

## Financial Report Analysis

Financial professionals, investors, and decision-makers often struggle to quickly extract relevant insights from lengthy and complex financial documents such as annual reports, balance sheets, and earnings reports. These documents are filled with jargon, dense numerical data, and intricate details, making it challenging to identify key takeaways efficiently.

Chat Link : [Financial Report Analysis](#)

### Sample Financial Summary Report – Q3 2024

Company: SampleCorp International

Report Period: Q3 2024

Industry: Financial Services

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#### Key Financial Metrics

Net Profit: EUR 690 million (↓ from EUR 759M in Q3 2023)

Earnings Per Share (EPS): EUR 0.78 (vs. 0.85 in Q3 2023)

Return on Equity (RoE): 11.6% (target range: 9–10%)

Cost/Income Ratio: 59.2% (improved from 60.2%, approaching 60% target)

CET1 Ratio (Basel III): 14.1% (indicates strong capital base)

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#### Income & Expenses

Net Interest Income (NII): EUR 1,638M (+7% YoY)

Fee & Commission Income: EUR 478M (+8% YoY)  
Operating Expenses: EUR 1,334M (+9% YoY due to labor & IT investments)

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Balance Sheet Summary

Metric	Q3 2024	Q2 2024	Q4 2023
Total Assets	EUR 403.8B	EUR 393.4B	EUR 377.9B
Loans to Customers	EUR 259.6B	EUR 251.5B	EUR 245.9B
Client Deposits	EUR 224.5B	EUR 223.4B	EUR 217.6B
Equity	EUR 25.8B	EUR 25.0B	EUR 24.1B

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Credit Quality

Cost of Risk: -2 basis points (YoY improvement)  
Forbearance Ratio: 2.0% (vs. 2.2% in Q2)  
Stage 3 (NPL) Ratio: Stable at 1.9%

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Strategic & Operational Developments

Expanded green finance portfolio by EUR 1B.  
Introduced AI-powered fraud protection in digital banking.  
Awarded “Top Regional FinTech Provider” for innovation and service.

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Market Trends & Outlook

Housing prices increased 4% QoQ, 11% YoY.

Strong macroeconomic indicators: low unemployment, falling inflation.

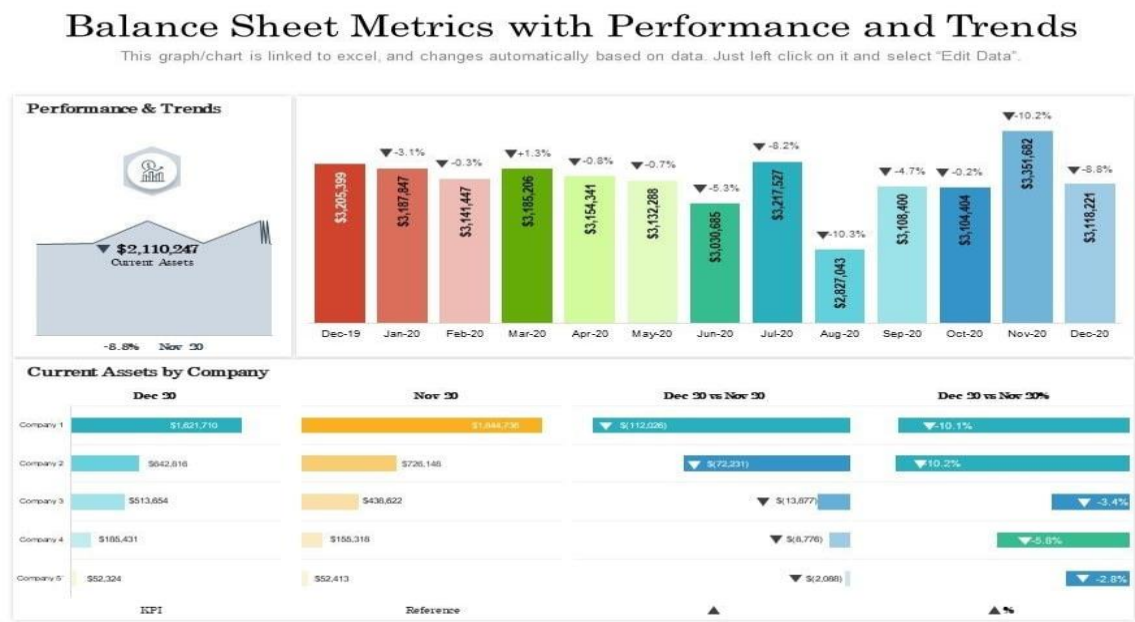
Regulatory risks (Basel IV) deferred to Q2 2025 planning.

Attached Visuals:

Balance Sheet Snapshot (visual table format)

Figures at a Glance Dashboard (performance highlights)

Prepared for Internal Review / Academic Submission Only (This is an sample document not real)



Traditional methods of analyzing financial documents, such as manual review or static summaries, are time-consuming and prone to oversight. While some AI tools exist, they cannot often provide context-aware, actionable insights specific to the user's goals, making them less effective for quick and informed decision-making.

## **Objective**

The aim of this project is to build an AI-powered system that:

- Scans and extracts data from financial document images.
- Identifies and highlights key financial metrics, trends, and risks.
- Summarizes the content into easy-to-understand insights tailored to user roles.
- Analyzes charts and graphs embedded within the documents.

**Core Features**

1. Input: Images of financial reports (uploaded or URL-based).
2. OCR: Use of Tesseract to extract text from images.
3. NLP: Use of transformer models to summarize financial content.
4. Output: Clean and structured summary with metrics, insights, and strategic highlights.

**Sample Output Elements**

- **Key Metrics:** Net income, revenue, EPS, cost/income ratio, ROE, CET1.
- **Income & Expenses:** Interest income, operating expenses.
- **Balance Sheet:** Total assets, liabilities, deposits.
- **Credit Quality:** Forbearance ratio, cost of risk, NPL ratio.
- **Strategic Notes:** Sustainability, digital transformation, market outlook.

**Technologies Used**

- Python
- PIL, OpenCV (for image handling)
- pytesseract (for OCR)
- HuggingFace Transformers (for summarization)

**Usage Instructions**

1. Place financial document images into the `sample_inputs/` folder.
2. Run the pipeline via `main.py`.
3. Review the output summary in `sample_outputs/`.

**Conclusion**

This AI-powered system significantly reduces the time and effort required to interpret complex financial documents, providing fast, user-specific, and actionable summaries.