PROJECT REPORT

A COMPREHENSIVE ANALYSIS OF FINANCIAL PERFORAMANCE:INSIGHTS FROM LEADING BANKS

1.INTRODUCTION:

1.1 OVERVIEW:

This session introduces analysis of financial performance of Leading Banks.

And it discussed about the assets and ranks of top banks in the world.

And it describes the capital risk which the banks faces.

1.2 PURPOSE:

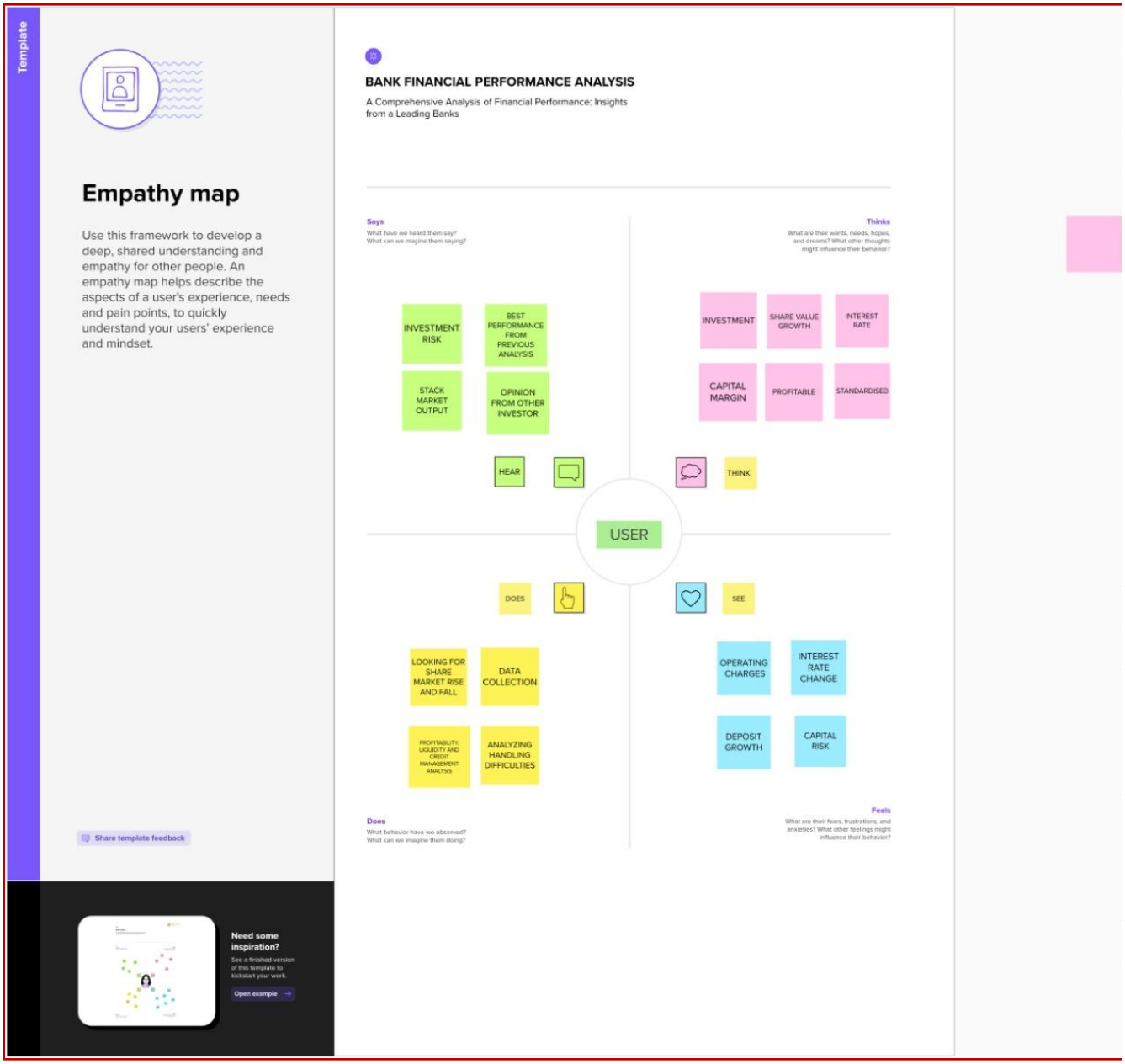
The purpose of a comprehensive analysis of financial performance is to evaluate the financial health and stability of an organization.

A comprehensive analysis of financial performance includes examining financial statements such as income statements, balance sheets, and cash flow statements.

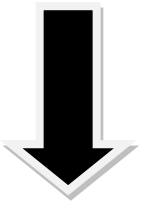
Overall, a comprehensive analysis of financial performance is critical for making sound financial decisions and ensuring the long-term success of an organization.

