

# **A Comprehensive Analysis of Financial Performance: Insights from a Leading Banks**

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## **1. INTRODUCTION**

### **1.1 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. 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.

### **1.2 Purpose:**

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 data.

## 2. PROBLEM DEFINITION & DESIGN THINKING

### 2.1 Empathy Map

Template

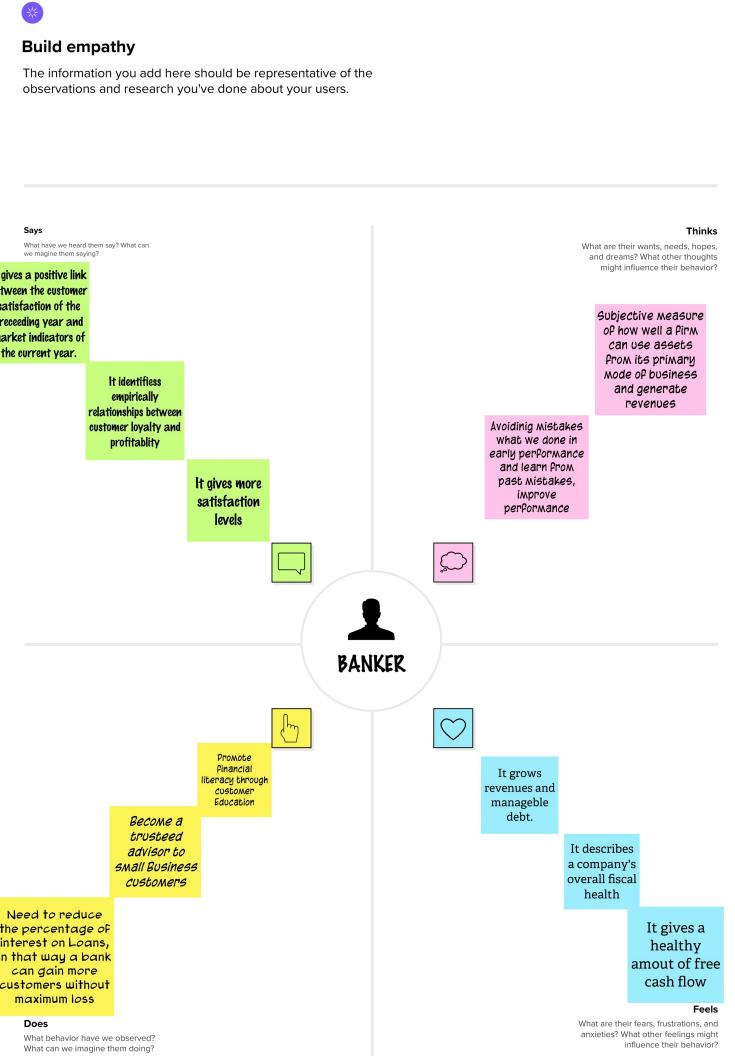


### Empathy map

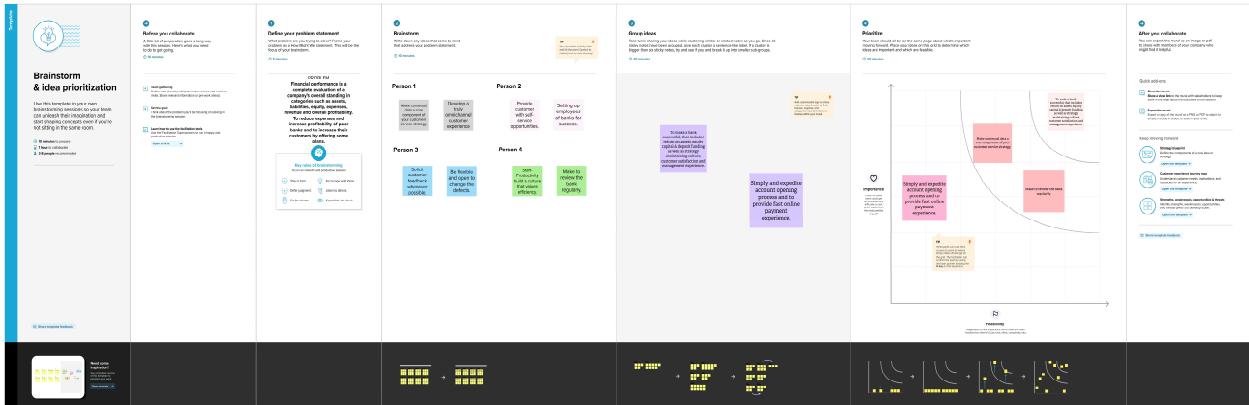
Use this framework to develop a deep, shared understanding and empathy for other people. An empathy map helps describe the aspects of a user's experience, needs and pain points, to quickly understand your users' experience and mindset.

