

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

A PROJECT REPORT

Submitted by

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CHAPTER - 1

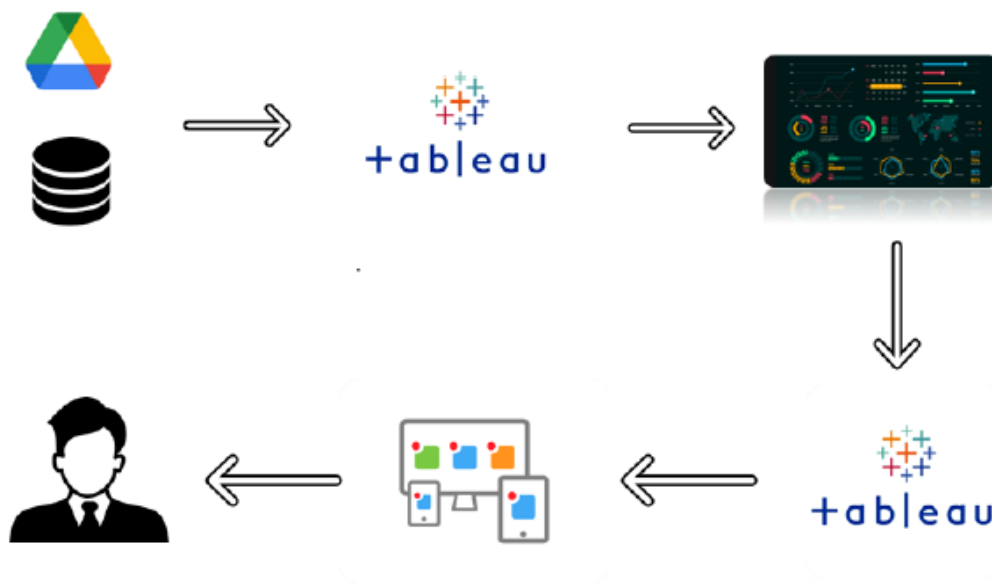
INTRODUCTION

1.INTRODUCTION :

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 behaviour, 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.

Technical Architecture:



1.1. OVERVIEW :

I. Introduction

- Explanation of the purpose and scope of the analysis
- Brief overview of the banking industry and key players

II. Methodology

- Description of the data sources and analytical tools used in the analysis
- Explanation of the financial metrics and ratios used to evaluate performance

III. Overview of the Leading Banks

- Identification of the banks selected for analysis
- Brief background information on each bank

IV. Financial Performance Analysis

- Revenue and profit analysis for each bank
- Key performance indicators (KPIs) analysis, including:
 - Return on Equity (ROE)
 - Return on Assets (ROA)
 - Net Interest Margin (NIM)
 - Efficiency Ratio
- Comparison of financial performance across banks

V. Risk Management Analysis

- Evaluation of each bank's risk management practices and policies
- Discussion of potential risks faced by each bank and how they

A BRIEF DESCRIPTION ABOUT YOUR PROJECT :

- A comprehensive analysis of financial performance for leading banks involves evaluating the financial health and risk management practices of major banks in the industry. This analysis typically involves a detailed examination of the banks' financial statements and performance metrics, as well as an evaluation of their risk management policies and practices. The project aims to provide insights into the banks' financial performance and risk management practices, and may include recommendations for how the banks can improve their performance going forward.

1.2 PURPOSE :

- I. **To Identify Strengths And Weaknesses:** By analyzing the financial performance of leading banks, the analysis can help identify areas of strength and weakness in the banks' financial performance and risk management practices. This can help investors and other stakeholders make informed decisions about investing or partnering with the banks.
- II. **To Evaluate The Banks' Competitiveness:** The analysis can help evaluate the competitiveness of the banks by comparing their financial performance and risk management practices with other banks in the industry. This can help investors and stakeholders determine which banks are most likely to succeed in the long term.
- III. **To Assess The Risks Faced By The Banks:** By evaluating the risk management practices of the banks, the analysis can help assess the potential

risks faced by the banks and how well they are prepared to manage these risks. This can help investors and stakeholders understand the potential risks associated with investing or partnering with the banks.

- IV. To Inform Regulatory Decisions:** The analysis can also be useful for regulators in evaluating the financial health and risk profile of major banks. This information can help inform regulatory decisions related to capital requirements, stress testing, and other regulatory policies.

Overall, the purpose of a comprehensive analysis of financial performance for leading banks is to provide a detailed understanding of the financial health and risk profile of major banks, and to provide insights that can inform investment decisions, regulatory decisions, and other strategic decisions related to the banking industry.

THE USE OF THIS PROJECT. WHAT CAN BE ACHIEVED USING THIS :

The use of a comprehensive analysis of financial performance for leading banks is to provide valuable insights into the financial health and risk management practices of major banks. The project can be used to achieve several objectives, including:

- I. Investment Decision-Making :** The analysis can help investors make informed decisions about investing in or partnering with major banks. By evaluating the financial performance and risk management practices of the banks, investors can gain a better understanding of the potential risks and rewards associated with investing in the banks.

- II. **Risk Management** : The analysis can also be useful for banks themselves in identifying areas of weakness in their risk management practices. By evaluating the risk management practices of other leading banks, banks can gain insights into how to improve their own practices and mitigate potential risks.

- III. **Regulatory Oversight** : The analysis can also inform regulatory oversight of the banking industry. Regulators can use the insights gained from the analysis to assess the financial health and risk profile of major banks and make regulatory decisions related to capital requirements, stress testing, and other regulatory policies.

- IV. **Strategic Decision-Making** : The analysis can also be useful for banks and other stakeholders in the banking industry in making strategic decisions related to mergers and acquisitions, expansion into new markets

CHAPTER - 2

PROBLEM DEFINITION & **DESIGN THINKING**

2.1. EMPATHY MAP :

- An Empathy Map is a tool used to help understand and empathize with the perspective of a particular user or customer. It is a visual representation of the user's attitudes, behaviors, emotions, and experiences that can be used to gain a deeper understanding of their needs and motivations. The Empathy Map is typically divided into **four quadrants**: "**Says**," "**Thinks**," "**Does**," and "**Feels**." In each quadrant, the user's thoughts, feelings, actions, and spoken words are recorded to help build a more complete understanding of their perspective. The Empathy Map is often used in design thinking and user experience research to help inform the design of products or services that better meet the needs of the user.

