PROJECT REPORT

A COMPREHENSIVE ANALYSIS OF FINANCIAL PERFORAMANCE:INSIGHTS FROM A LEADING BANKS

1.INTRODUCTION:

1.1 OVERVIEW:

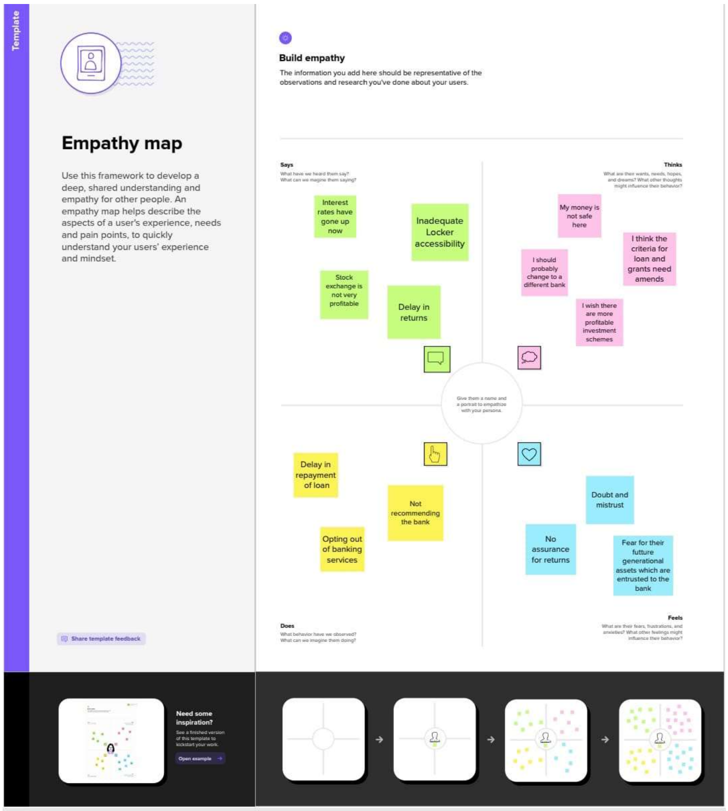
This session introduces bank financial statements and provides a traditional, ratio-based procedure for analyzing bank financial performance using historical data. It demonstrates the interrelationship between the income statement and balance sheet and describes the risk and return trade-off underlying management decisions.

1.2 PURPOSE:

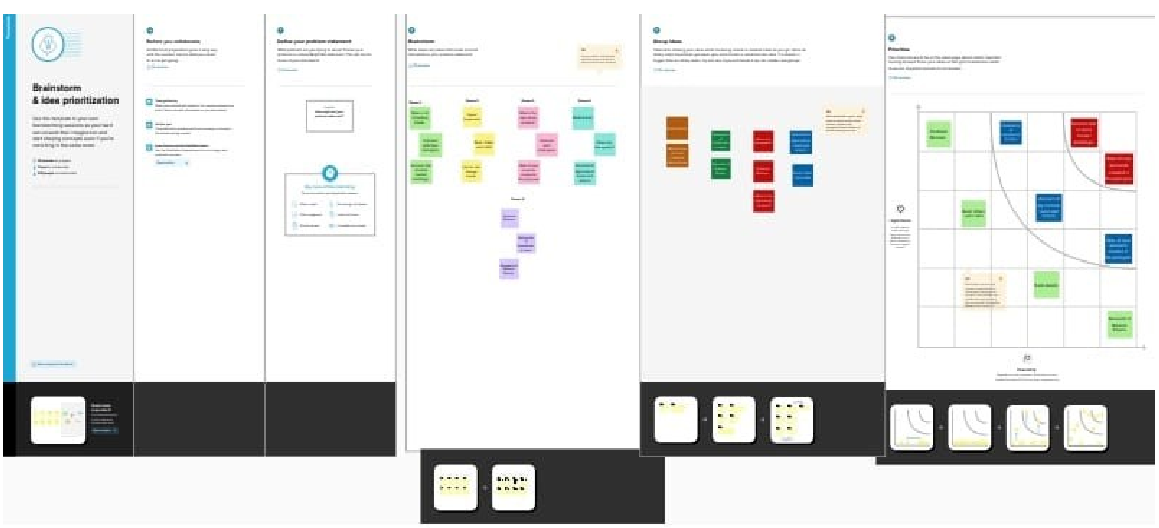
Recognize the basic balance sheet accounts and income statement components and understand how they relate to each other.

