

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

Introduction:

Banking sector plays a crucial role in the functioning and economic development of an economy. In all economic systems, banks play a leading role in planning and implementing financial policy. The difference lies in prioritizing goals and methods embraced for their attainment. Going by the Neo-liberal approach, earning higher profits by utilizing all resources is an end in itself, while in the socialistic systems bank operations also aims at improving economy in general and at satisfying social needs. Banks accept deposits and provide loans and derive a profit from the difference in the interest rates paid and charged to depositors and borrowers respectively. The process undertaken by banks of taking in funds from a depositor and then lending them out to a borrower is termed as financial intermediation. Banking sector flourishes on the financial intermediation capabilities that allow them to lend out money and receive money on deposit. The bank is the most significant financial intermediary in the economy as it bridges the gap between surplus and deficit economic agents. Banks contribute immensely towards the economic development of a nation by facilitating business activities. Banks also facilitate the development of saving plans and hold a key position in the determination of Government's monetary strategies. With reference to India, banking sector is substantially different from that of other Asian nations because of country's distinct geographic, social and economic facets. India possesses a gigantic land size, a diverse culture, and extreme income differences, which are marked among its regions. There are high levels of illiteracy among a substantial percentage of populace but at the same time, the country has a huge pool of managerial and technologically advanced talents. Approximately 30 to 35 percent of the population lives in metro and urban cities while the rest of the population resides in semi-urban and rural areas. The country's economic policy structure is a combination of both socialistic and capitalistic characteristics with a heavy bias towards public sector investment. India's emphasis on growth-led exports rather than "export led growth" of other Asian economies, with thrust on self-reliance through import substitution and aforesaid features are all reflected in the structure, size, diversity of the country's banking and financial services sector.

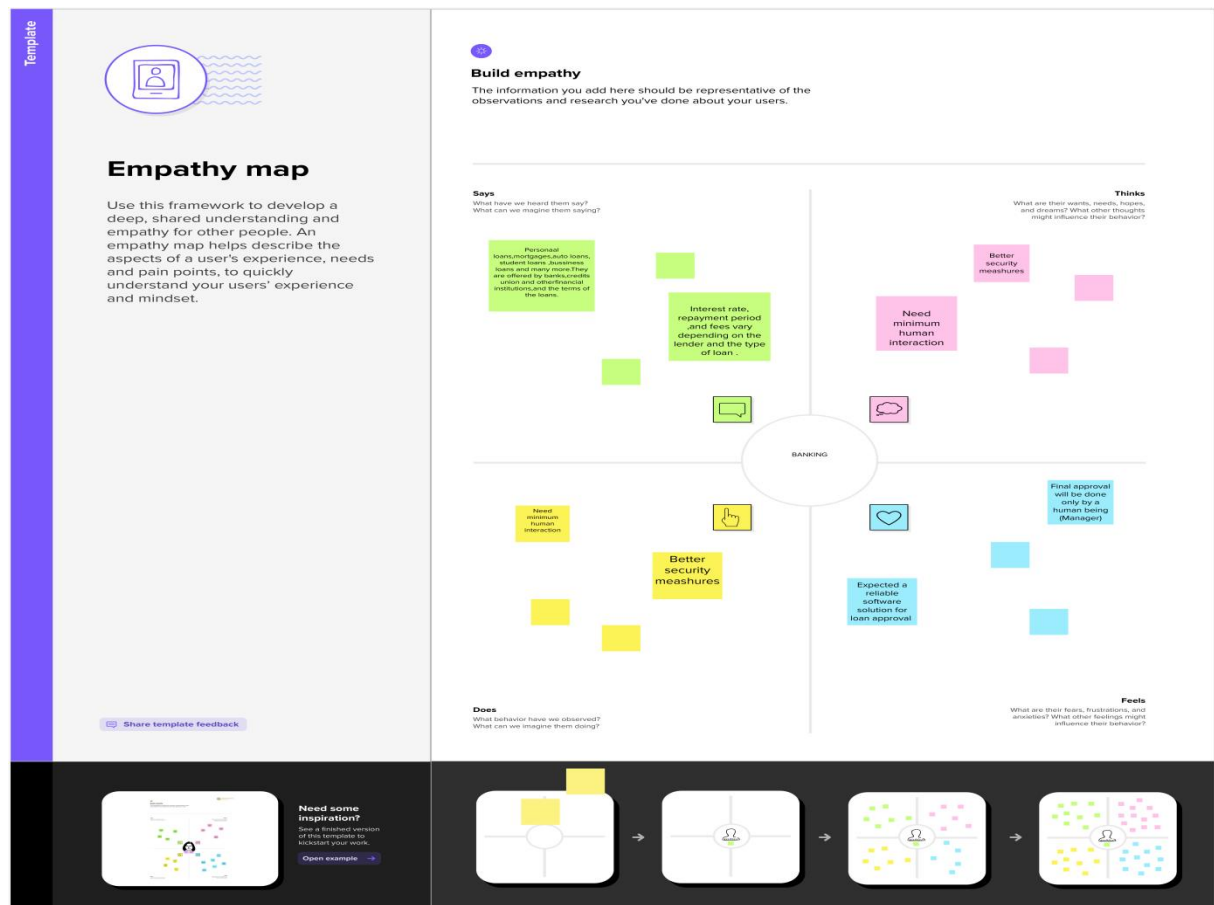
RESULTS:

We are creating an empathy map and brainstorm depends on what got us the project like dashboards and stories. We formed bar diagram, pie chart, funnel charts using bank profits and loss, number of leading banks in the world, balance sheet, countries, measure names, ranks, total assets of banks, measure value and for top bank financials. To analyse the financial performance of the top leading banks.

Empathy Map Canvas:

An empathy map is a simple, easy-to-digest visual that captures knowledge about a user's behaviour and attitudes. It is a useful tool to help teams better understand their users. Creating an effective solution requires understanding the true problem and the person who is experiencing it. The exercise of creating the map helps

participants consider things from the user's perspective along with his or her goals and challenges.



Brainstorm & Idea Prioritization Template:

Brainstorming 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-the-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 imagination and start shaping concepts even if you're not sitting in the same room.

Brainstorm & idea prioritization

Use this template to make your brainstorming sessions as productive as possible. Your imagination and idea-making muscles need to get going, but stay on the same team.

1. Brainstorm
2. Filter ideas
3. Group ideas

Before you brainstorm

1. Make a list of questions you already have in your mind. Write them down. This will help you stay on track.

2. Set a timer. You have 15 minutes to brainstorm. When the timer goes off, stop.

3. Write down every idea that comes into your mind, no matter how silly or impractical it seems. You can filter them later.

4. Don't worry about being judged. This is a safe space for your ideas.

Define your problem statement

What problem are you trying to solve? Write a clear, concise statement of the problem. This will help you stay focused during your brainstorming session.

Example: "How can we reduce the amount of food waste in our city?"

1. Write down your problem statement.

2. Write down your goal for the brainstorming session.

3. Write down your constraints.

4. Write down your success criteria.

Brainstorm

Write down every idea that comes into your mind, no matter how silly or impractical it seems. You can filter them later.

Round 1 Round 2 Round 3 Round 4

Round 1 Round 2 Round 3 Round 4

Group ideas

Now we're going to group ideas into clusters. Write down every idea that comes into your mind, no matter how silly or impractical it seems. You can filter them later.

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Filter ideas

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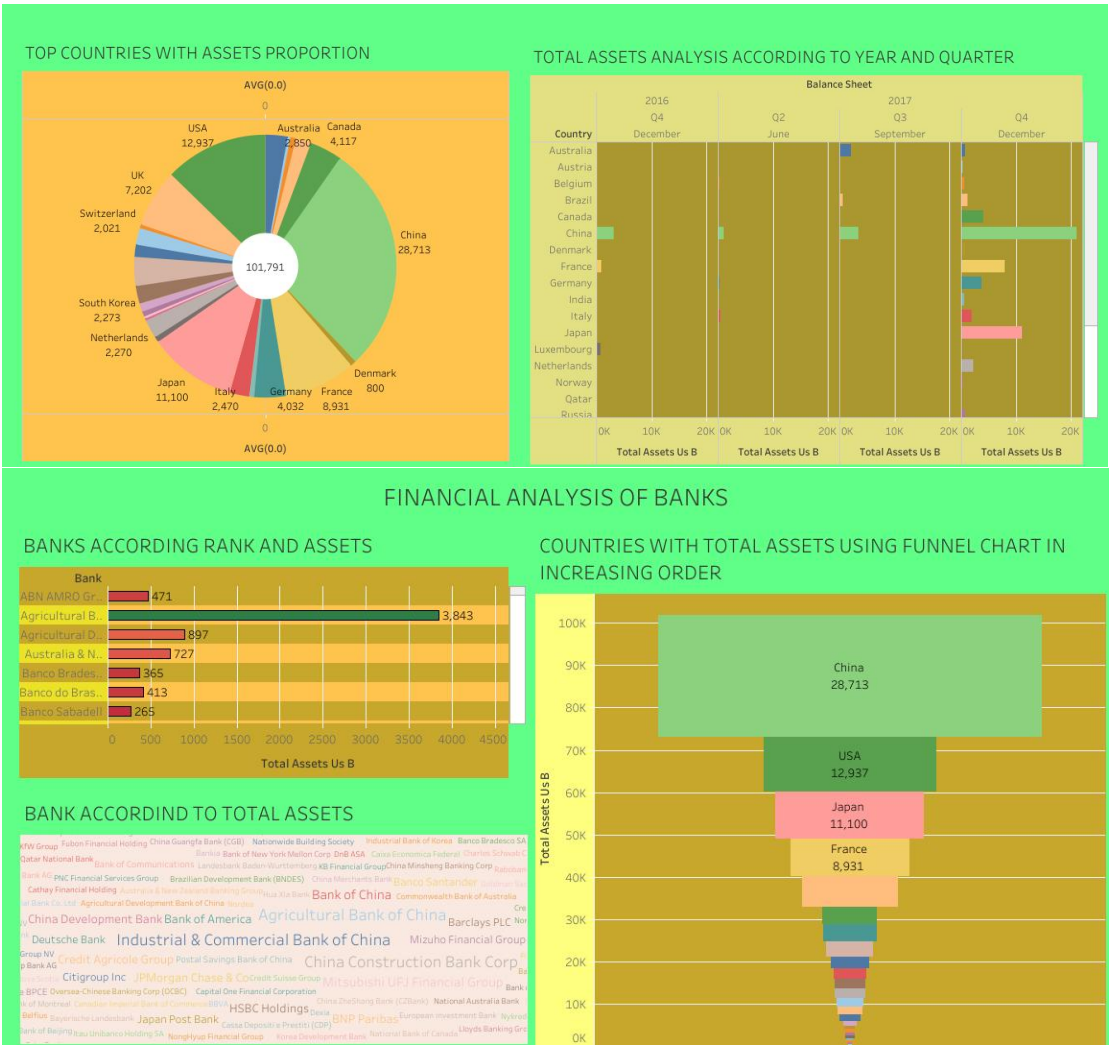
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DASHBOARDS AND STORIES OF FINANCIAL PERFORMANCE:



