PROJECT REPORT

A Comprehensive Analysis Of Financial Performance: Insights from a Leading Banks

INTRODUCTION:

Overview:

- Financial performance analysis is a multi faced approach to evaluating a bank's financial performance.
- ➤ In this project we analyze the financial performance of top 100 banks with which we can able to know the bank name, Country name ,total assets of the bank and Balance sheets.

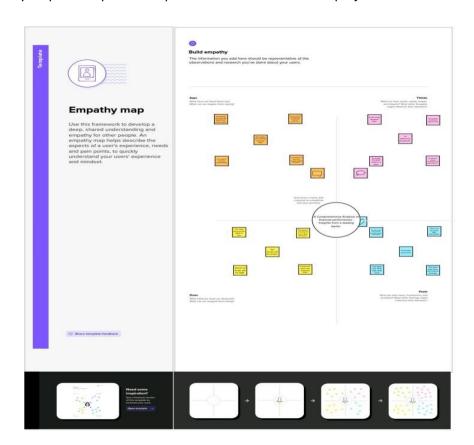
Purpose:

To assess financial statements which contains information on past performance and interpret it as a basis for forecasting future rates of return and for assessing risk.

PROBLEM DEFINITION & DESIGN THINKING:

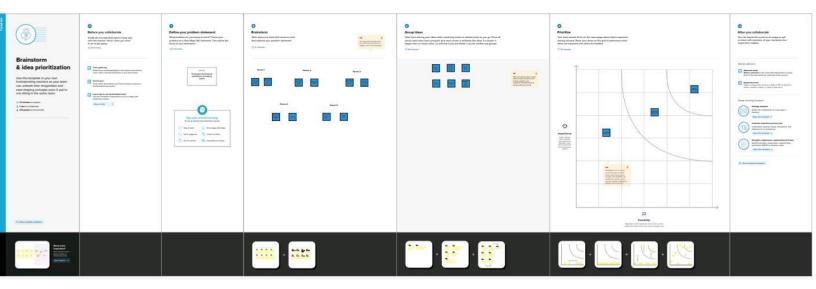
• Empathy map:

An empathy map is a map which explains the users view on the project.

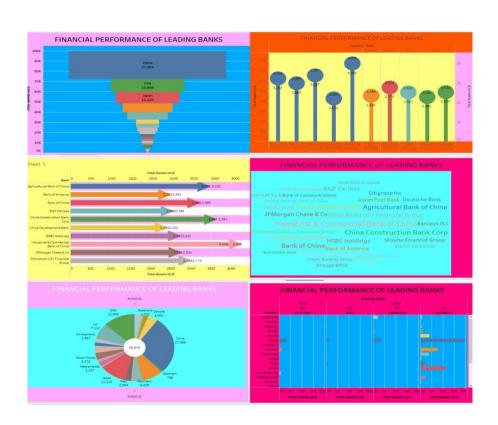


• Ideation & Brainstorming map:

Brainstorm is a strategy to get a number of ideas which help to solve particular problem.



RESULT:



ADVANTAGES & DISADVANTAGES:

Advantages:

- It provides internal and external stakeholders with the opportunity to make informed decisions regarding investing.
- Real time analyses.
- Improved communication and collaboration.
- Reducing risk Exposure.

Disadvantages:

- ➤ The financial analysis does not consider cost-price level changes.
- The financial statements are outlined on the ground of accounting concept, as such it does not mirror the current position.
- The Financial analysis might be ambiguous without the prior knowledge of changes in accounting procedure.
- It doesn't consider quantitative factors.

APPLICATIONS:

- Financial analysis used to evaluate economic trends, set financial policy, build long-term plans for business activity.
- Used to monitor the financial performance of their banks.
- Financial analysis used to evaluate the past financial performance.
- Used to evaluate projection of future financial performance.
- Use in evaluation of the assessment of credit risk and screening of potential equity investments.

CONCLUSION:

- Analysis of financial statements is extremely important for every business to grow and increase their revenue.
- In this project we analyze the financial performance of top 100 banks with which we can able to know the bank name, Country name ,total assets of the bank and Balance sheets.

FUTURE SCOPE:

- Financial analysis helps in reviewing the investment alternatives for judging the earning potential of the enterprises.
- Analyze financial ratios to assess profitability, solvency, working capital management, and operating effectiveness.
- ➤ Banking has various functions like production of money, security of money, deposit operation, investment and international money transfers.
- Compare with peer companies or industry averages to find out how well companies are performing
- Compare current performance with historical conditions using trend analysis