2.PROBLEM DEFINITION & DESIGN THINKING

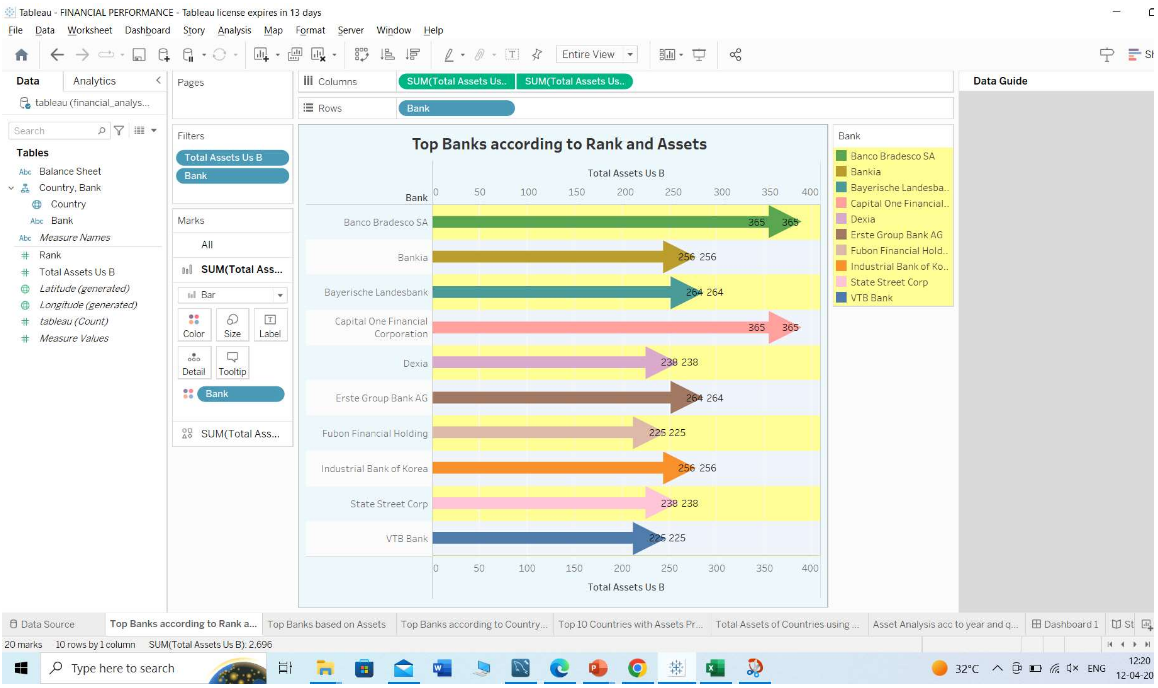
2.1 EMPATHY MAP



2.2 IDEATION& BRAINSTORMING



3.RESULT:


Top Banks according to Rank and Assets
Total Assets Us B
Bank
Banco Bradesco SA
Bankia
Bayerische Landesbank
Capital One Financial Corporation
Dexia
Erste Group Bank AG
Fubon Financial Holding
Industrial Bank of Korea
State Street Corp
VTB Bank