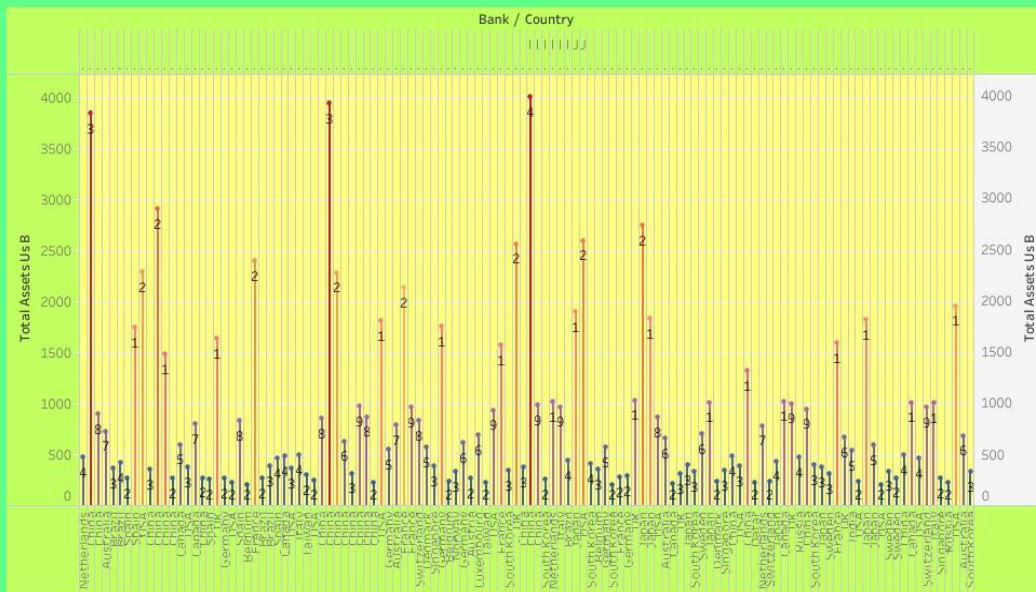
FINANCIAL ANALYSIS OF BANKS

BANKS ACCORDING RANK AND ASSETS

Bank	Total Assets Us B
ABN AMRO Gr	471
Agricultural B	3,843
Agricultural B	1,897
Australia & N	727
Banco Brades	965
Banco do Bras	413
Banco Sabadell	265

