assets:



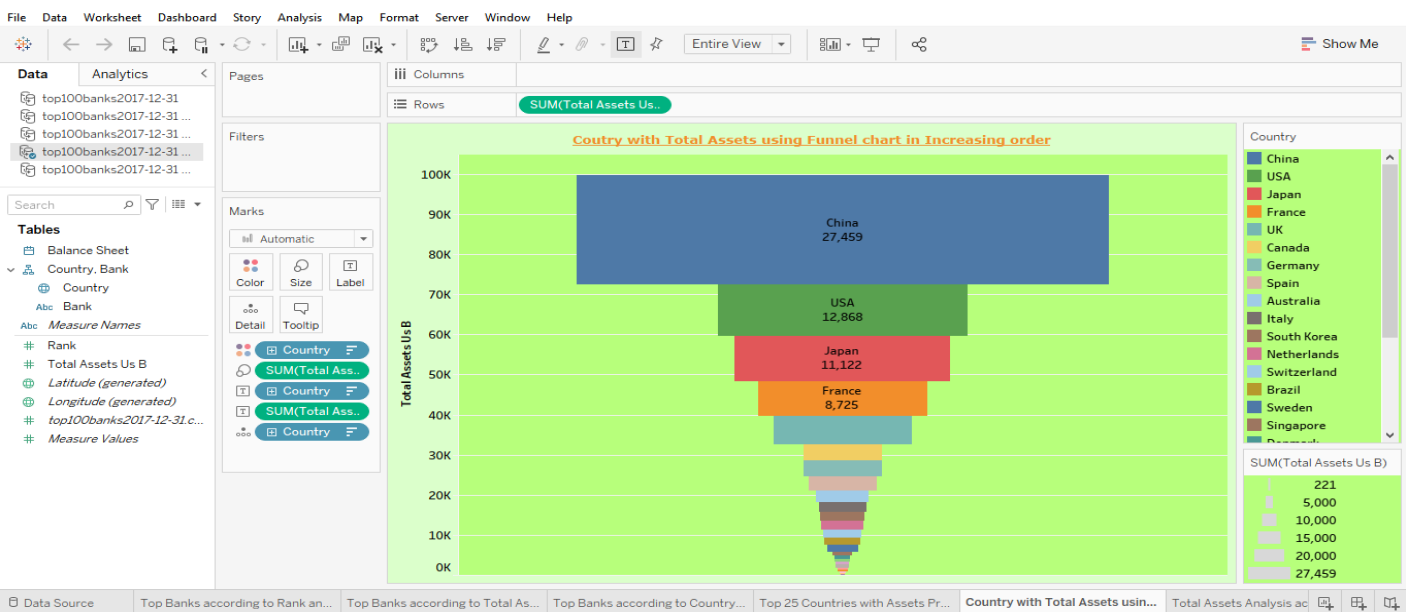
c) Top Banks according to Country based on Total Assets:



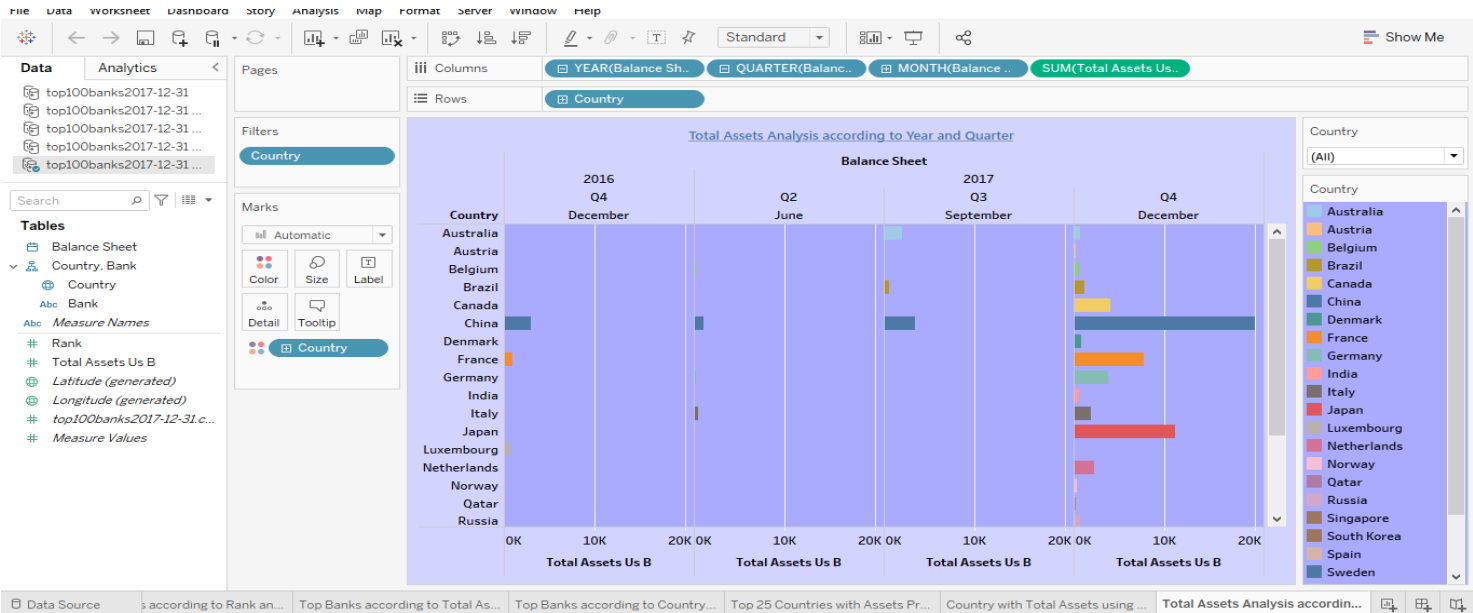
d) Top 25 Countries with Assets proportion:



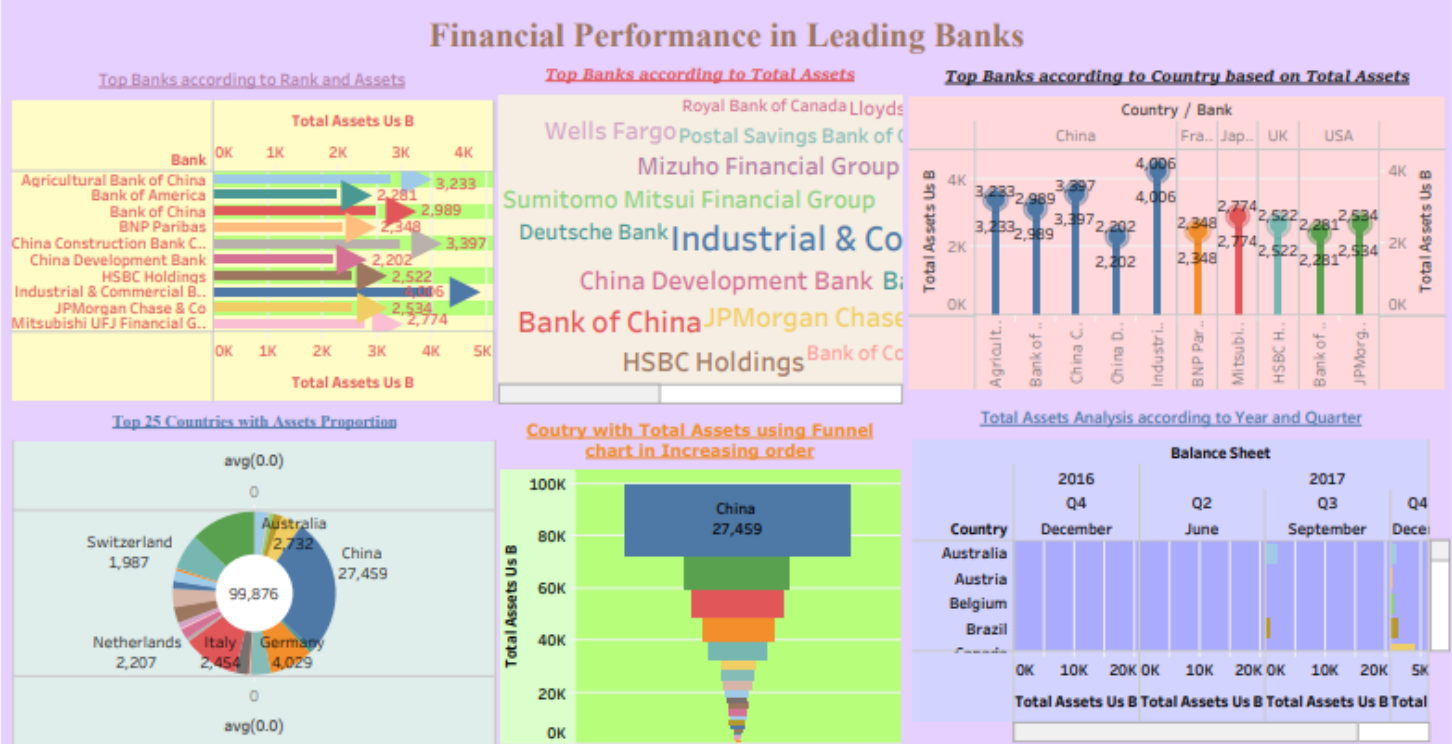
e) Country with Total Assets using Funnel chart in Increasing Order:



f) Total Assets Analysis according to Year & Quarter:



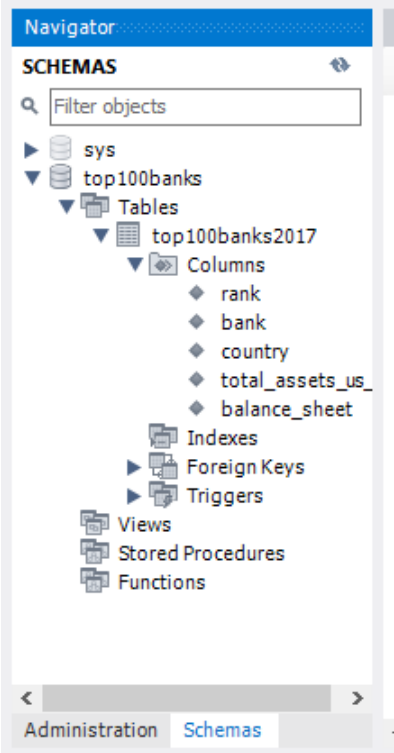
3.2. Dashboard:

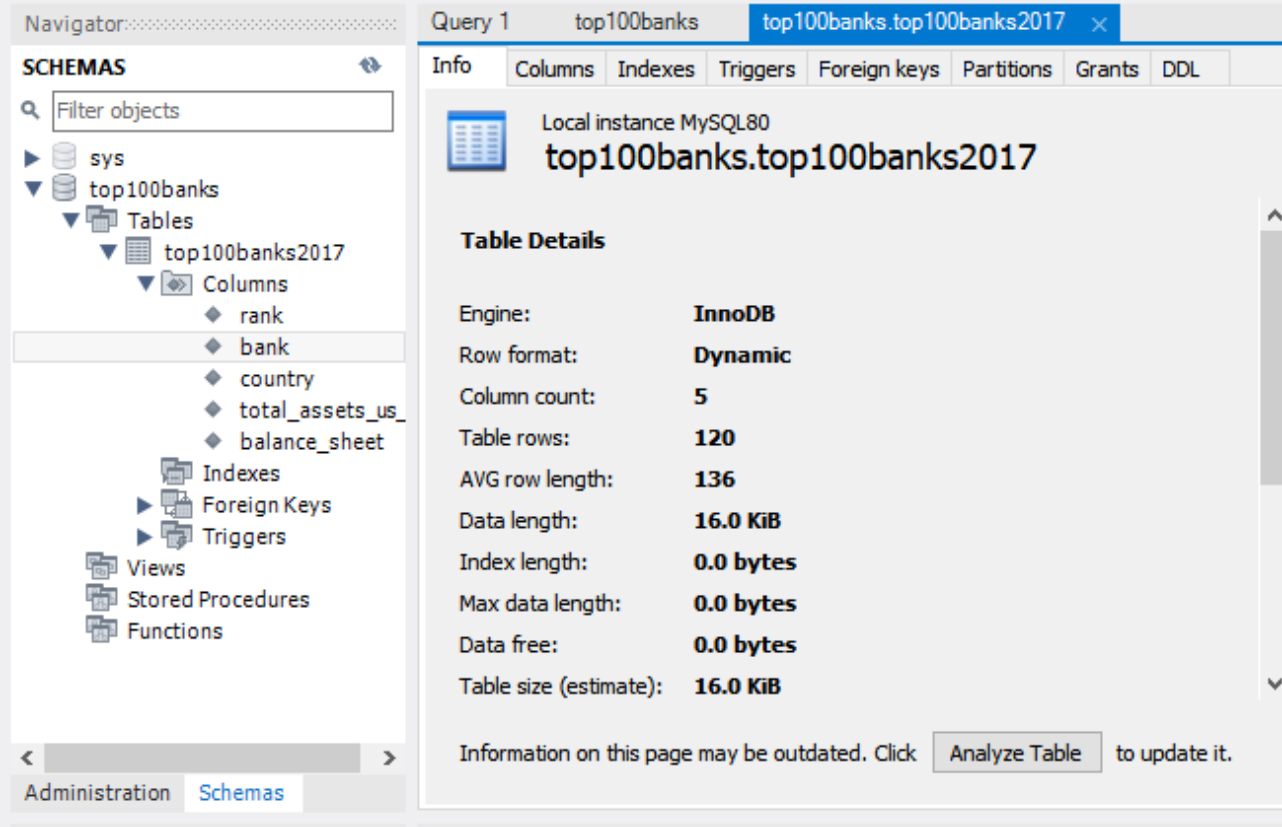


3.3. Story:

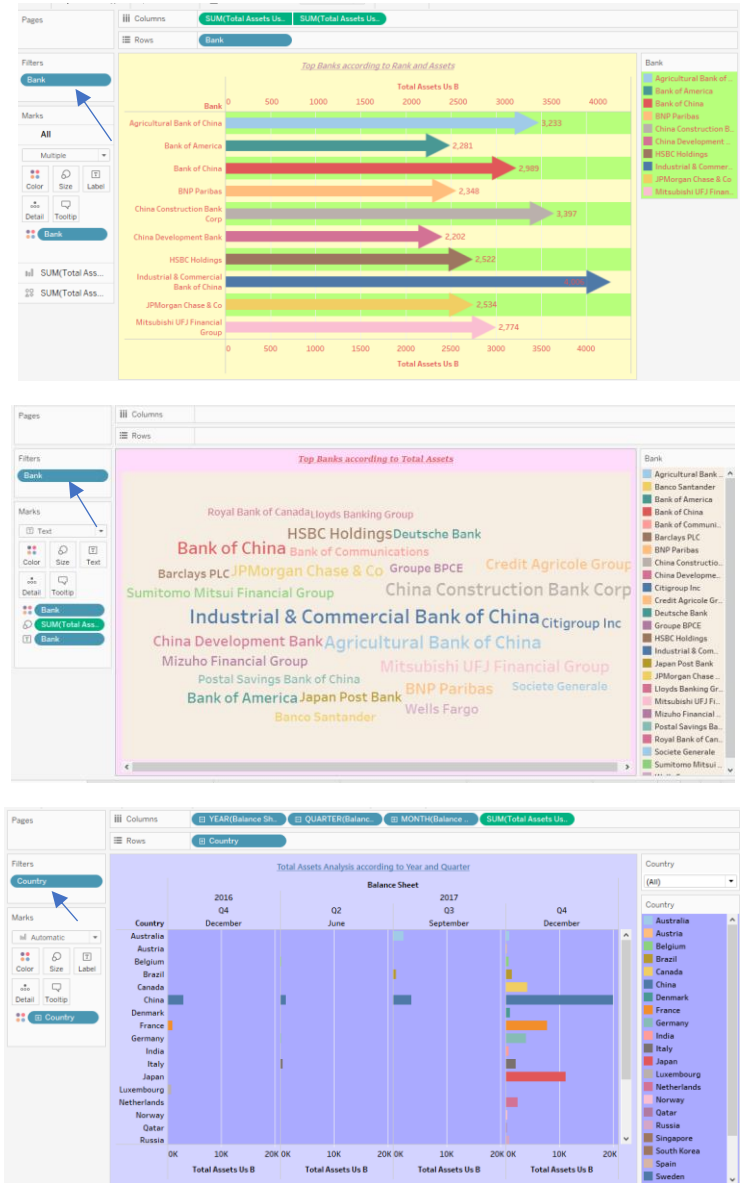


### 3.4. Amount of Data Rendered to Database:

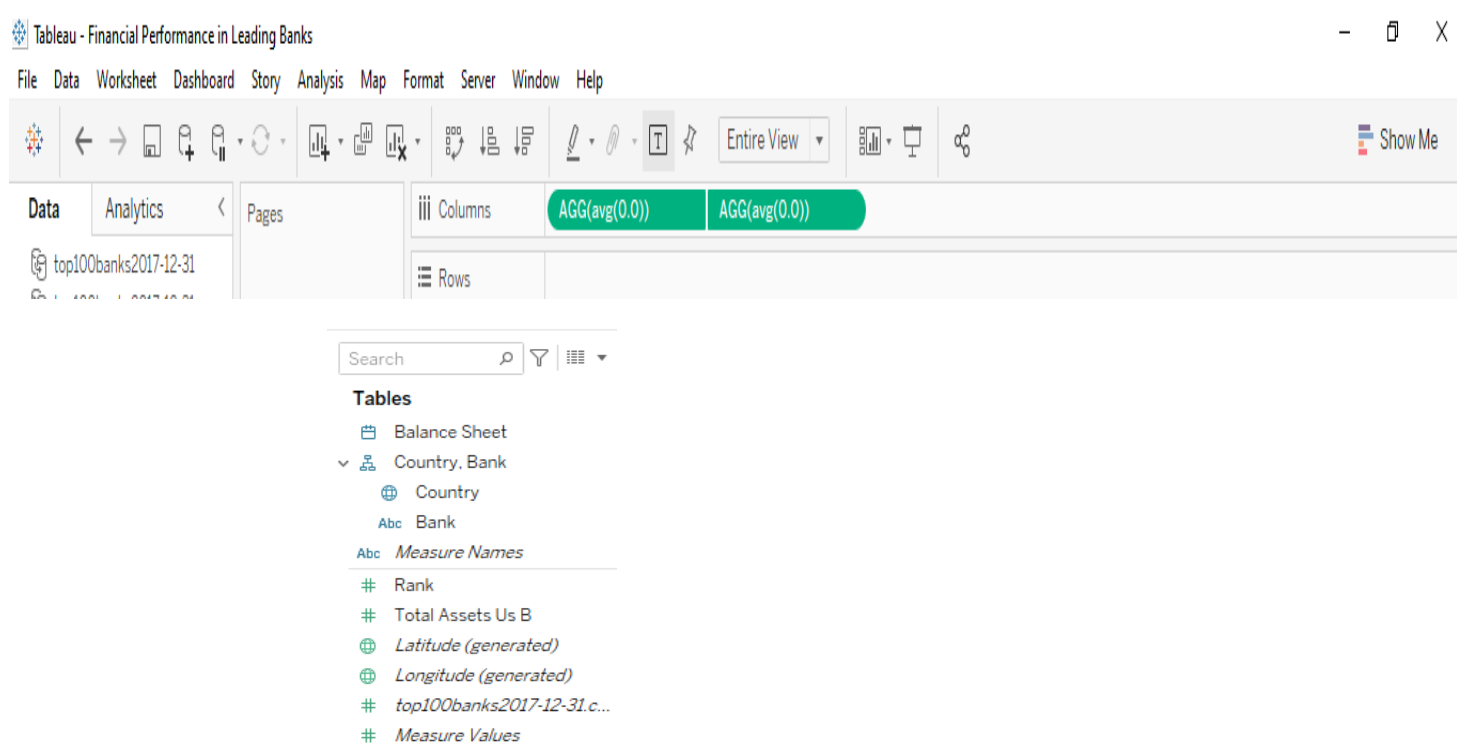




3.5. Utilization of Data Filters:



### 3.6. Calculation Fields:



## 4. ADVANTAGES & DISADVANTAGES:

### 4.1. Advantages:

- It provides internal and external stakeholders with the opportunity to make informed decisions regarding investing.
- Financial statement analysis also provides lending institutions with an unbiased view of the business financial health, which is helpful for making lending decisions.
- The ability to detect patterns. Financial statement reveals how much a company earns per year in sales.
- Improves profitability and value of the organization.
- It helps to develop strategies for improving banks' performance increasing revenue.

### 4.2. Disadvantages:

- The financial analysis might be ambiguous without the prior knowledge of the changes in accounting procedure followed by an enterprise.
- One disadvantage of using financial statement for decision making is that the data and figures are based on the market at the given time.