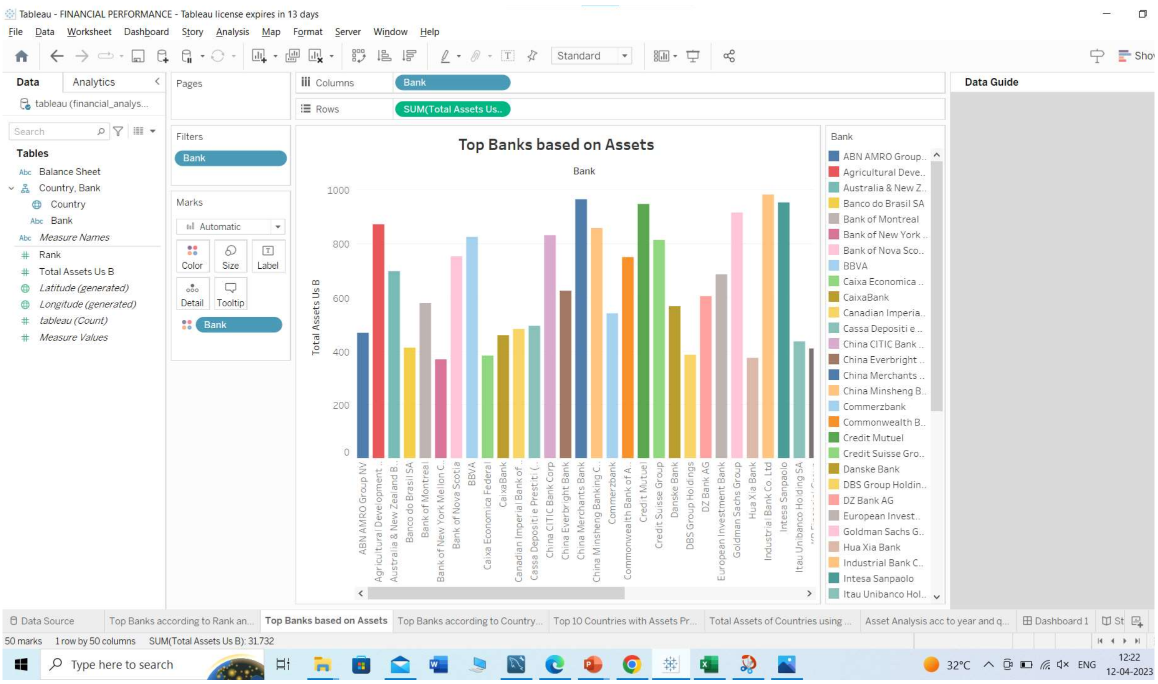
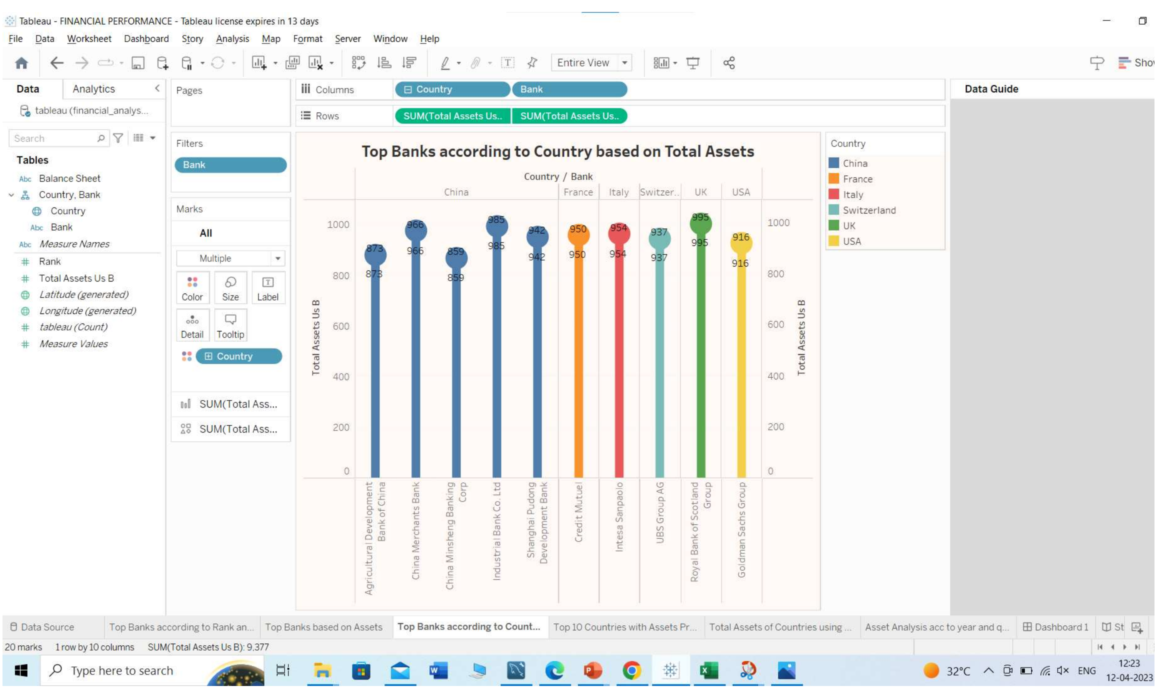


Tableau - FINANCIAL PERFORMANCE - Tableau license expires in 13 days
Top Banks based on Assets
Bank
Total Assets Us B
Columns
Bank
Rows
SUM(Total Assets Us..
Data Guide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Top Banks according to Country based on Total Assets
Country / Bank
China
France
Italy
UK
USA
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Columns
Country
Bank
Rows
SUM(Total Assets Us..
SUM(Total Assets Us..
Data Guide