COUNTRIES WITH TOTAL ASSETS USING FUNNEL CHART IN INCREASING ORDER

Country	Total Assets Us B
China	28,713
USA	12,937
Japan	11,100
France	8,931

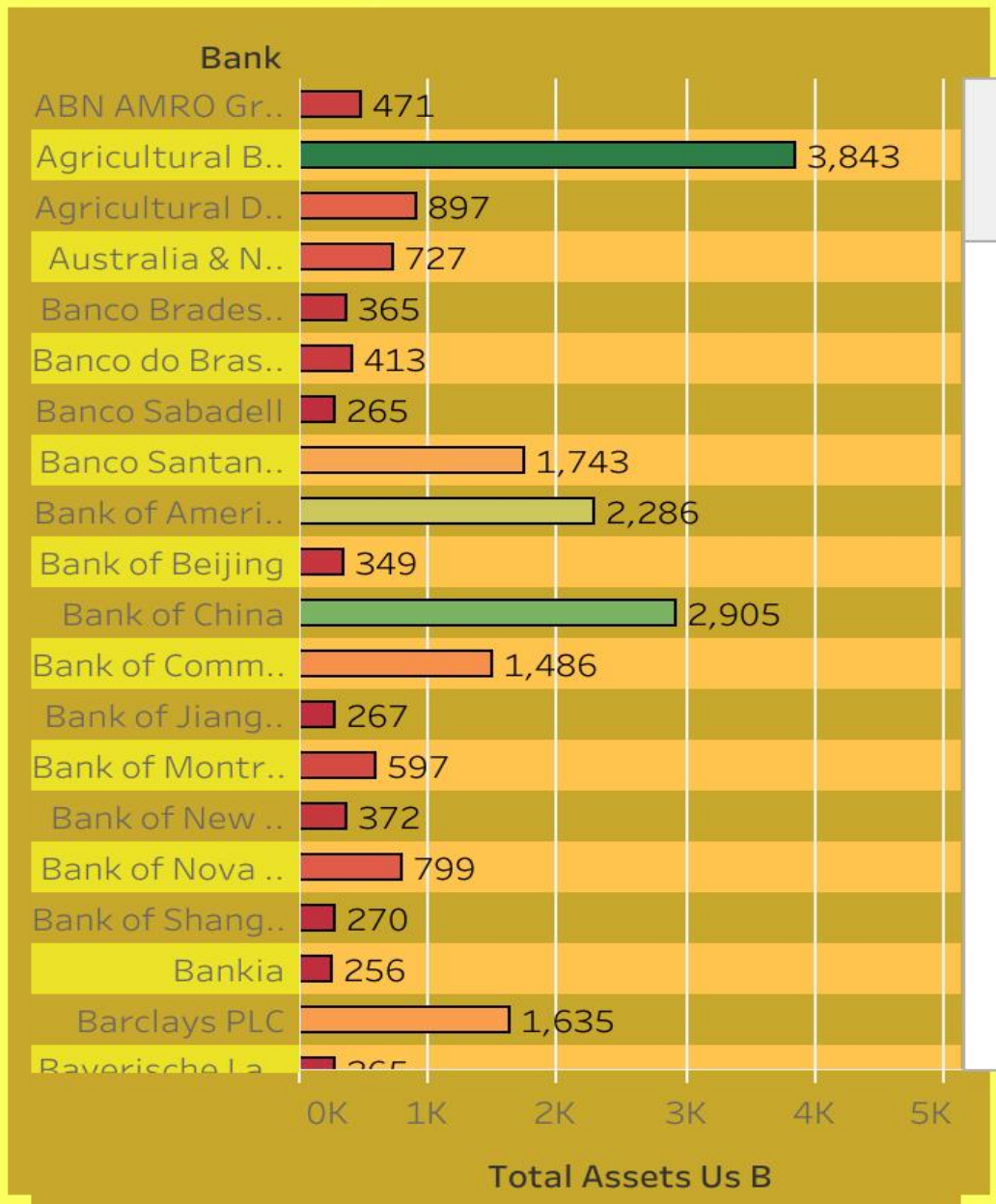
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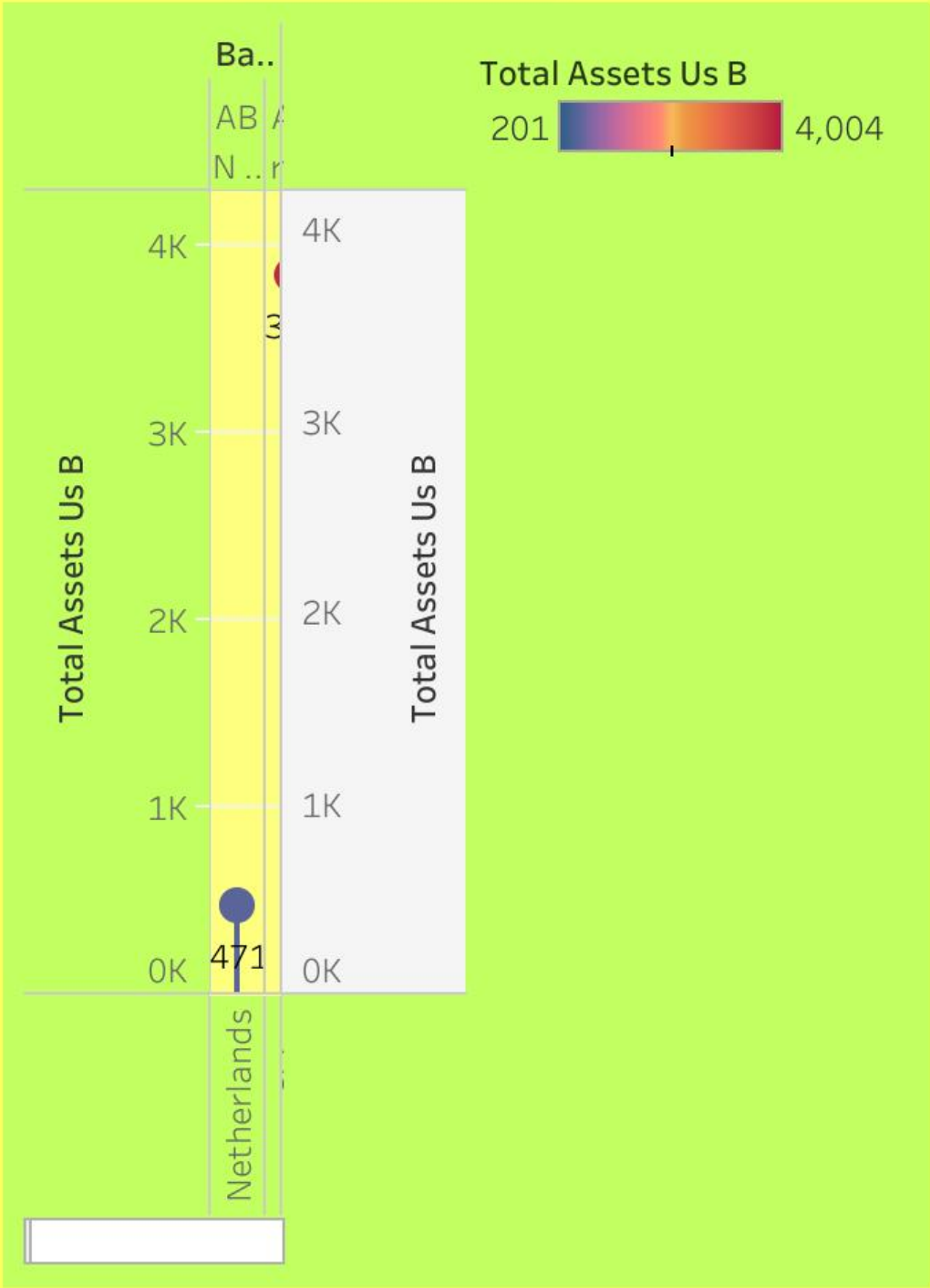
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