Says

What have we heard them say?
What can we imagine them saying?

How leading banks perform financially.

Difficulty in applying the insights to work or business.

Insights and data to make decisions about investments.

Lack of time to analyze all financial data.



Thinks

What are their wants, needs, hopes, and dreams? What other thoughts might influence their behavior?

Comparison of interest rate with other banks.

Security of the investment.

Easy way of saving money

Transparency



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



Reads financial news and reports regularly

Researches different investment options.

Looks for trusted sources of information to make investment decisions.



Curious about the financial performance of leading banks.

If the funds will be trapped?

Frustration or disappointment if the finding are unexpected/unfavourable.

Anxious about making investment decisions.

Does

What behavior have we observed?
What can we imagine them doing?

Feels

What are their fears, frustrations, and anxieties? What other feelings might influence their behavior?

2.2. IDEATION & BRAINSTORMING MAP :

- Ideation and Brainstorming Maps are tools used to generate and organize ideas in a structured and visual way. They are commonly used in creative problem solving, innovation, and product design to generate a large number of ideas and then organize them into meaningful categories.
- Ideation and Brainstorming Maps typically start with a central theme or problem statement in the center of the map. From there, branches are drawn out to represent different categories or subtopics related to the central theme. These categories can then be further expanded with additional branches to represent specific ideas.
- The purpose of an Ideation and Brainstorming Map is to encourage free thinking and generate as many ideas as possible. It allows participants to visually see how ideas are connected and to build upon each other's ideas. The map can then be used to prioritize and refine the most promising ideas. There are many variations of Ideation and Brainstorming Maps, including Mind Maps, Spider Maps, and Fishbone Diagrams.

1

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.

8 minutes

PROBLEM

The beauty industry is undergoing a major transformation. The global beauty market is projected to reach \$1.2 trillion by 2025, driven by increasing demand for personalized and sustainable beauty products. However, the industry faces significant challenges, including high production costs, limited transparency in supply chains, and a growing emphasis on ethical sourcing. As a result, many consumers are seeking alternative ways to shop for beauty products, such as direct-to-consumer models and subscription services. The beauty industry is at a crossroads, and it is crucial for companies to identify and address these challenges to remain competitive and successful in the future.

Key rules of brainstorming

To an as broad and productive session

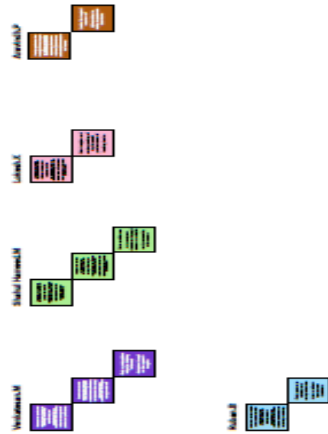
- Go for quantity
- Encourage wild ideas
- Defer judgment
- One idea at a time
- Build on the ideas of others
- Go for volume
- It's possible the worst idea is the best

2

Brainstorm

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

10 minutes



7. Your ideas will come to mind as you brainstorm. Write them down as they come.

3

Group ideas

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

20 minutes

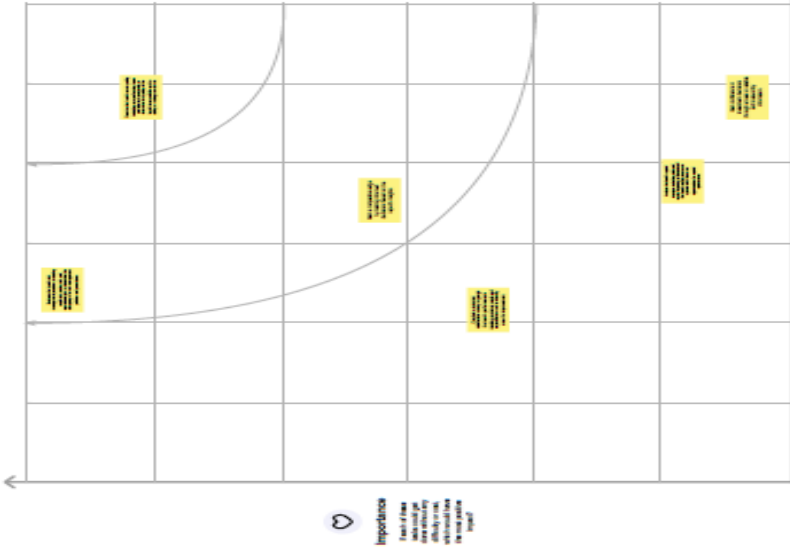


4

Prioritize

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

20 minutes



7

Feasibility

Rank ideas of high importance which are more feasible to implement. Rank ideas which are less important.



CHAPTER – 3

DATA COLLECTION & EXTRACTION FROM DATABASE IN MYSQL

3.1.: Collect The Dataset :

- Data collection is the process of gathering and measuring information on variables of interest, in an established systematic fashion that enables one to answer stated research questions, test hypotheses, evaluate outcomes and generate insights from the data.

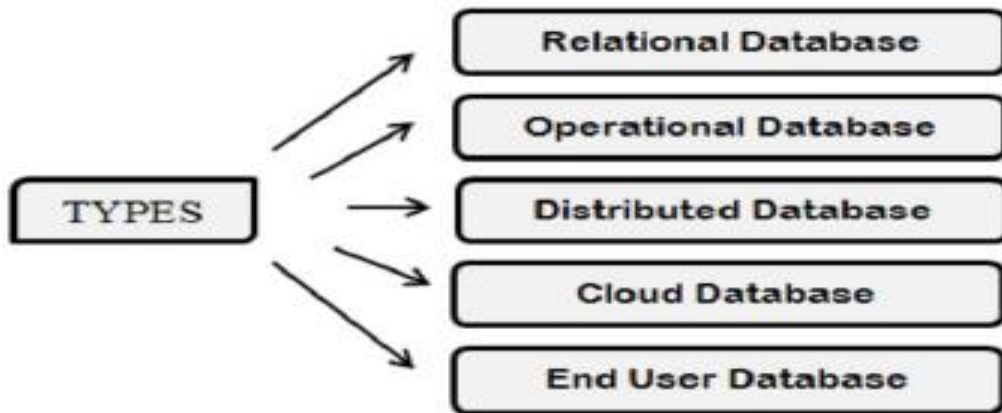
3.1.1 : Understand The Data :