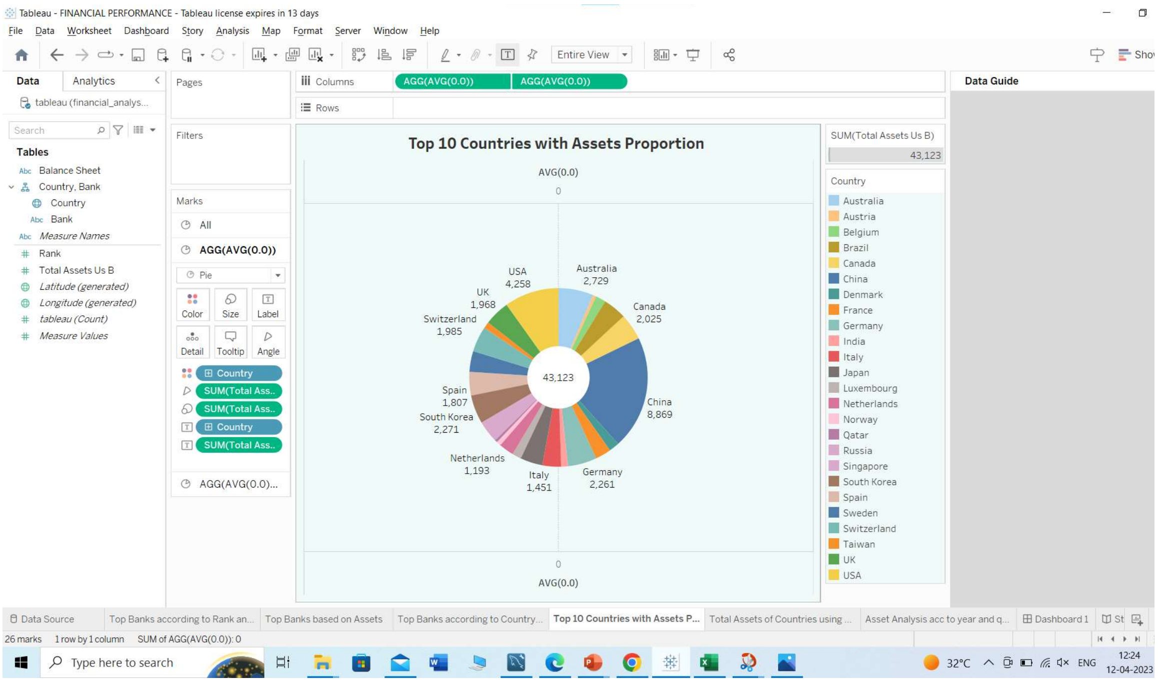
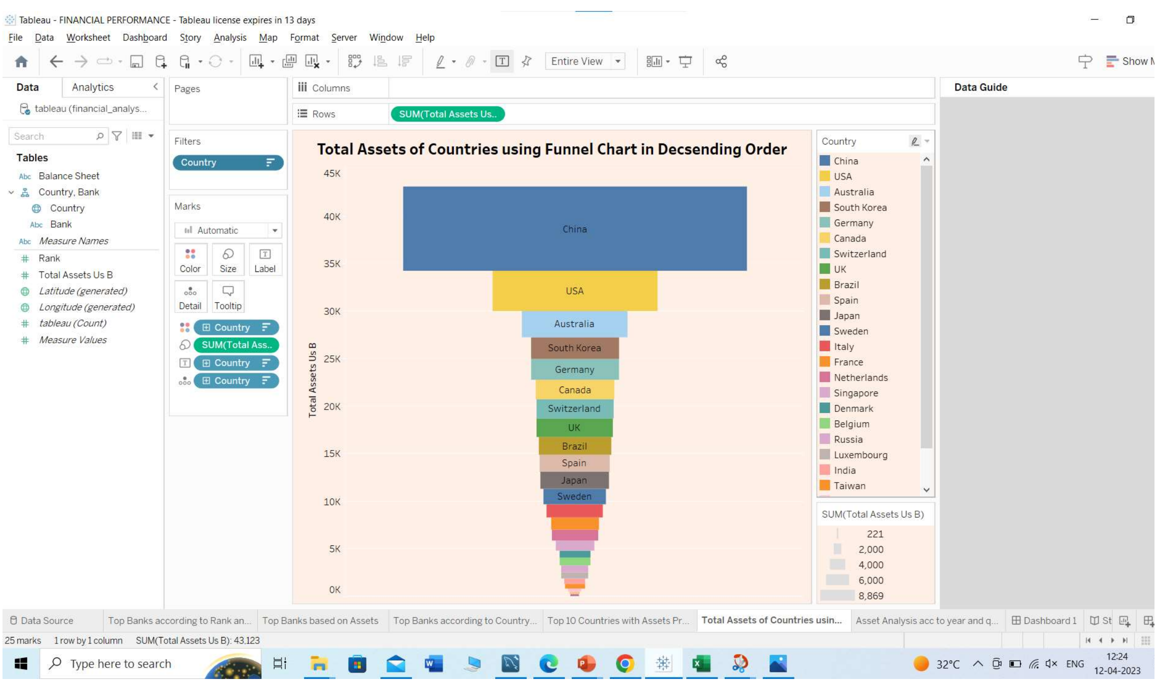


