

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

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Team ID	NM2023TMID04800
Project Name	A Comprehensive Analysis of Financial Performance: Insights from a Leading Banks

### **Brainstorm & Idea Prioritization Template:**

Brainstorm provides a free and open environment that encourages everyone within a team to participate in the creative thinking process that leads to problem solving. Prioritizing volume over value, out-of-box ideas are welcome and built upon, and all participants are encouraged to collaborate, helping each other develop a rich amount of creative solutions. Use this template in your own brainstorming sessions so your team can unleash their imaginations and start shaping concepts even if you're not sitting in the same room.

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# Brainstorm & idea prioritization

Use this template in your own brainstorming sessions so your team can unleash their imagination and start shaping concepts even if you're not sitting in the same room.

🕒 10 minutes to prepare

🕒 1 hour to collaborate

👤 2-8 people recommended



## Before you collaborate

A little bit of preparation goes a long way with this session. Here's what you need to do to get going.

🕒 10 minutes

A

### Team gathering

Define who should participate in the session and send an invite. Share relevant information or pre-work ahead.

B

### Set the goal

Think about the problem you'll be focusing on solving in the brainstorming session.

C

### Learn how to use the facilitation tools

Use the Facilitation Superpowers to run a happy and productive session.

[Open article](#) →

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## Define your problem statement

What problem are you trying to solve? Frame your problem as a How Might We statement. This will be the focus of your brainstorm.

🕒 5 minutes

PROBLEM

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



## Key rules of brainstorming

To run an smooth and productive session



Stay in topic.



Encourage wild ideas.



Defer judgment.



Listen to others.



Go for volume.



If possible, be visual.

2

## Brainstorm

Write down any ideas that come to mind that address your problem statement.

 10 minutes

### TIP



You can select a sticky note and hit the pencil [switch to sketch] icon to start drawing!

### Lakshmanan

**Overview of the bank's financial performance:** Provides an overview of the bank's financial performance over the past few years, including key financial metrics such as revenue, net income, and return on assets.

**Analysis of revenue sources:** Breaks down the bank's revenue sources into different categories, such as interest income, fees, and investment income. This helps identify the bank's primary revenue drivers and assess the diversification of its income streams.

**Asset Quality analysis:** Analyzes the bank's asset quality by examining metrics such as non-performing loans, loan loss reserves, and charge-offs. This helps assess the credit risk and the bank's ability to manage its loan portfolio effectively.

**Return on assets analysis:** Analyzes the bank's return on assets (ROA), which measures the bank's ability to generate profits from its assets. This helps evaluate the bank's operational efficiency and its ability to generate returns on its investments.

### Sudalai

**Capital adequacy analysis:** Analyzes the bank's capital adequacy by examining its capital structure, regulatory capital ratios, and stress test results. This helps assess the bank's ability to absorb losses and maintain adequate capital levels.

**Credit risk analysis:** Analyzes the bank's credit risk by examining its loan portfolio, credit quality, and credit risk management practices. This helps identify the bank's credit risk exposure and assess its ability to manage credit risk effectively.

**Liquidity analysis:** Analyzes the bank's liquidity by examining its funding sources, liquidity ratios, and stress test results. This helps assess the bank's ability to meet its short-term obligations and maintain adequate liquidity levels.

**Investment portfolio analysis:** Analyzes the bank's investment portfolio, including the mix of investments, the duration of the portfolio, and the credit quality of the securities. This helps assess the bank's investment strategy and its ability to generate returns on its investments.

### Vijay

**Cost efficiency analysis:** Analyzes the bank's cost efficiency by examining its operating expenses, operating ratios, and cost management practices. This helps identify the bank's cost drivers and assess its ability to manage costs effectively.

**Market position analysis:** Analyzes the bank's market position by examining its market share, competitive landscape, and customer retention rates. This helps assess the bank's competitive advantage and its ability to maintain its market position.

**Macroeconomic analysis:** Analyzes the bank's financial performance in the context of broader macroeconomic trends, such as interest rate environment, inflation, and GDP growth. This helps assess the bank's exposure to macroeconomic risks and its ability to manage those risks.

**Capital Markets activity analysis:** Evaluates the bank's capital markets activity, including underwriting and trading activities in debt and equity markets. This helps assess the bank's capital markets strategy and its ability to raise capital effectively.

### Shanmuga Priyan

**Efficiency ratio analysis:** Evaluates the bank's efficiency ratios, which are the ratio of its operating expenses to its revenue. Analyze how the bank's efficiency ratio has changed over time and how it compares to its peers.

**Loan portfolio analysis:** Analyzes the composition of the bank's loan portfolio, including its mix of commercial and consumer loans, and evaluate the risk profile of the portfolio.

**Deposit Analysis:** Analyzes the bank's deposit base, including the mix of deposit types, average deposit balances, and interest rates paid on deposits.

**Social and environmental impact analysis:** Reviews the bank's social and environmental impact, including its contribution to community development, diversity, and inclusion initiatives, and sustainability practices.

## Group ideas

Take turns sharing your ideas while clustering similar or related notes as you go. Once all sticky notes have been grouped, give each cluster a sentence-like label. If a cluster is bigger than six sticky notes, try and see if you can break it up into smaller sub-groups.

 20 minutes

### TIP

Add customizable tags to sticky notes to make it easier to find, browse, organize, and categorize important ideas as themes within your mural.

## Efficiency

**Efficiency Ratio Analysis:** Evaluate the bank's efficiency ratio, which is the ratio of its operating expenses to its revenue.

**Cost-Efficiency analysis:** Analyze the bank's cost efficiency by examining its expense ratio's operating efficiency and cost management practices.

**Deposit Analysis:** Analyze the bank's deposit base, including the mix of deposit types, average deposit types.

**Liquidity analysis:** Analyze the bank's liquidity by examining its funding sources, liquidity ratios, and stress test results.

## Asset Analysis

**Asset Quality Analysis:** Analyze the bank's asset quality by examining metrics such as non-performing loans, loan loss reserves, and charge-offs.

**Return on asset analysis:** Analyze the bank's return on assets, which measures the bank's ability to generate profits from its assets. Compare the bank's ROA to its peers and evaluate how it has changed over time.

**Capital adequacy analysis:** Analyze the bank's capital adequacy by examining its capital structure.

**Analysis of revenue sources:** Break down the bank's revenue sources to overall revenue.

## Market Analysis

**Market position analysis:** Analyze the bank's market position by examining its market share, competitive landscape and customer retention rates.

**Macroeconomic analysis:** Analyze the bank's financial performance in the context of broader macroeconomic trends, such as interest rate environment, inflation, and GDP growth.

**Overview of the bank's financial performance:** Provide an overview of the bank's financial performance over the past few years including key financial metrics.

**Capital Market activity analysis:** Evaluate the bank's capital markets activity, including underwriting and trading activities in debt and equity markets.

## Portfolio analysis

**Loan portfolio analysis:** Analyze the composition of the bank's loan portfolio, including its mix of commercial and consumer loans and evaluate the risk profile of the portfolio.

**Investment portfolio analysis:** Analyze the bank's investment portfolio, including the mix of the securities held, the duration of the portfolio and the credit quality of the securities.

**Credit Risk Analysis:** Analyze the bank's credit risk by examining its loan portfolio, credit quality and credit risk management practices.

**Social and environmental impact analysis:** Evaluate the bank's social and environmental impact, including its contribution to community development, diversity and inclusion initiatives, and sustainability practices.

## Prioritize

Your team should all be on the same page about what's important moving forward. Place your ideas on this grid to determine which ideas are important and which are feasible.

🕒 20 minutes