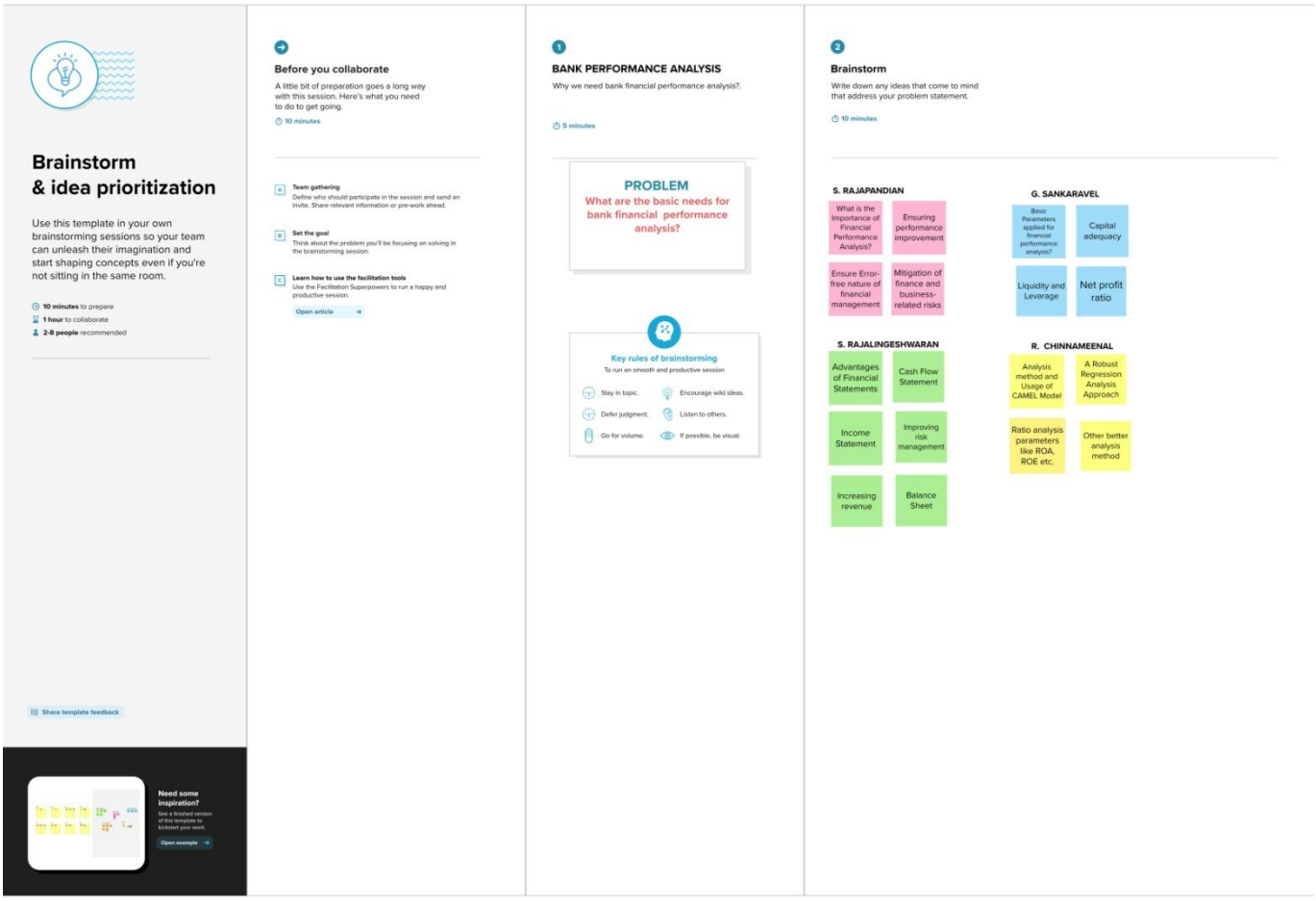
2.DEFINING PROBLEM:

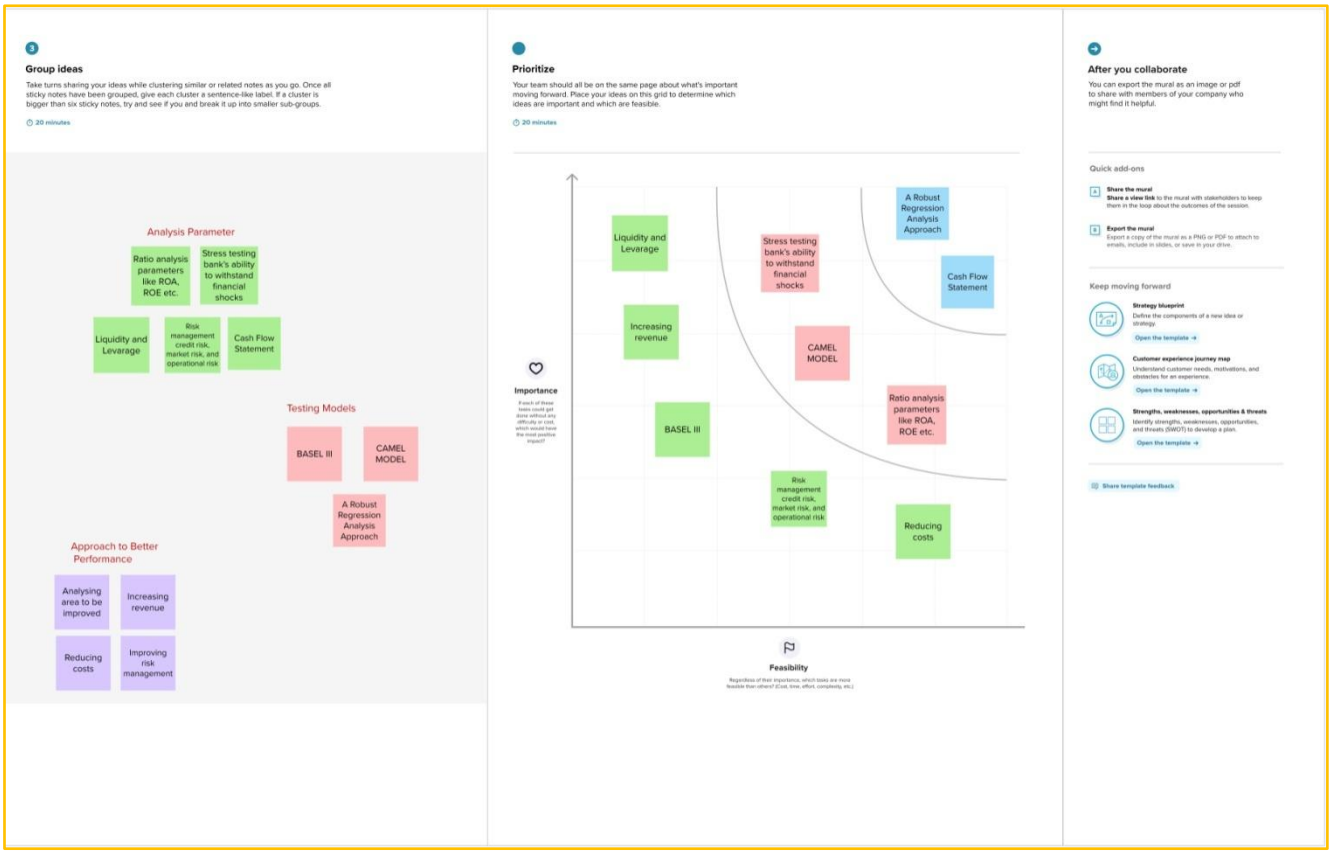
2.1 Using Empathy Map



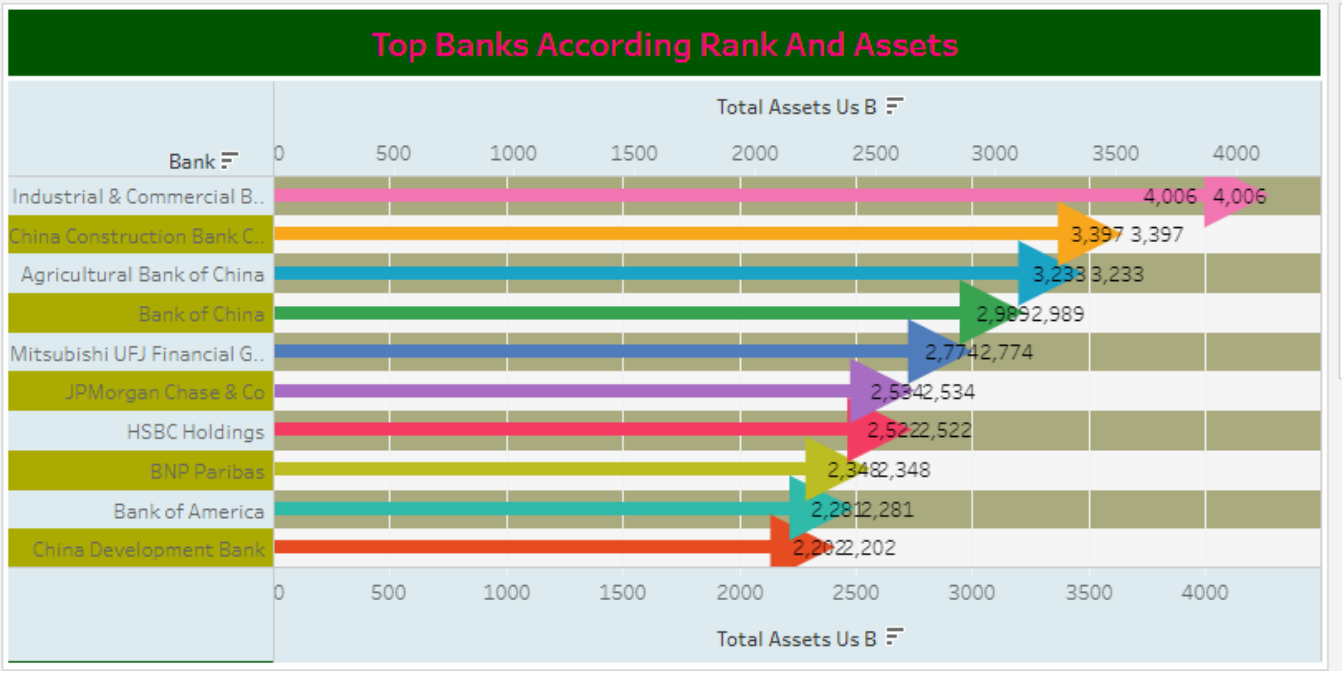
2.2 Using Brainstorm&Idea Prioritization