Tableau - FINANCIAL PERFORMANCE - Tableau license expires in 13 days
Top 10 Countries with Assets Proportion
AVG(0.0)
USA 4,258
Australia 2,729
UK 1,968
Canada 2,025
Switzerland 1,985
43,123
China 8,869
Spain 1,807
South Korea 2,271
Netherlands 1,193
Italy 1,451
Germany 2,261
SUM(Total Assets Us B)
Country
Australia
Austria
Belgium
Brazil
Canada
China
Denmark
France
Germany
India
Italy
Japan
Luxembourg
Netherlands
Norway
Qatar
Russia
Singapore
South Korea
Spain
Sweden
Switzerland
Taiwan
UK
USA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Total Assets of Countries using Funnel Chart in Decsending Order
Total Assets Us B
45K
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30K
25K
20K
15K
10K
5K
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China
USA
Australia
South Korea
Germany
Canada
Switzerland
UK
Brazil
Spain
Japan
Sweden
Country
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USA
Australia
South Korea
Germany
Canada
Switzerland
UK
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Spain
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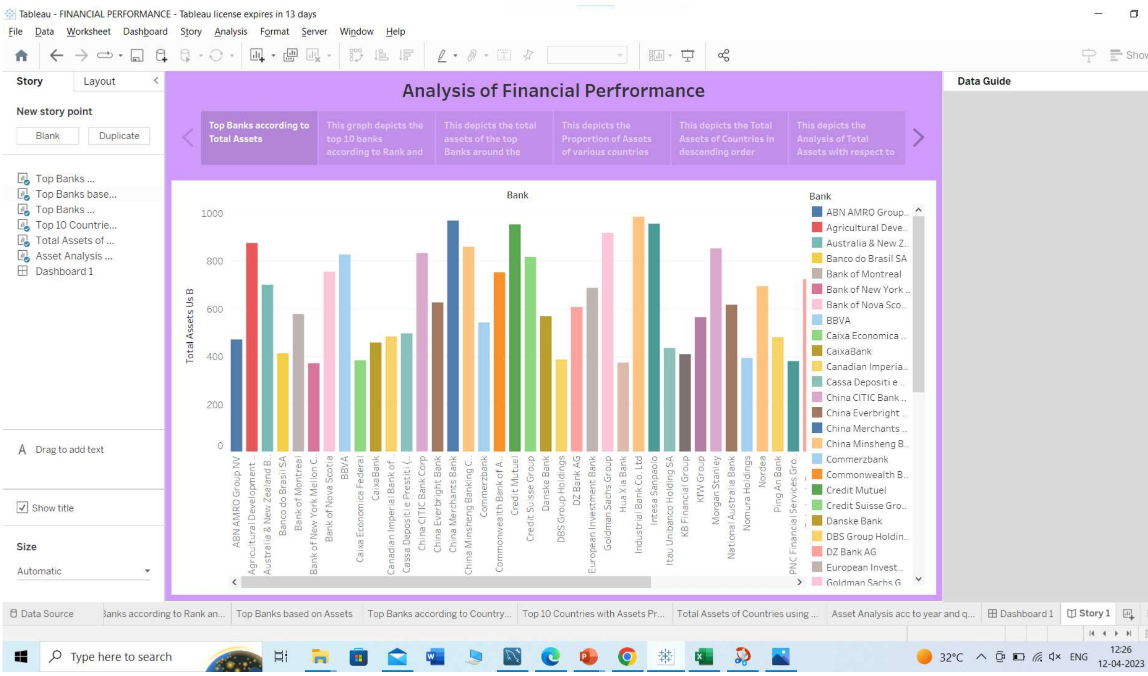
Singapore
Denmark
Belgium
Russia
Luxembourg
India
Taiwan
SUM(Total Assets Us B)
221
2,000
4,000
6,000
8,869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Analysis of Financial Perfrormance
Top Banks according to Total Assets
This graph depicts the top 10 banks according to Rank and
This depicts the total assets of the top Banks around the
This depicts the Proportion of Assets of various countries
This depicts the Total Assets of Countries in descending order
This depicts the Analysis of Total Assets with respect to
Bank
Total Assets Us B
Data Guide
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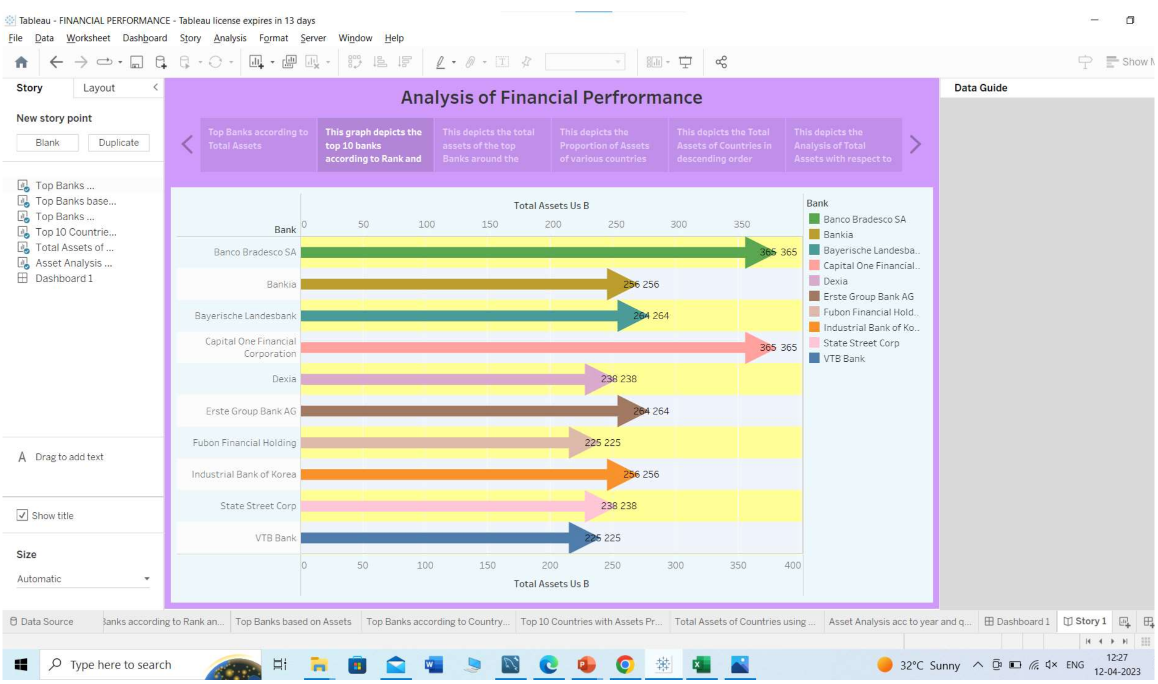
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State Street Corp 238 238
VTB Bank 225 225
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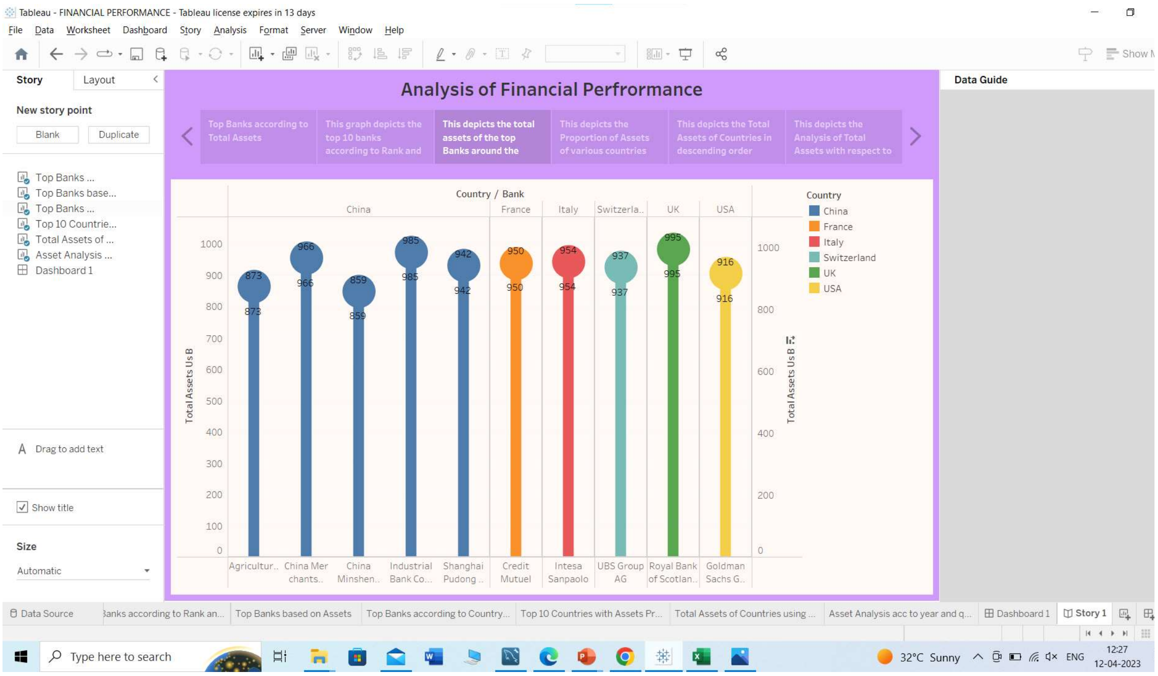