- Data contains all the meta information regarding the columns described in the CSV files

Column Description Of The Dataset :

1. Bank : Name of the bank
2. Country : In which country the bank is operating
3. Total Assets : Total assets of the banks
4. Rank : Rank of the bank among the world
5. Landmass : Under which continent the bank belongs to

3.2: Storing Data In DB & Perform SQL Operations :



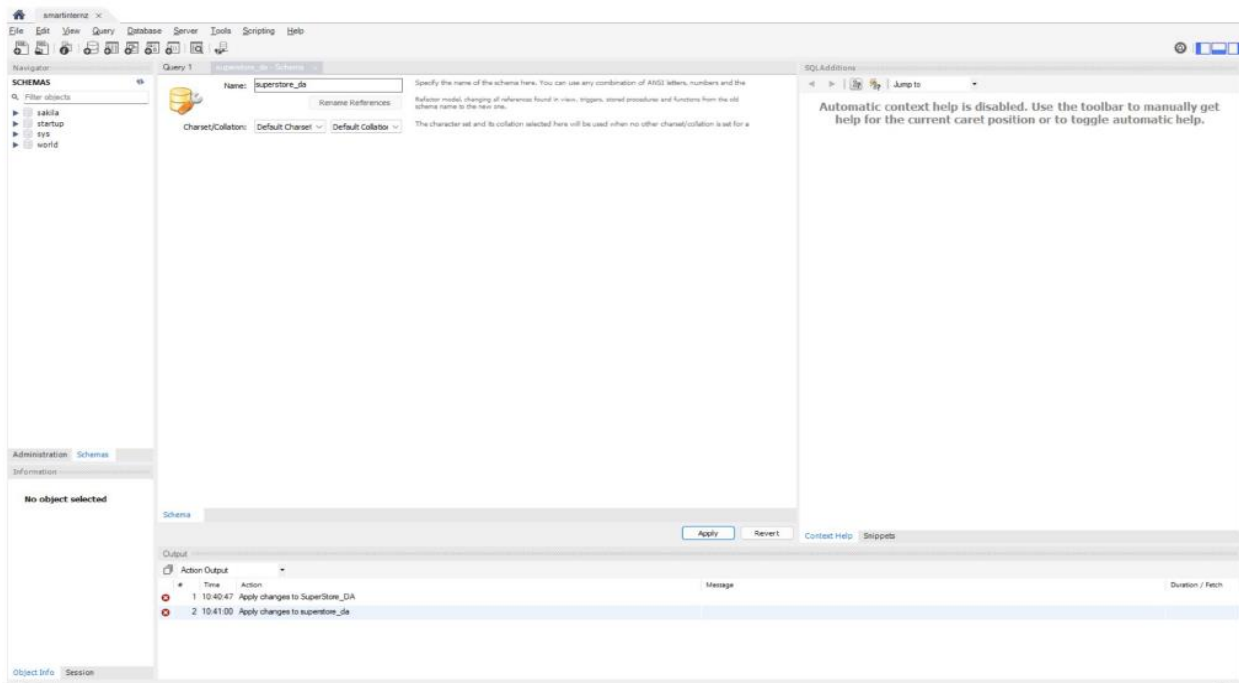
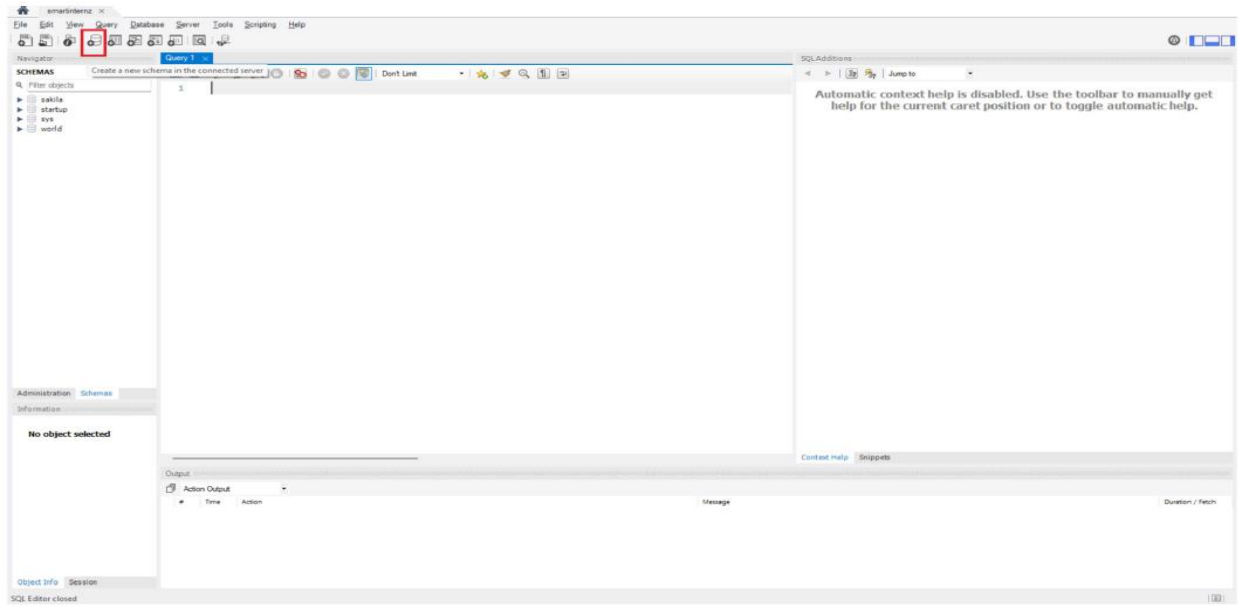
3.2.1. : Introduction To Database :

- A database is an organized collection of data, generally stored and accessed electronically from a computer system. It supports the storage and manipulation of data.
- Its ability to organize, process and manage information in a structured and controlled manner is the key to many aspects of modern business efficiency.