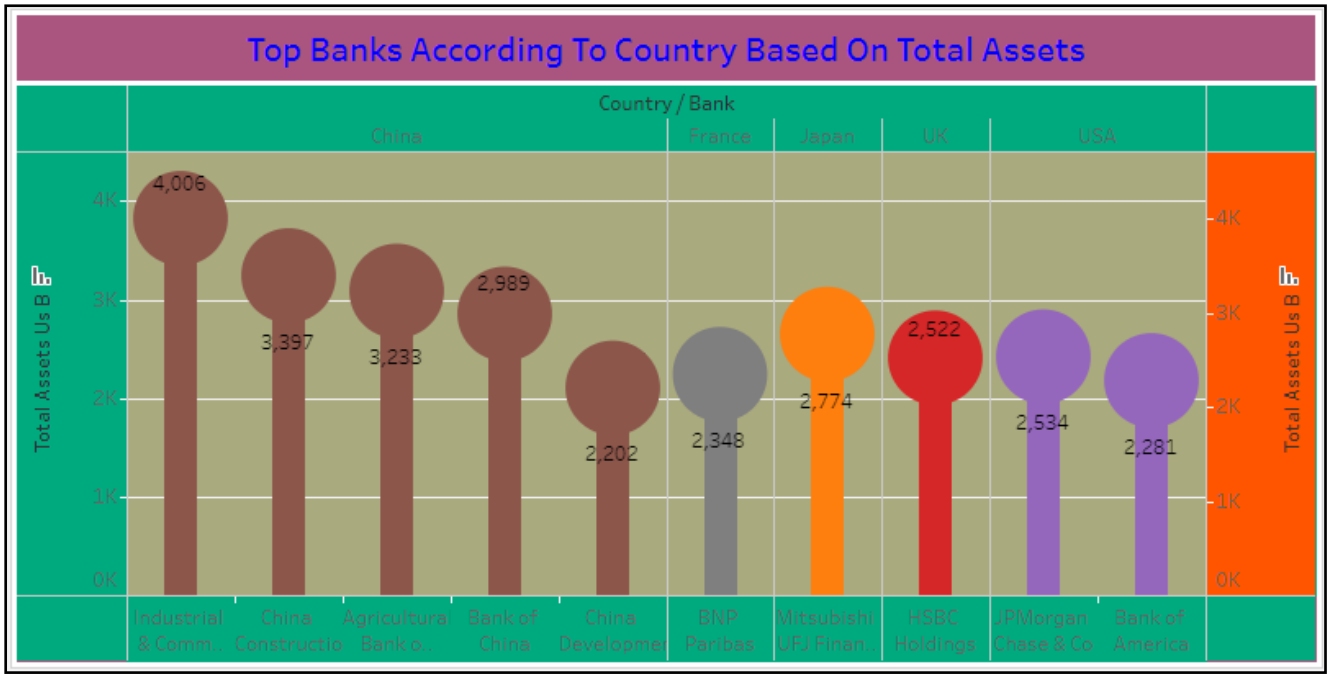


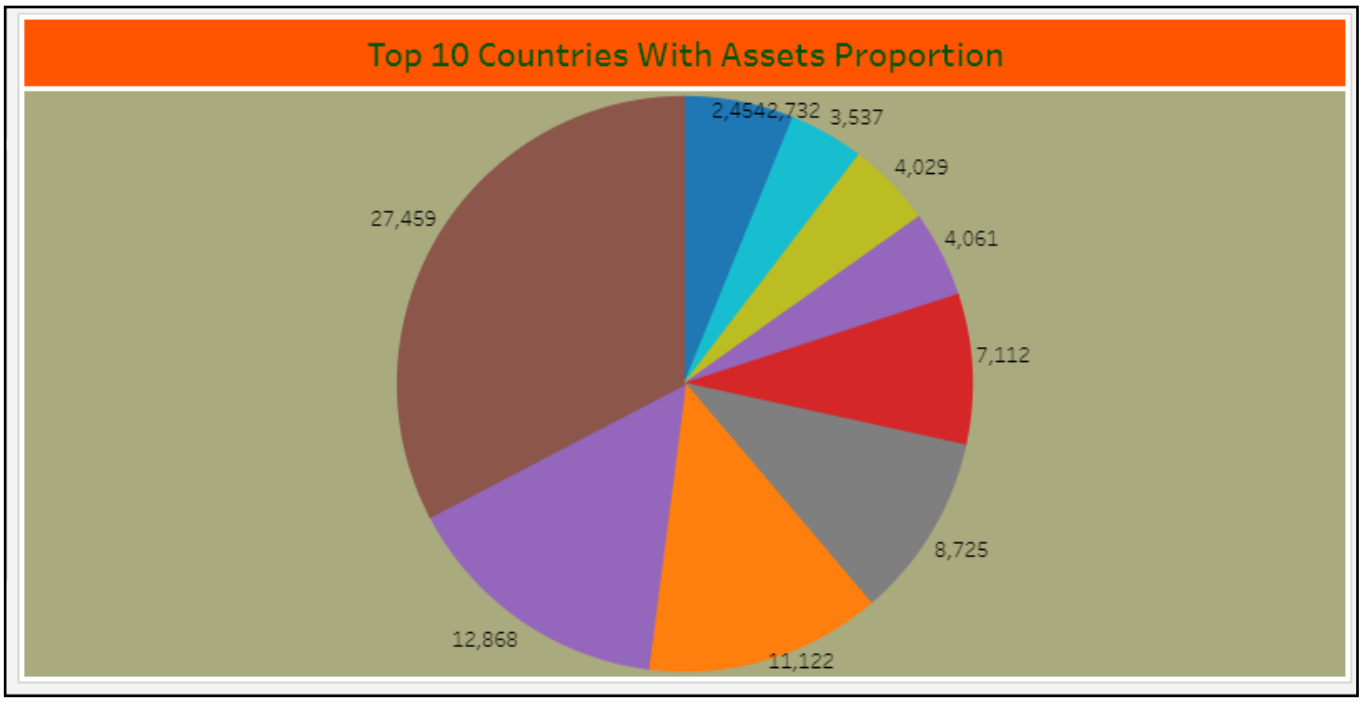