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Total Assets Us B
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Agricultur.. China Merchants.. China Minshen.. Industrial Bank Co... Shanghai Pudong .. Credit Mutuel Intesa Sanpaolo UBS Group AG Royal Bank of Scotlan.. Goldman Sachs G..
Country
China
France
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Switzerland
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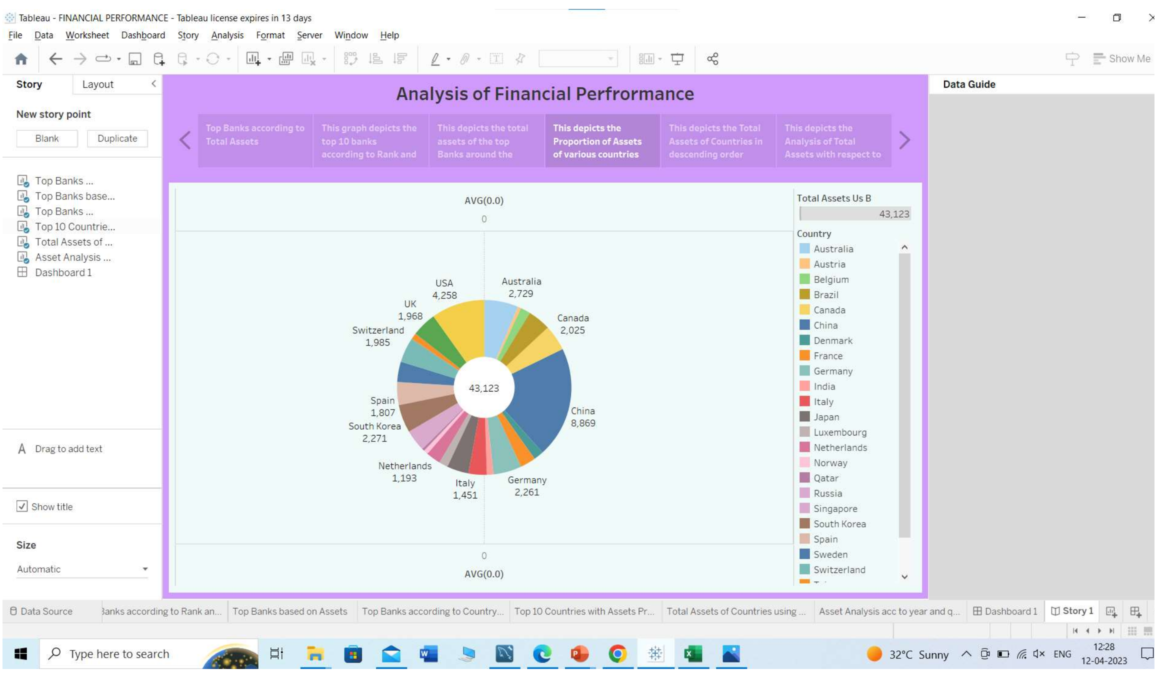