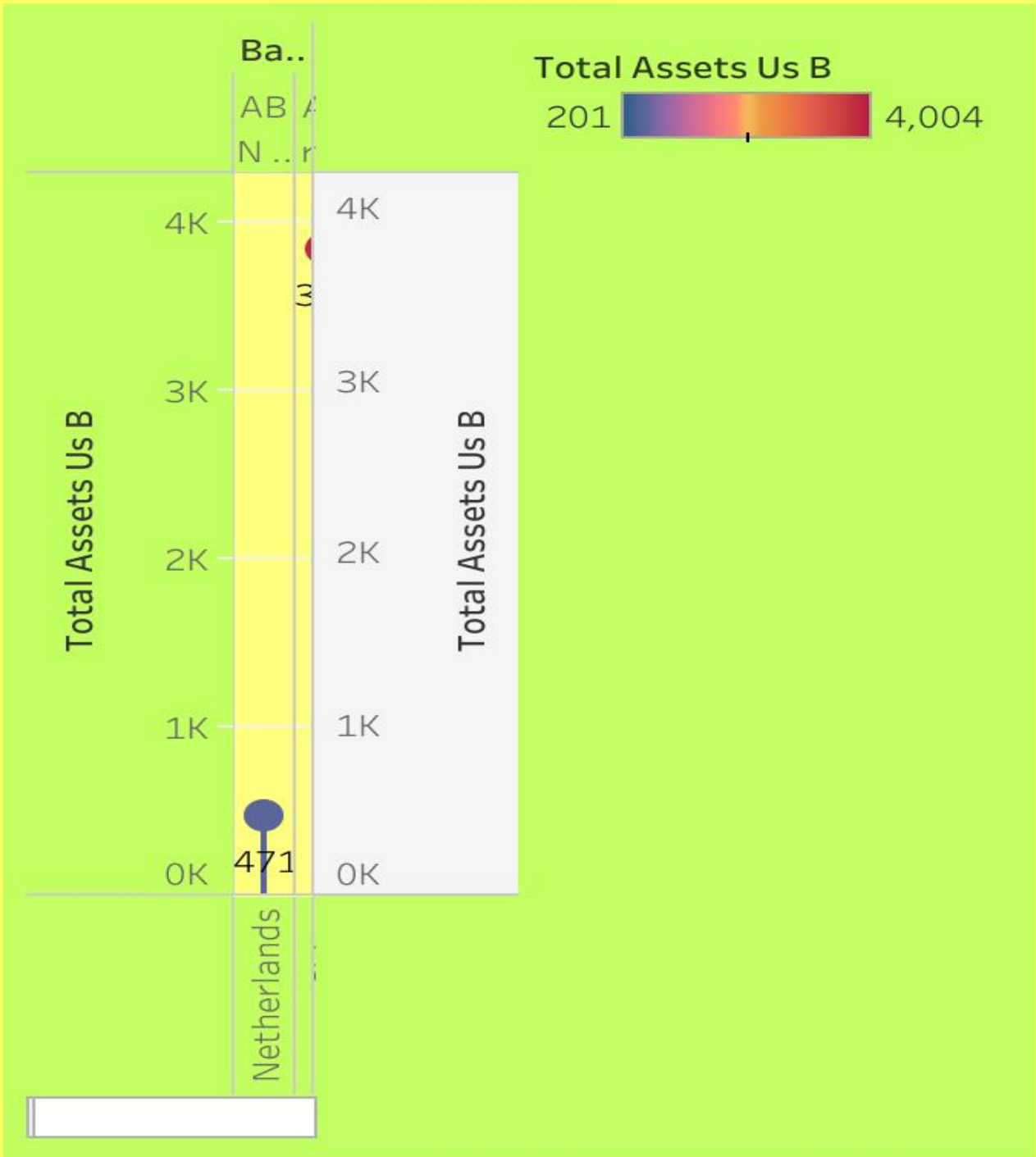
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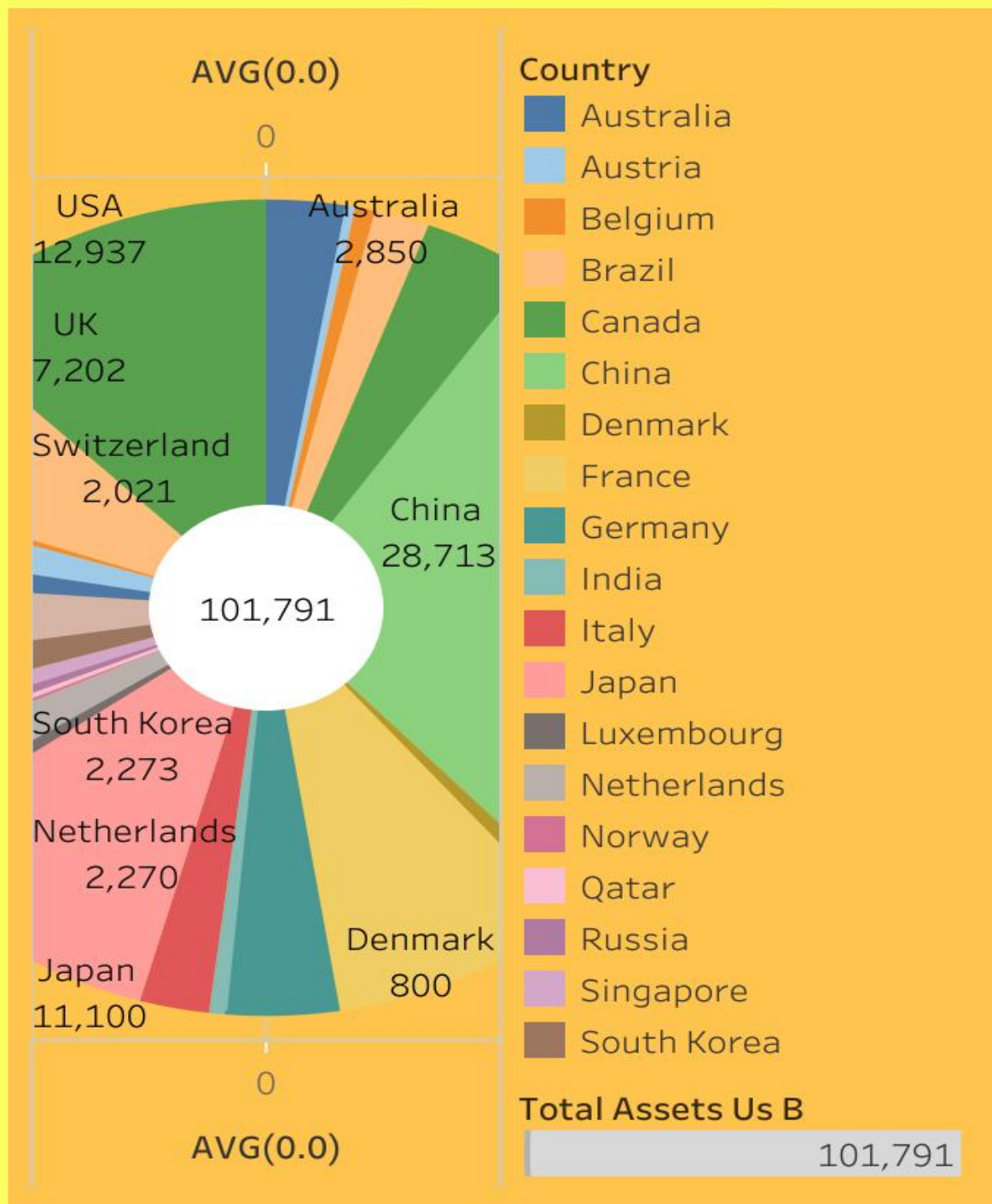