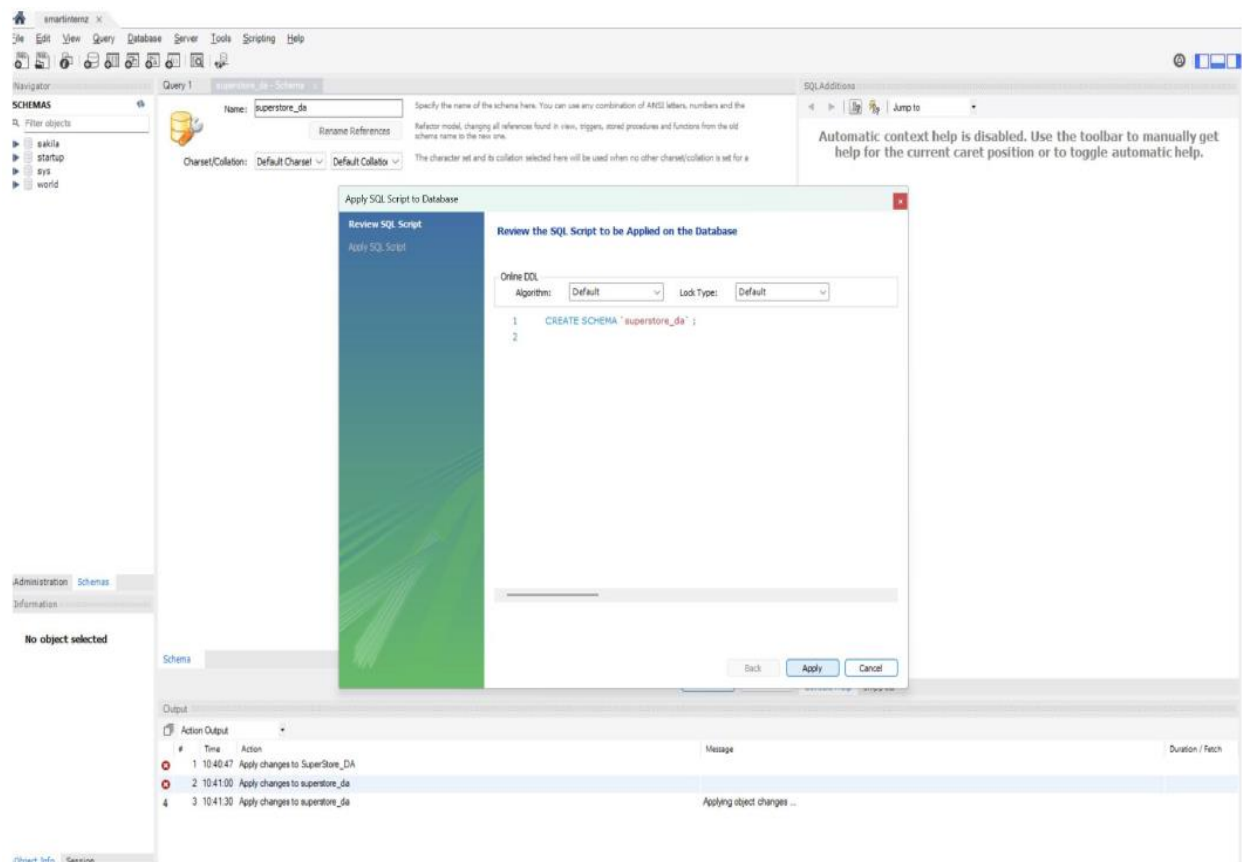


3.2.2.: Creating Database And Table In MYSQL :

- Click on the database icon on the icon menu panel to create the schema.
- Give the name of the schema and click on apply

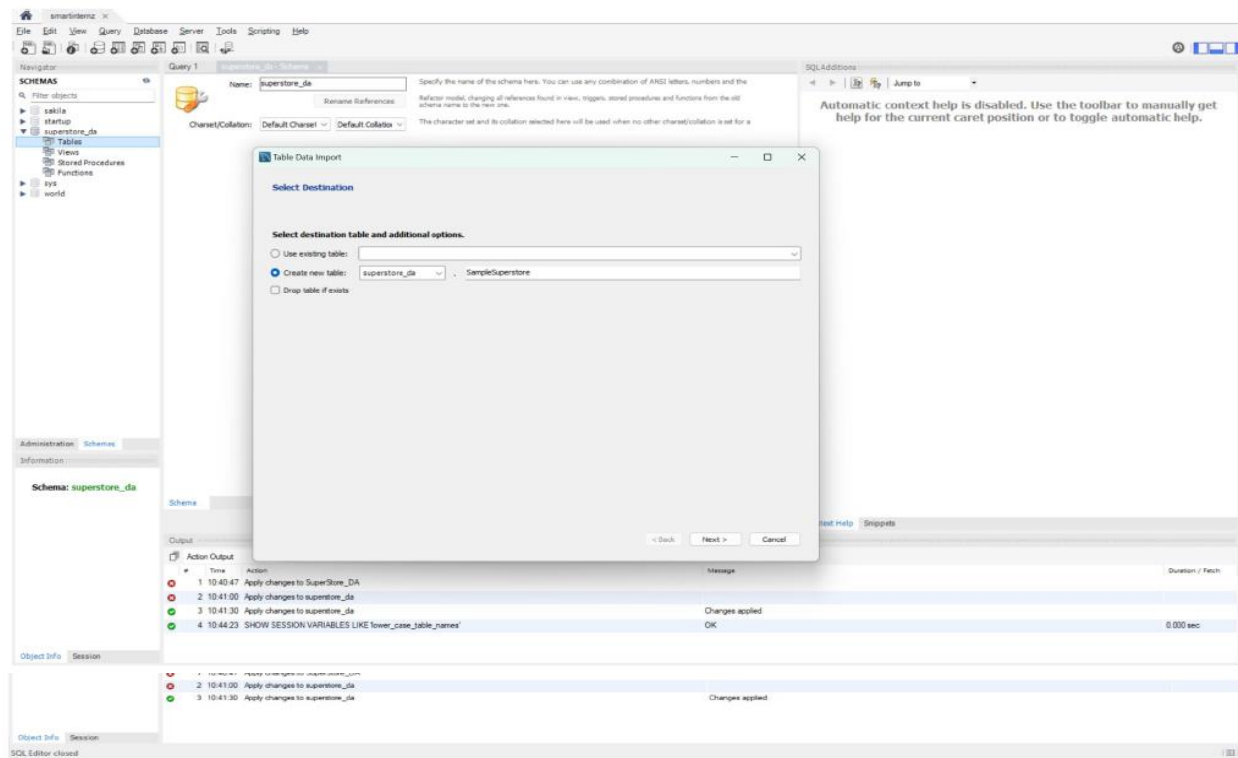


- Here you can see SQL query in SQL script for creation of new schema. Click on Apply.
- As you can see of the left panel Schema with the given name is created.
- Click on schema name and give a Right-Click on tables
- Now click on Table Data Import Wizard to load the dataset.