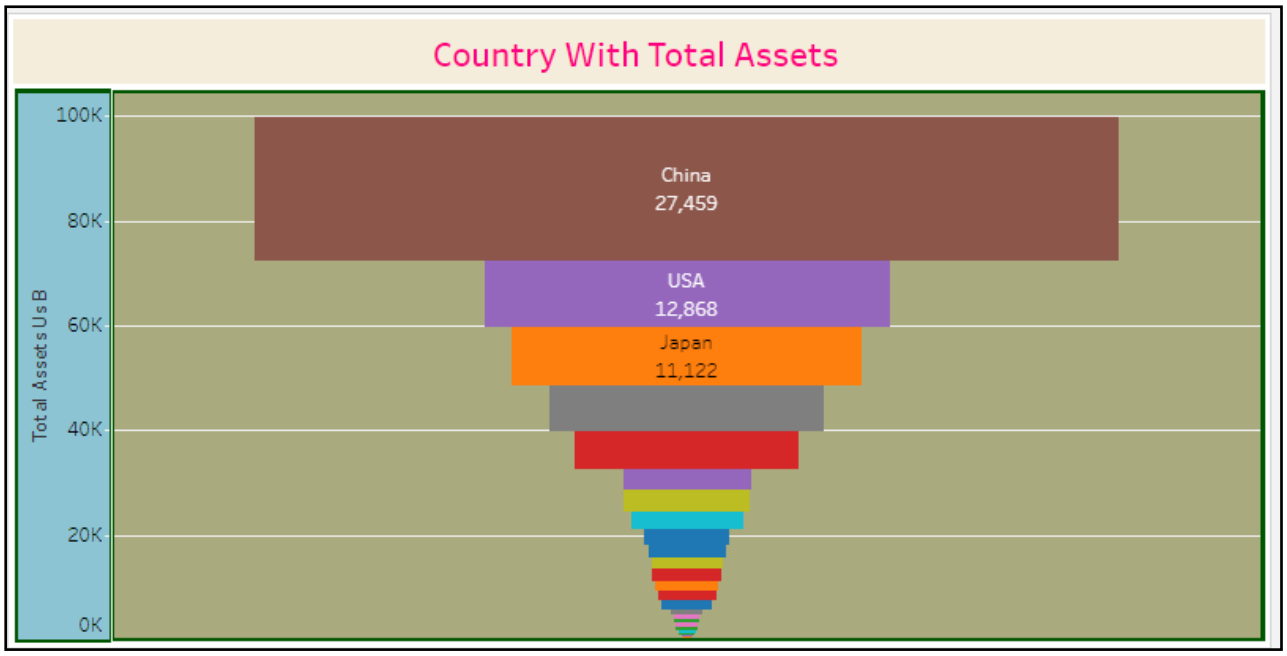


3.RESULT OF THIS ANALYSIS:

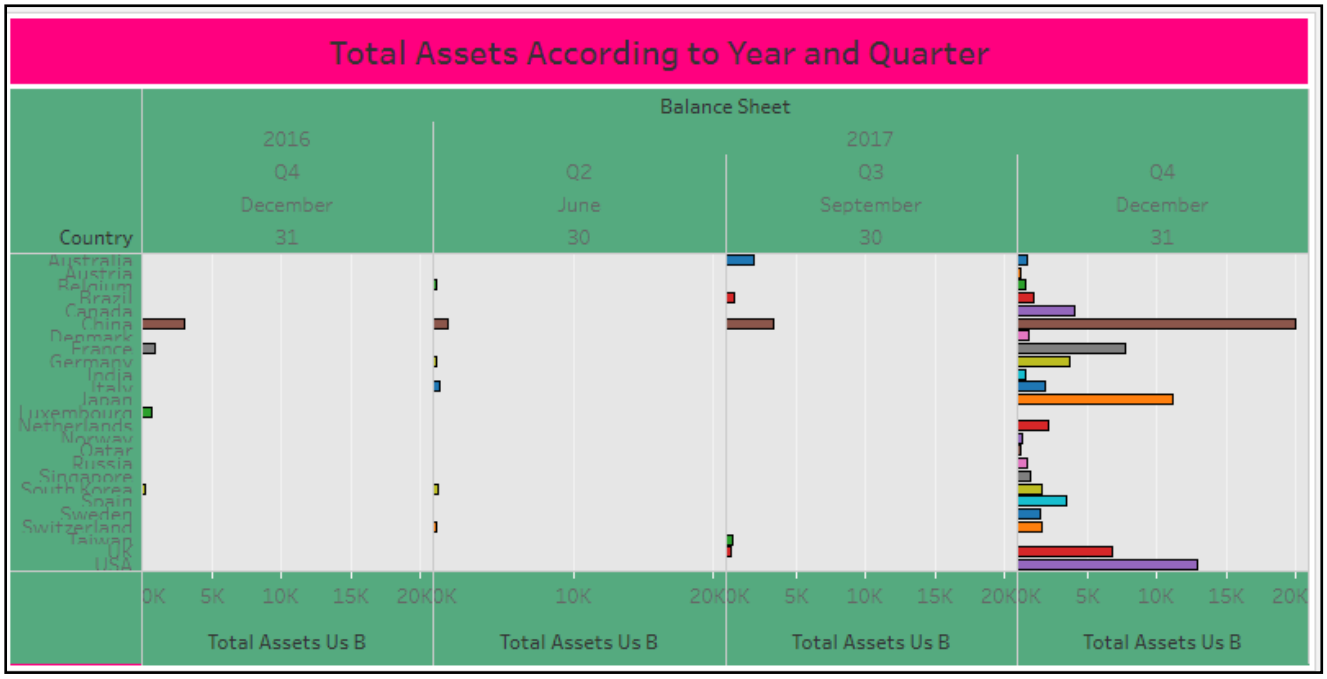


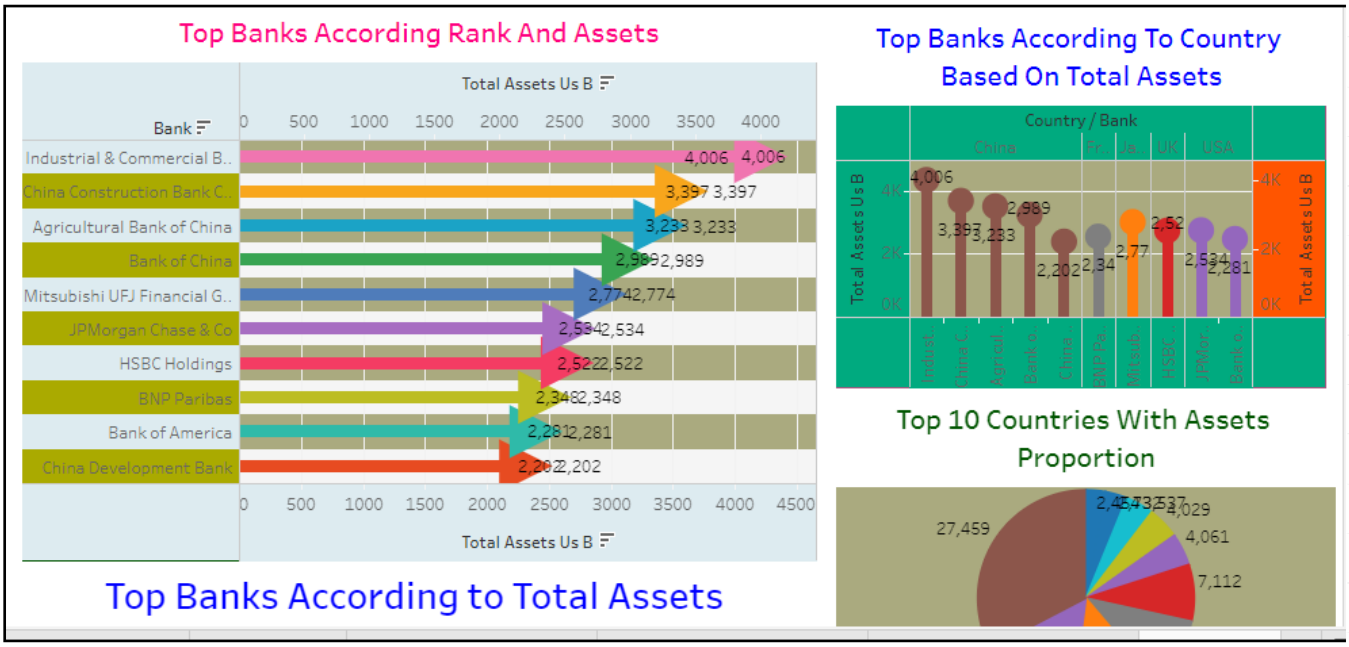

Top Banks According To Country Based On Total Assets
Country / Bank
China
France
Japan
UK
USA
Total Assets Us B
4K
3K
2K
1K
0K
4,006
3,397
3,233
2,989
2,202
2,348
2,774
2,522
2,534
2,281
Industrial & Comm..
China Constructio
Agricultural Bank o..
Bank of China
China Developmer
BNP Paribas
Mitsubishi UFJ Finan..
HSBC Holdings
JPMorgan Chase & Co
Bank of America


Top 10 Countries With Assets Proportion
2,4542,732
3,537
4,029
4,061
7,112
8,725
11,122
12,868
27,459


Country With Total Assets
Total Assets Us B
100K
80K
60K
40K
20K
0K
China
27,459
USA
12,868
Japan
11,122

Top Banks According to Total Assets
Royal Bank of Canada
Japan Post Bank
Groupe BPCE
HSBC Holdings
Bank of China
Citigroup Inc
Mizuho Financial Group
Societe Generale
Agricultural Bank of China
JPMorgan Chase & Co
Mitsubishi UFJ Financial Group
Industrial & Commercial Bank of China
Deutsche Bank
Sumitomo Mitsui Financial Group