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Top Banks according to Country...
Top 10 Countries with Assets Pr...
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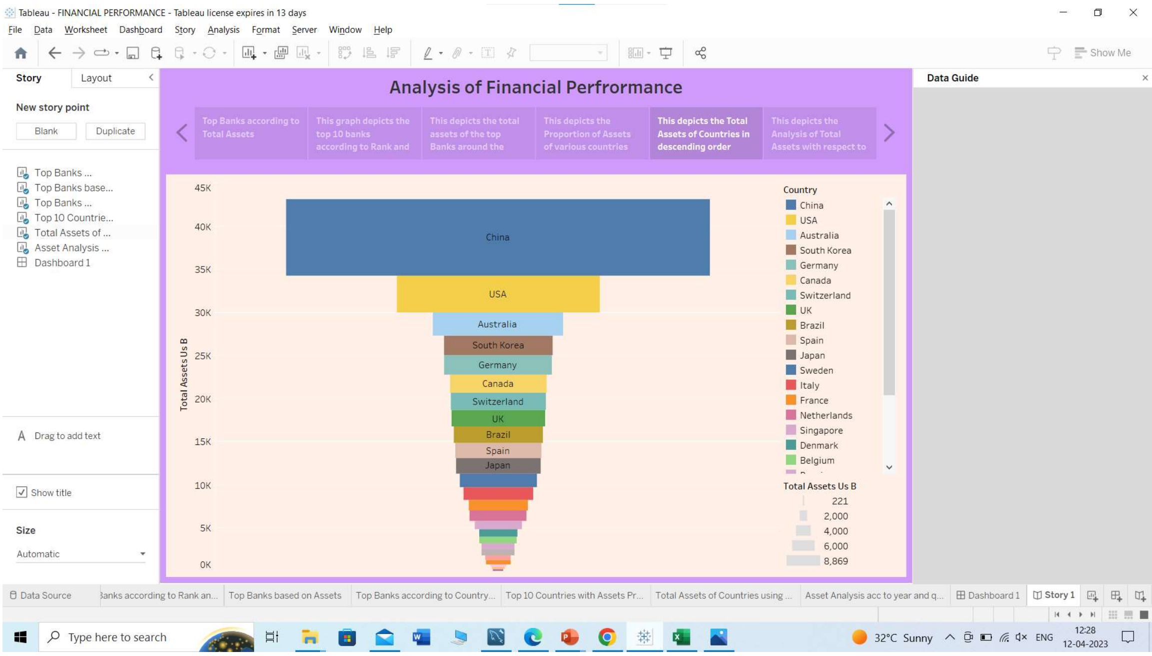