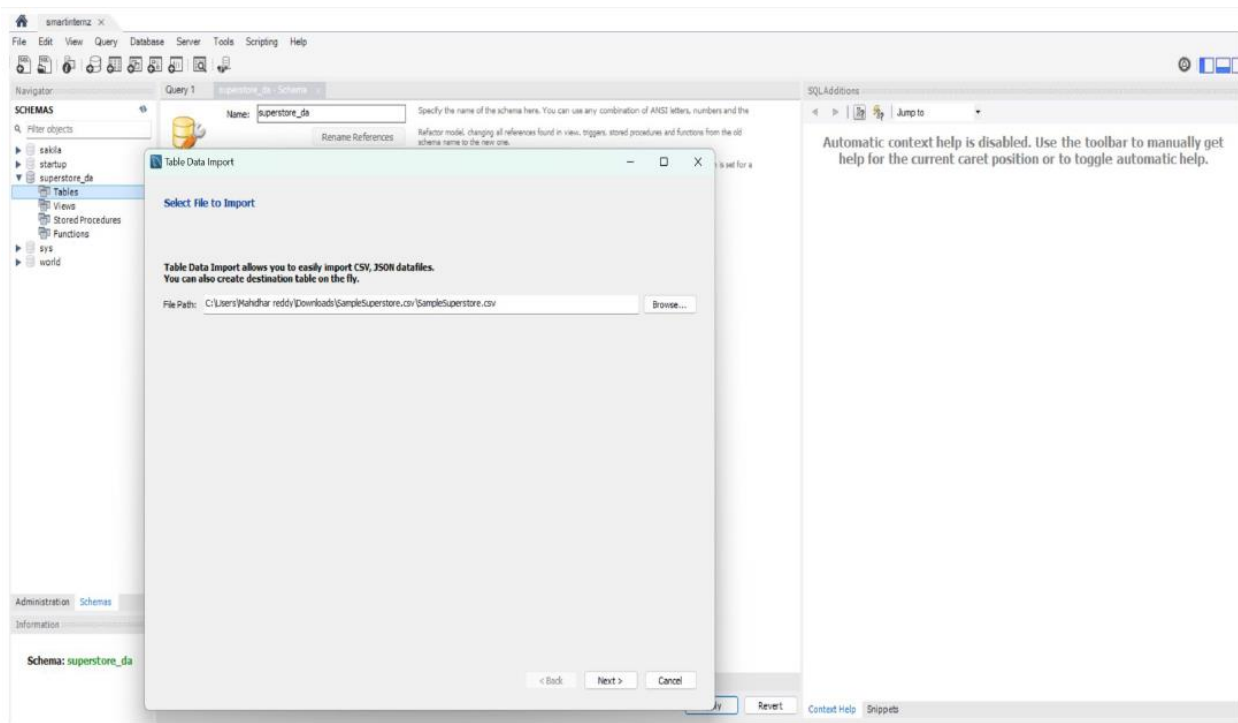


- Click on Browse and select the file in your computer to load the dataset file as a Table into that schema you created in MySQL.

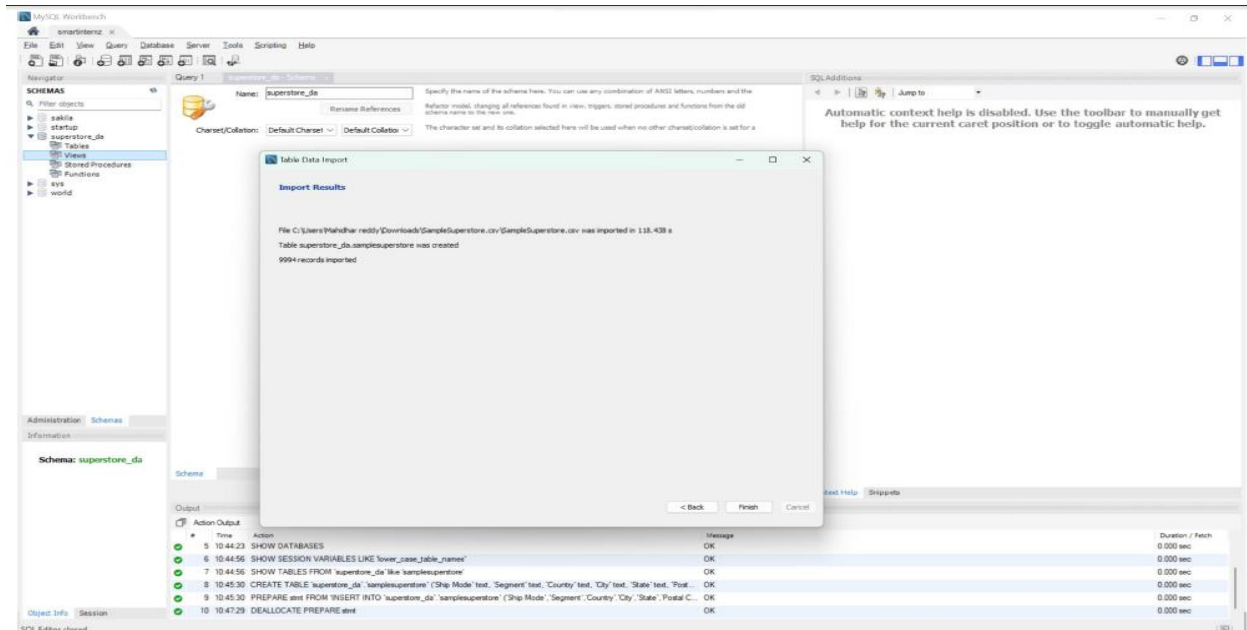
- If you want add the dataset to existing table click on use existing table and select from the dropdown of tables lists.