- Financial statements are prepared with a certain time lag (usually up to 6 months), the current situation can already be different.
- Financial statement analysis checks quantitative or monetary aspects of the business. It totally ignores qualitative aspects.

## 5. APPLICATIONS:

This reading described selected applications of financial statement analysis, including the evaluation of past financial performance, the projection of future financial performance, the assessment of credit risk, and the screening of potential equity investment.

Analytics can be used to identify and rate individual customers who are at risk of fraud and then apply different levels of monitoring and verification to those accounts.

The most important financial statement for the majority of user is likely to be the income statement, since it reveals the ability of a business to generate profit.

It is used to evaluate economic trends, set financial policy, build long-term plans for business activity and identify projects or companies for investments.

## 7. CONCLUSION:

A comprehensive analysis of financial performance in banks helps us to analyze about total assets of top banks in the world. It helps to find the rank of the banks by their total assets.

At first, we create empathy map and brainstorming to describe our ideas and thoughts about financial performance of banks and it helps to know about the advantages and disadvantages in banking. With the help of Tableau, we create different types of chart like arrow chart, lollipop chart, Funnel chart to represent the total assets of top banks and many other details. This helps us to learn about the insights of leading banks.

## 6. FUTURE SCOPE:

The field of finance has a huge scope in future. As finance is an integral part of our economy, financial managers will always be in high demand. If you want to build a career in finance, the most popular sectors include corporate finance and public banking, credit and financial planning, and asset management.

In the next era, Bank can realign to complete in new areas, organized around distinct customer needs.

Compare current performance with historical conditions using trend analysis. Compare with peer companies or industry averages to find out how well companies are performing.

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