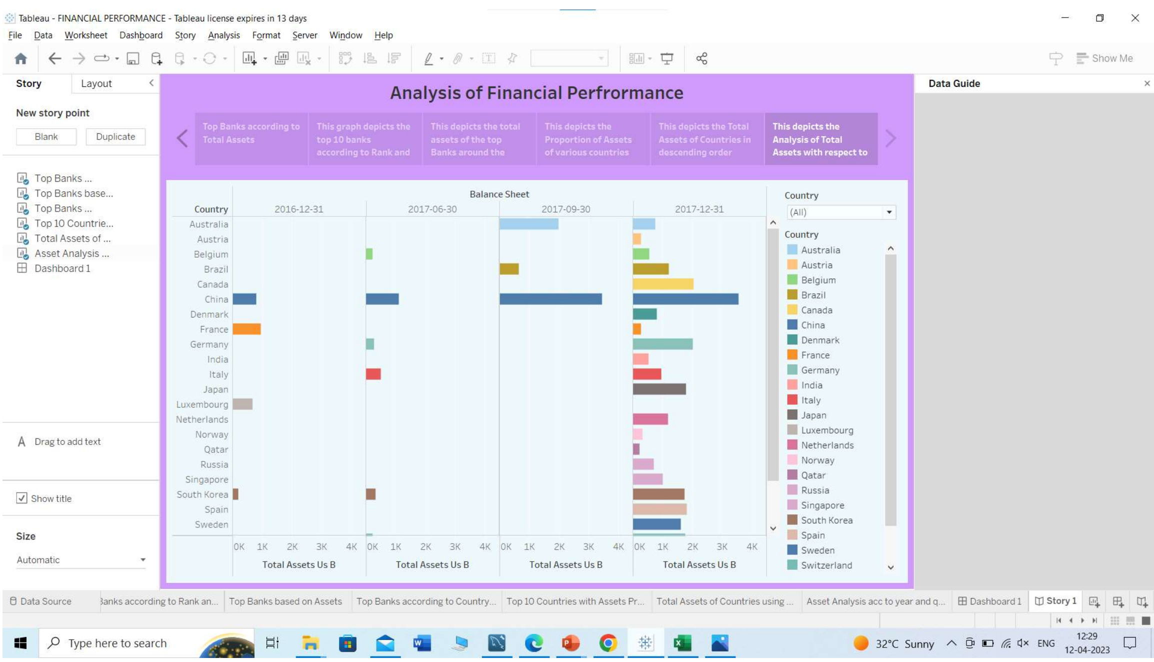

4.ADVANTAGES & DISADVANTAGES

ADVANTAGES:

- **The Ability to Detect Patterns**

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

- **A Chance to Budget Outline**

Another advantage of using financial statements for future planning and decision making is that they show the company's budgets.

DISADVANTAGES

- **Based on Market Patterns**

One disadvantage of using financial statements for decision making is that the data and figures are based on the market at that given time

- **One-Time Analysis**

Another disadvantage is that a single financial statement only shows how a company is doing at one single time.

5.APPLICATION:

- The primary purpose of doing a financial analysis of a project is to evaluate the project's profitability or cost-effectiveness relative to some alternative project or investment.
- Frequently, the results of the financial analysis are used to compare alternative projects to select which ones should be implemented.

6.CONCLUSION

- Bank assets can generally be classified in one of four categories: cash and equivalents, investment securities, loans, and other assets. a bank's net income can be divided into four components that potentially reveal differences in performance: net interest income, provision for loan losses, burden, and taxes.
- The ROE model provides a means of analyzing the source and magnitude of banking profits over time and against peer banks. It describes the relationship between return on equity and a bank's return on assets and equity multiplier. It then decomposes return on assets into its contributing factors

- There are seven fundamental risks in banking: credit risk, liquidity risk, interest-rate risk, capital (solvency) risk, operational/fraud risk, off-balance sheet risk, and foreign exchange risk.
- There is a fundamental trade-off between bank profitability and risk. A bank that reports above average profits either takes on above average risk or realizes a competitive advantage in offering some product or service.
- Different-sized banks exhibit different profitability and risk profiles because they serve different types of customers and operate in different geographic markets. Wholesale banks work primarily with commercial loan and deposit customers. Retail banks focus primarily on consumer customers 7. The Uniform Bank Performance Report (UBPR) is available quarterly for anyone to evaluate a bank's risk and return performance.

7.FUTURE SCOPE:

The study is based on the financial position of the firm by using Ratio analysis, Trend analysis and Comparative statements. Financial statements help the management to analyze profit, solvency, liquidity and efficiency etc. this analysis will give the exact picture of the company.