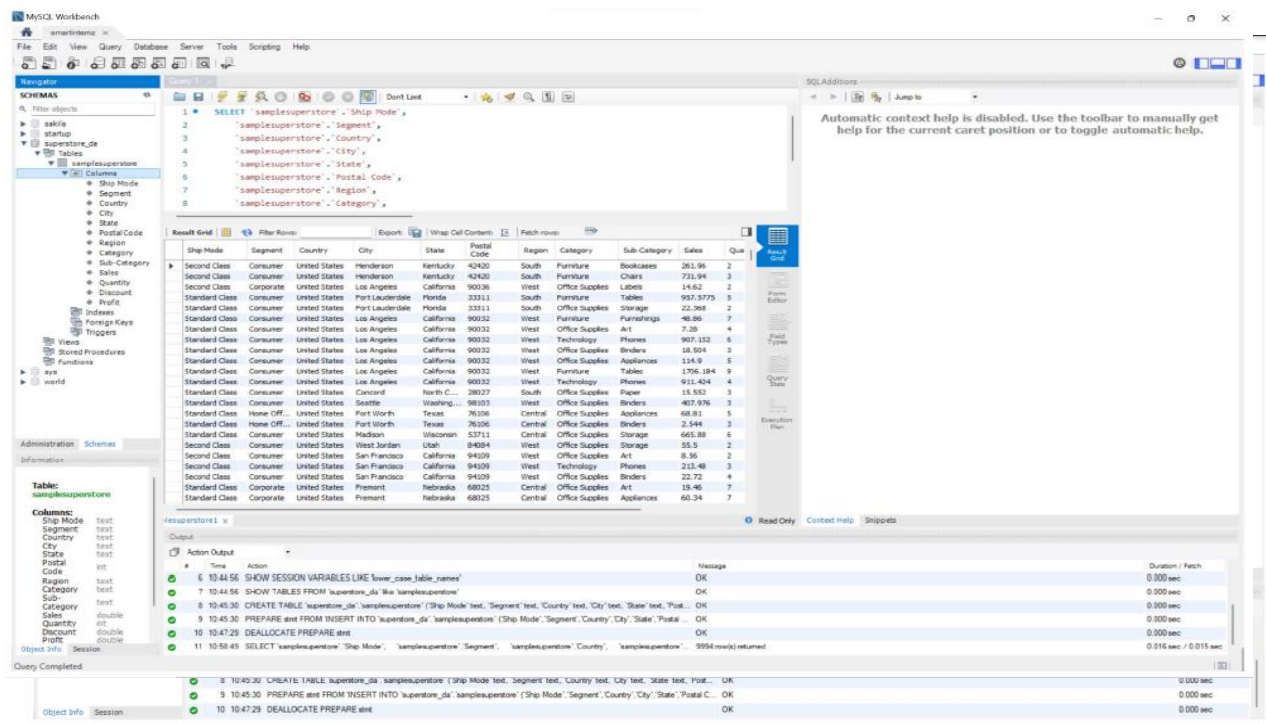
- Otherwise go with create new table and Click on **Next**.



- Here you can see the dataset that loaded from the excel/csv file we have loaded and you can see the datatype of each column too.



- Here you can see the total number of records/rows that are loaded.
- Here you can see the loaded dataset that we got by using select statement in query tab.



3.2.3 : CRUD Operations :

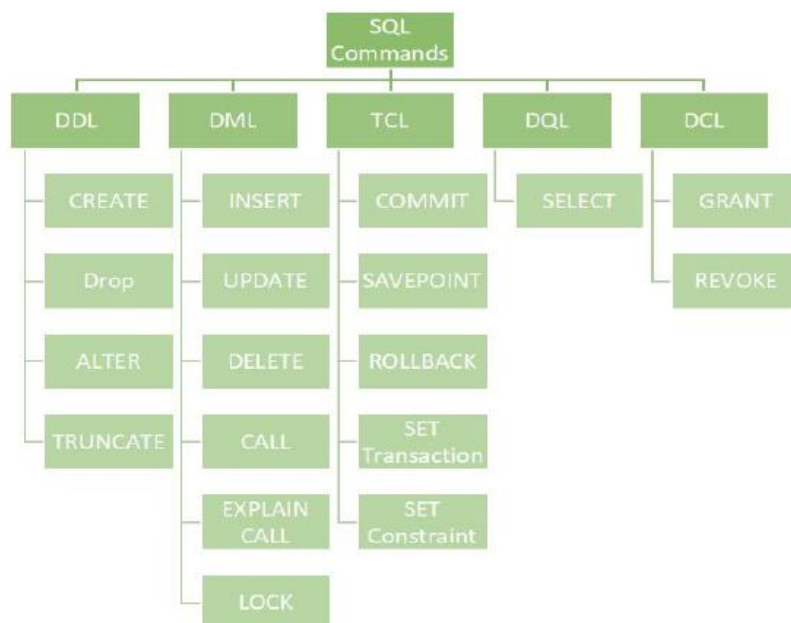
- CRUD is an acronym for CREATE, READ(SELECT), UPDATE, and DELETE statements in SQL Server.



- CRUD in database terms can be mentioned as Data Manipulation Language (DML) Statements.

3.2.4 : Basic SQL Operations :

- DDL – Data Definition Language
- DQL – Data Query Language
- DML – Data Manipulation Language
- DCL – Data Control Language
- TCL – Transaction Control Language



CHAPTER-4

INTRODUCTION TO

TABLEAU

4.1.: What is Tableau?

- Tableau is a ground breaking data visualization software created by Tableau Software.
- Tableau connects easily and nearly any data source.
- Tableau allows for instantaneous insight by transforming data into interactive data visualizations called dashboards



4.2.:Features of Tableau :