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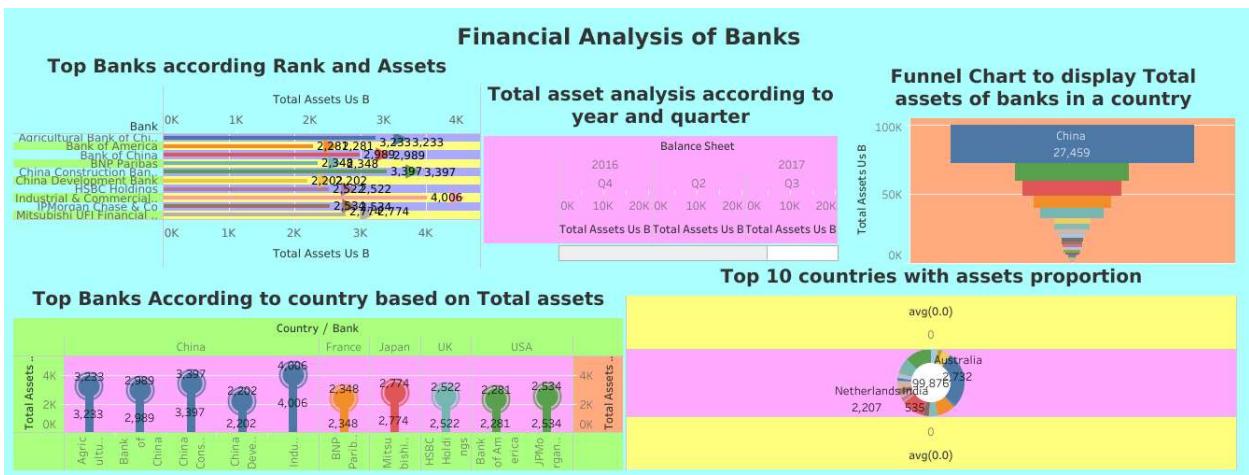