China Construction Bank Corp
Barclays PLC
China Development Bank
Banco Santander
Credit Agricole Group
Postal Savings Bank of China
Lloyds Banking Group
Bank of America
Bank of Communications
Wells Fargo
BNP Paribas


Total Assets According to Year and Quarter
Balance Sheet
2016
Q4
December
31
Q2
June
30
2017
Q3
September
30
Q4
December
31
Country
Total Assets Us B
Total Assets Us B
Total Assets Us B
Total Assets Us B


Top Banks According Rank And Assets
Total Assets Us B
Bank
Industrial & Commercial B..
China Construction Bank C..
Agricultural Bank of China
Bank of China
Mitsubishi UFJ Financial G..
JPMorgan Chase & Co
HSBC Holdings
BNP Paribas
Bank of America
China Development Bank
Total Assets Us B
Top Banks According to Total Assets
Top Banks According To Country Based On Total Assets
Country / Bank
Total Assets Us B
Top 10 Countries With Assets Proportion
27,459
7,112
4,061

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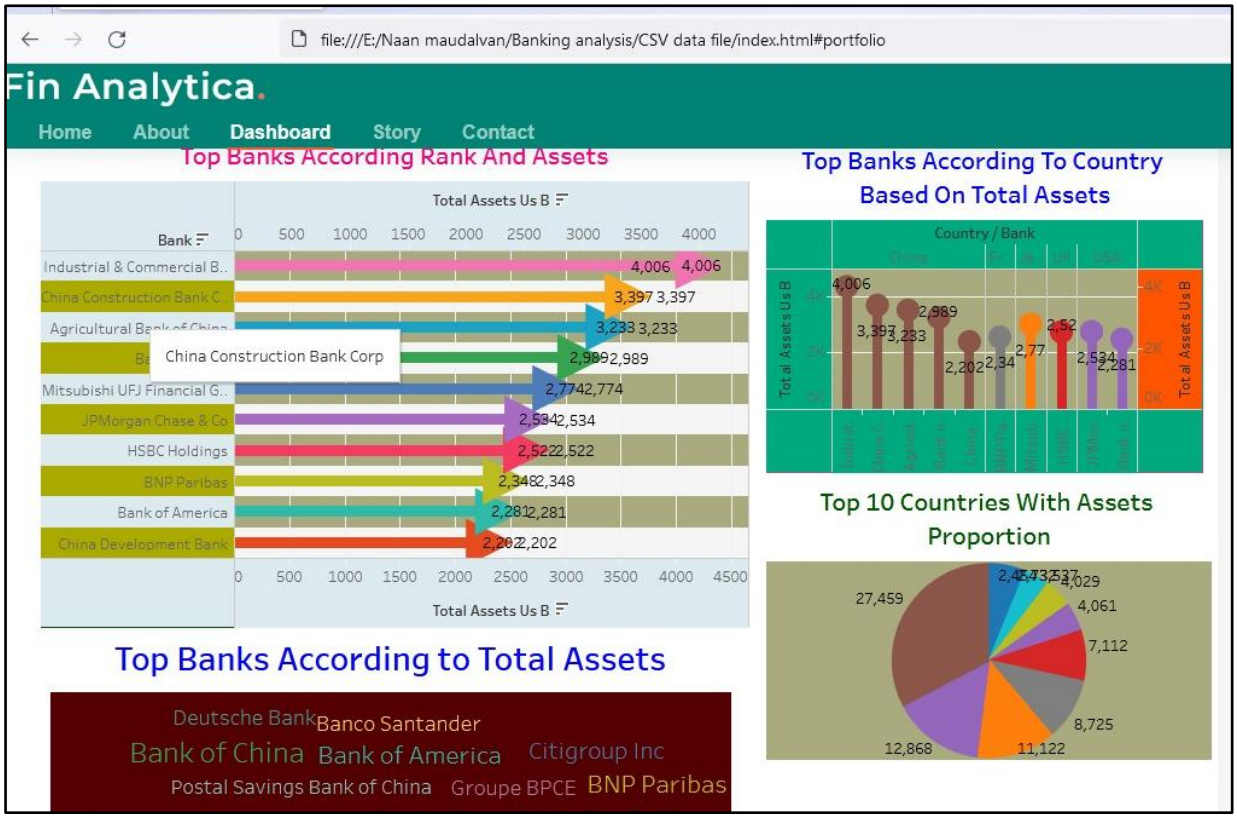