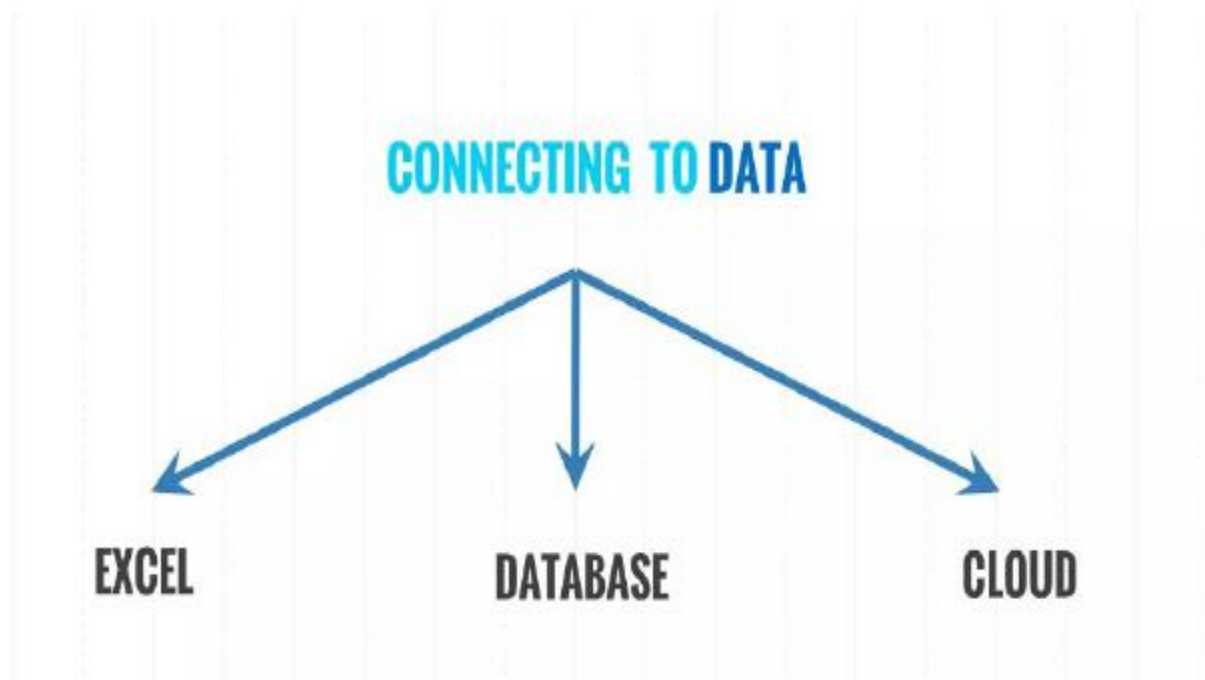
- Informative Dashboards
- Supports numerous Data Sources
- Provides Great Security
- Easy Collaboration & Sharing
- Provides Mobile Version
- Trend lines and Predictive analysis
- Availability of Geo Maps

4.3.: Products of Tableau :

- Tableau Public
- Tableau Server
- Tableau Desktop



4.4.:Connecting Tableau with Data Sources :



4.5: Working with Flat files :

- In the To a File section you can see the list of file extensions.
- In the below you can see more option if the list of your file extension is not there.



4.5.: Working with the Spreadsheets :

- Tableau enables us to connect with spreadsheets to import the data.

Tableau - Book1

File Data Server Help

Connect

Search for Data

Tableau Server

To a File

- Microsoft Excel
- Text file
- JSON file
- Microsoft Access
- PDF file
- Spatial file
- Statistical file
- More...

SampleSuperstore

SampleSuperstore.csv

Need more data?
Drag tables here to relate them. [Learn more](#)

SampleSuperstore.csv 13 fields 9994 rows

Name	SampleSuperstore.csv
Ship Mode	SampleSuperstore.csv
Segment	SampleSuperstore.csv
Country	SampleSuperstore.csv
City	SampleSuperstore.csv
State	SampleSuperstore.csv
Postal Code	SampleSuperstore.csv
Region	SampleSuperstore.csv
Category	SampleSuperstore.csv

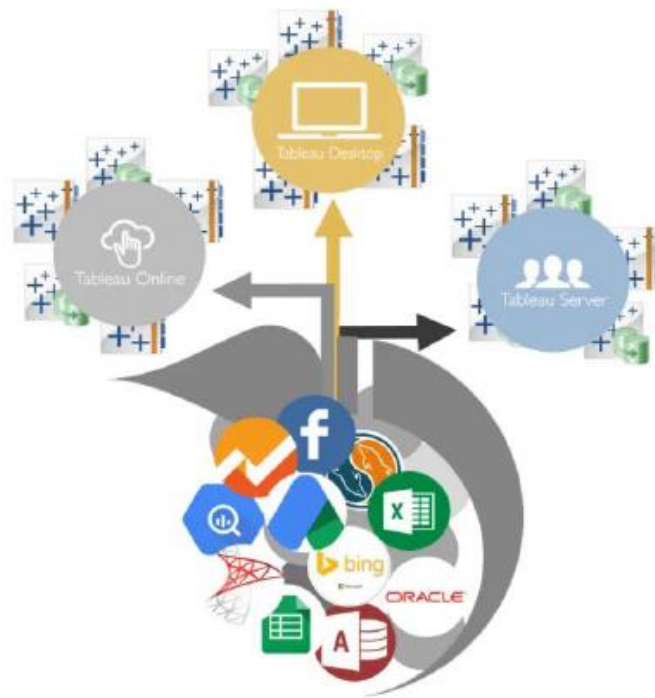
Ship Mode	Segment	Country	City	State	Postal Code	Region	Category
Second Class	Consumer	United States	Henderson	Kentucky	42420	South	Furniture
Second Class	Consumer	United States	Henderson	Kentucky	42420	South	Furniture
Second Class	Corporate	United States	Los Angeles	California	90036	West	Office Suppl
Standard Class	Consumer	United States	Fort Lauderdale	Florida	33311	South	Furniture
Standard Class	Consumer	United States	Fort Lauderdale	Florida	33311	South	Office Suppl
Standard Class	Consumer	United States	Los Angeles	California	90032	West	Furniture
Standard Class	Consumer	United States	Los Angeles	California	90032	West	Office Suppl
Standard Class	Consumer	United States	Los Angeles	California	90032	West	Technology
Standard Class	Consumer	United States	Los Angeles	California	90032	West	Office Suppl
Standard Class	Consumer	United States	Los Angeles	California	90032	West	Office Suppl