## 2.2 Ideation & Brainstorming Map:



## 3. RESULT

### Dashboard:

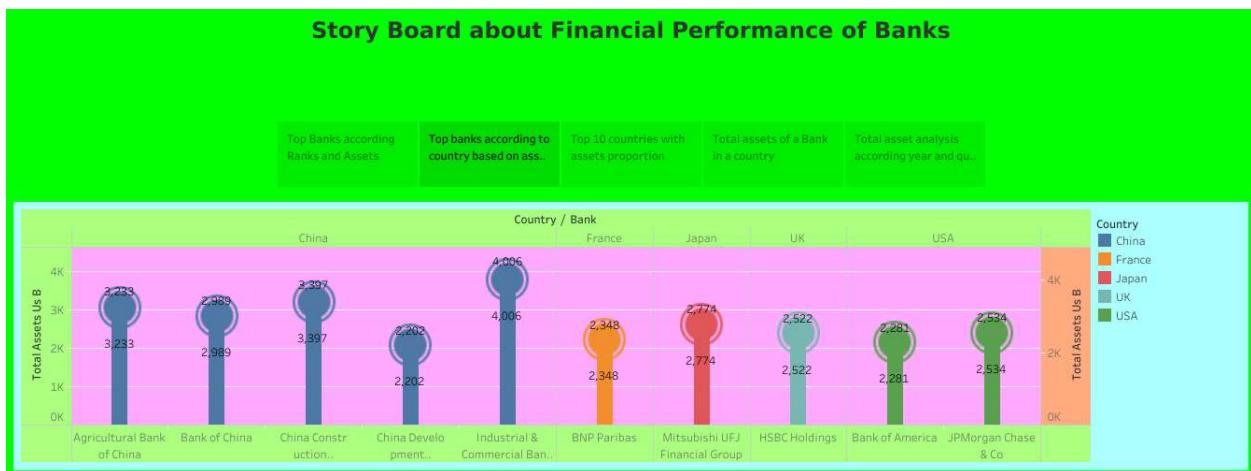


## Stories:

### Top banks according Rank and Assets (Story 1):



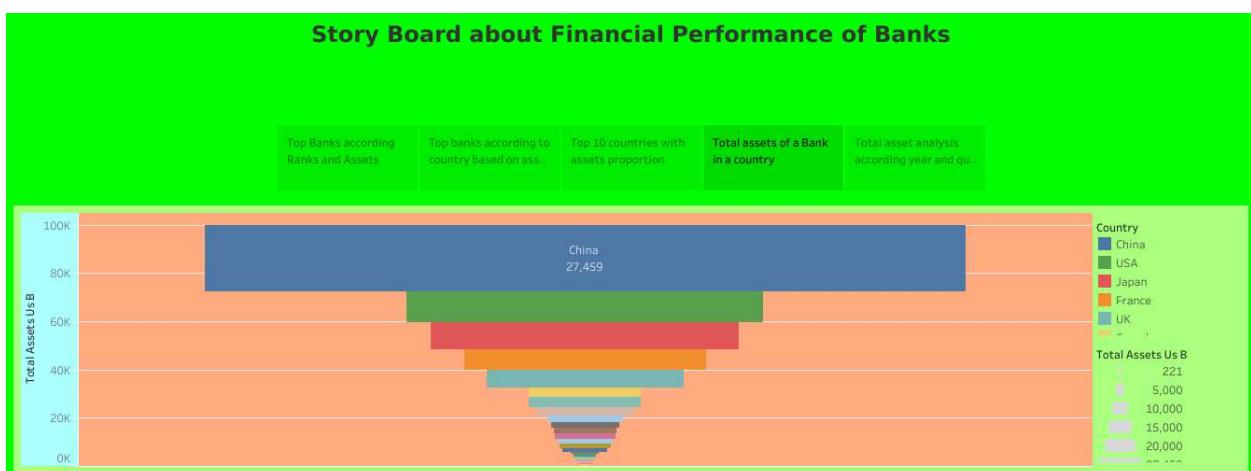
### Top banks according to country based on assets (Story 2):



## Top 10 countries with assets proportion (Story 3):



## Total assets of a bank in a country (Story 4):



## Total asset analysis according year and quarter (Story 5):



## Web Application:

**Fin Analytica.**

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A widely used approach to analyzing a bank, CAMELS, considers a bank's Capital adequacy, Asset quality, Management capabilities, Earnings sufficiency, Liquidity position, and Sensitivity to market risk..

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## Dashboard on web page:



## Story on web page:



## **4. ADVANTAGES & DISADVANTAGES**

### **Advantages of Analyzing Financial Performance:**

 **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. 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.

 **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. The budgets reveal how much wiggle room the company has to spend on launching products, developing marketing campaigns or expanding the current office size. Knowing how much money is available for planning and decision making ensures that the company does not spend more than expected.

## **Disadvantage of Analyzing Financial Performance:**

- The financial analysis does not consider cost-price level changes. The financial analysis is ambiguous if the prior knowledge of the changes in accounting procedure followed by the company is not known.

## **5. APPLICATIONS OF ANALYZING FINANCIAL PERFORMANCE**

- A financial performance analysis examines the company at a specific period in time—usually, the most recent fiscal quarter or year. The balance sheet, the income statement, and the cash flow statement are three of the most significant financial statements used in performance analysis.
- 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 data.
- It includes analysis and interpretation of financial statements in such a way that it undertakes a full diagnosis of the profitability and financial soundness of the business. The financial analyst program provides vital methodologies of financial analysis.

## **6. CONCLUSION**

 Financial analysis determines a company's health and stability, providing an understanding of how the company conducts its business. But it is important to know that financial statement analysis has its limitations as well. Different accounting methods adopted by different firms' changes the visible health and profit levels for either better or worse. Different analysts may get different results from the same information. Hence, we must conclude that financial statement analysis is only one of the tools (although a major one) while taking an investment decision.

## **7. FUTURE SCOPE**

 Financial analysis helps them in reviewing the investment alternatives for judging the earning potential of the enterprise. With the help of financial statement analysis, assessment and prediction of the bankruptcy and probability of business failure can be done.