4.ADVANTAGES& DISADVANTAGES:

ADVANTAGES

There are several advantages of conducting a comprehensive analysis of financial performance, including:

i)Identifying areas for improvement:

A thorough financial analysis can help identify areas where the organization may be underperforming or where it could improve its financial performance. This can help management make informed decisions about where to allocate resources and focus their efforts.

ii)Assessing financial health:

Financial analysis provides a snapshot of an organization's financial health, including its liquidity, profitability, and solvency.

This information is important for stakeholders such as investors, creditors, and regulatory agencies to assess the organization's financial stability.

iii)Comparing to industry benchmarks:

Financial analysis allows organizations to compare their financial performance to industry benchmarks and trends. This can provide insights into how well the organization is performing relative to its peers and where it may need to make improvements.

iv)Communicating financial performance:

Financial analysis can be used to communicate an organization's financial performance to stakeholders such as investors, creditors, and regulatory agencies. This can help build trust and confidence in the organization and its financial management.

v)Making informed decisions:

A comprehensive financial analysis provides management with the information they need to make informed decisions about resource allocation, strategic planning, and other financial matters. This can help ensure the long-term success of the organization.

Overall, conducting a comprehensive analysis of financial performance is essential for organizations to make informed decisions, identify areas for improvement, and communicate their financial performance to stakeholders.

DISADVANTAGES:

While there are many advantages to conducting a comprehensive analysis of financial performance, there are also some potential disadvantages to consider, including:

i)Time-consuming:

Conducting a thorough financial analysis can be a time-consuming process, requiring significant resources and expertise. This may be especially challenging for smaller organizations with limited staff and resources.

ii)Limited scope:

Financial analysis is only one aspect of evaluating an organization's overall performance. Other factors such as market trends, customer satisfaction, and employee engagement may also be important but are not captured in financial statements.

iii)Data limitations:

Financial analysis relies on data from financial statements, which may not always provide a complete picture of an organization's financial health. For example, financial statements may not capture off-balance sheet items, such as contingent liabilities or intangible assets, that could impact the organization's financial performance.

iv)Lack of comparability:

Financial analysis can be limited by the lack of comparability between organizations. Differences in accounting policies and practices can make it difficult to compare financial performance between companies, even within the same industry.

5.APPLICATION:

Investment decisions:

Investors use financial analysis to evaluate the financial health and performance of companies they may want to invest in.

They use this information to assess the company's potential for future growth and to determine whether to invest or not.

Credit decisions:

Lenders and creditors use financial analysis to evaluate a borrower's creditworthiness.They use this information to assess the borrower's ability to repay the loan, the level of risk associated with the loan, and the terms of the loan.

6.CONCLUSION:

In conclusion, a comprehensive analysis of financial performance is a vital tool for evaluating the financial health and performance of an organization.

It involves the examination of various financial statements and ratios to gain a deeper understanding of an organization's financial situation.

The advantages of conducting a comprehensive analysis of financial performance include better decision making for investors, creditors, and management, improved regulatory compliance, and better strategic planning.

When done correctly, it can provide valuable insights into an organization's financial performance, strengths, weaknesses, and potential areas for improvement.

It gives many ideas to the Students like how to start a bank and become a entrepreneur how to manage,what are the risk factors involving in the analysis of bank sectors,etc.

7.FUTURE SCOPE:

The use of artificial intelligence and machine learning algorithms can help automate financial analysis processes, reduce human errors, and provide more accurate predictions and insights.

The increasing availability of big data can enable more detailed and comprehensive financial analysis, leading to better decision making.