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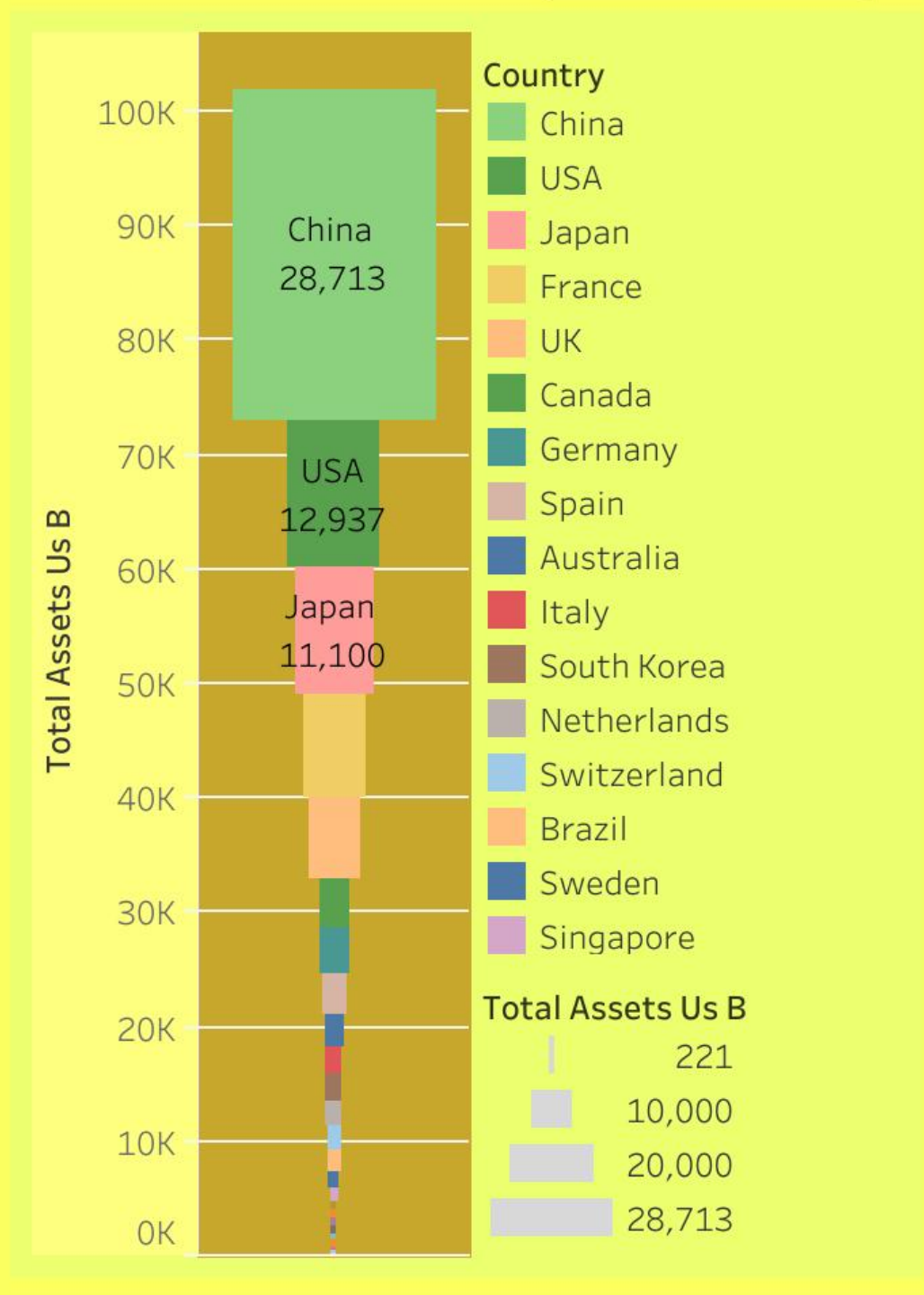
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Advantages of a bank:

The overall advantages of a bank include:

One: Safely storing the public's wealth.

Instead of walking around with wads of cash or hiding it under the floorboards, banks provide you with a protected place to store your money without worrying about theft.

Two: The widespread availability of affordable loans.

The qualifications for loans are relatively standard across most banks. Modern establishments have broken this cycle by increasing accessibility to loans and offering more reasonable requirements.

Three: Propelling the economy forward.

Banks often act as lenders for large amounts of capital to various economic sectors like agriculture and small businesses, which, in turn, raises employment rates and spending power.

The government expects banks to support particular facets of society. Rural or underdeveloped communities and industries are two such areas. Investing and approving loans in these areas increases development and modernization while building local branches to improve access to banking services.

Disadvantages of banks:

It's important to recognize that banks, even local banks, aren't perfect and have downsides as well.

One: The chances of going bankrupt.

Banks can suffer if customers spend less or decide to withdraw their money out of fear that the bank will go bankrupt. This can occur in a crashing economy, as seen during the Great Depression.

Two: The risk of fraud and robberies.

Online banking is extremely convenient. With the click of a button, you can withdraw or transfer money, set up a new checking account or savings account, or pay your monthly balance off.

Unfortunately, this also means that it's far easier for another party to access your information. Cyber crime and identity theft have been increasing over the years. Banks have increased their safety precautions and, therefore, they also charge customers more money.

APPLICATIONS:

The basic functions of a bank is to collect the deposits from the depositors and to disburse the loans to borrowers. The difference between the interest rates of deposit and loans is the profit source of bank. The banks plays an important role in our life. We can get the facilities of banks as

- 1] We can deposit our cash at bank for security and also we can earn interest on it, and withdraw it when we need it.
- 2] When we get any amount through cheque/Demand draft we can deposit it in our bank A/c.
- 3] We can withdraw cash from our A/c. When we have to pay anybody a certain amount, we can transfer it to his A/c. It's a safe way of payment.
- 4] If we have to send any amount to a person at another city we can send it through demand draft.
- 5] Whenever we are in need of money we can take loans from bank.
- 6] Bank also provides us safe deposit locker system. We can keep our valuable things like golden ornaments, important documents in it.....

Conclusion:

Banks play very important roles in the economic development of nations as they, to a large extent, wield control over the supply of money in circulation and are the main stimuli of economic progress. Economic development is a dynamic and continuous process which is highly dependent upon the mobilization of resources, investment, and the operational efficiency of the various segments of the economy. The performance of bank institution and other financial institution need to be evaluated because it is defined as the reflection of the way in which the resources of a bank are used in a form which enables it to achieve its objectives. As the banking sector is considered a vital segment of a modern economy, its efficiency is of vital importance. In order to ensure a healthy financial system and an efficient economy, banks and other financial institution must be carefully evaluated and analysed. While banks and other financial institution help business organizations by rendering a wide range of products and services, the products and services are more or less identical from one bank to another, and there is little scope for differentiating between them. Therefore, it is necessary to measure the banks' individual performance to determine their contribution to business development. In Malaysia, the banking sector includes various private and government banks and some private and government banks have their own branch networks throughout the country. As a consequence of economic reforms and mobilization, different financial institutions have emerged in the market. This has not only created an increasingly dynamic and competitive banking environment, which calls for enhanced evaluation and analysis, but overall, has encouraged greater efficiency in banking services. Therefore, a strong banking sector including other financial institution is vital for growth, creating jobs, generating

wealth, eradicating poverty, entrepreneurial activity and increasing Gross Domestic Product (GDP) growth.

FUTURE SCOPE :

Banks today, in many ways, feel like analog players in an increasingly digital world. Yet change is coming fast: Within the next decade, they will feel and operate more like tech companies with banking licenses.

Over the last year, buyers of wholesale banking services have started bringing their personal experiences as online consumers to their expectations for commercial banking services. One-click ordering from Amazon, tracking fulfillment requests from Uber, auto-populating information from Google Chrome, and other innovations have changed perceptions about what is possible and what is expected in electronic commerce. With tech and retail sites setting new standards, customers increasingly expect interactions with their banks to be easy, fast, transparent, and done on their own terms. Expectations have changed dramatically in the last six to 12 months, with frustration evident when desired digital simplicity is not found.

These demands and other competitive factors are pushing banks inexorably toward a new model: By 2025, leading banks will be operating as digital financial superstores that blur the line between technology companies and banks.

Getting to that point will not be a smooth ride. Even in the best scenario, banks as currently constructed will struggle to keep pace with retail and tech providers when it comes to innovations in online functionality and service. New regulations and compliance demands have made on-boarding, loan applications and other standard bank functions more difficult, time-consuming and frustrating for customers.

Although banks are trying to use technology to overcome these new challenges and deliver a more seamless customer experience, their efforts to date have largely failed to alleviate the problems and keep up with rapidly rising expectations. These developments have left banks in a tough spot. At exactly the time when their customers are learning how fast, easy and transparent online service can be, banks are struggling simply to maintain the quality of service, as much of their technology spend is dedicated to addressing risk, security and compliance needs and keeping disparate legacy systems running.

Enter the non-banks. Banks' troubles in this area have created an opening for non-bank lenders and fin-tech providers that leverage cutting-edge technology and their largely unregulated status to deliver the type of service and experience consumers have come to expect from the best Internet and mobile sites.

For the next five years, the industry will continue to experience this "digital divide," in which technology-fueled disruptors drive rapid and dramatic change in the financial landscape. However, this fierce competition will set the stage for a new era. To overcome their regulatory disadvantages and keep pace with high-tech rivals, traditional providers will be forced to make sizable investments and implement

sweeping alterations to their culture. Some providers will make it, many will be left behind.

These changes will transform many of these traditional providers into “digital financial superstores” that represent the future of banking.

An increasing demand for a digital banking experience from millennial's and Gen Zers is transforming how the entire banking industry operates.