CHAPTER - 5

CONNECTING DATABASE **AND TABLEAU**

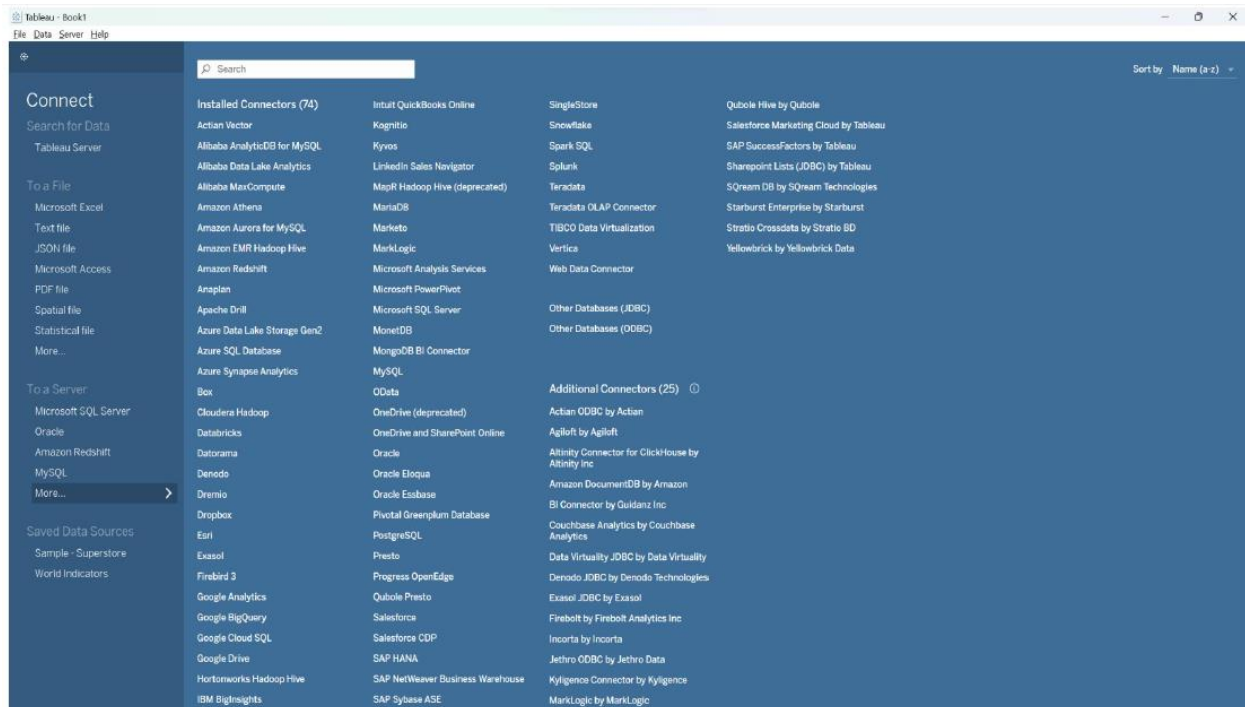
5.1.: Connecting Database and Tableau :

- Before you begin your analysis, you must connect to your data and then set up the data source.
- Before you can build a view and analyze your data, you must first connect Tableau to your data.
- Tableau supports connecting to a wide variety of data, stored in a variety of places.
- For example, your data might be stored on your computer in a spreadsheet or a text file, or in a big data, relational, or database on a server in your enterprise.

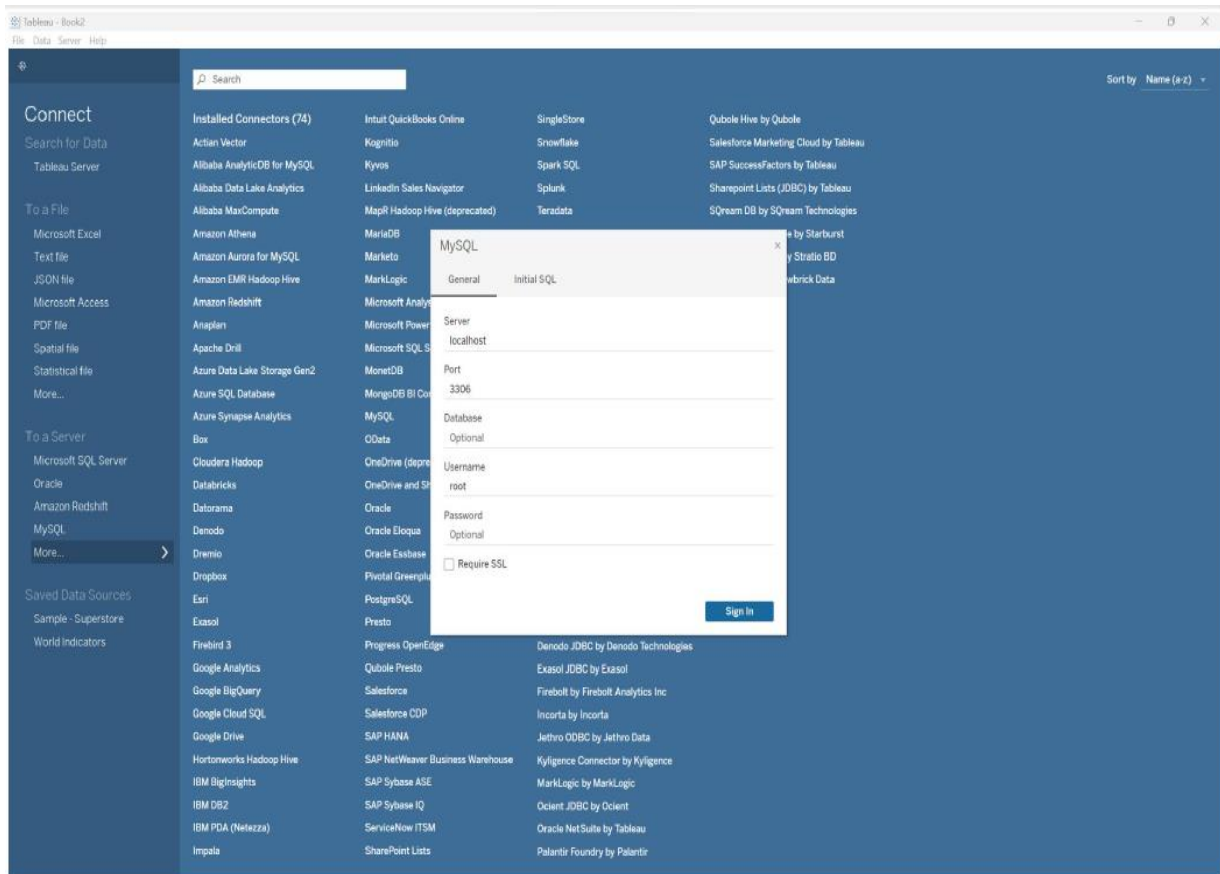


5.2.: List of Data Sources Supported by Tableau Desktop :

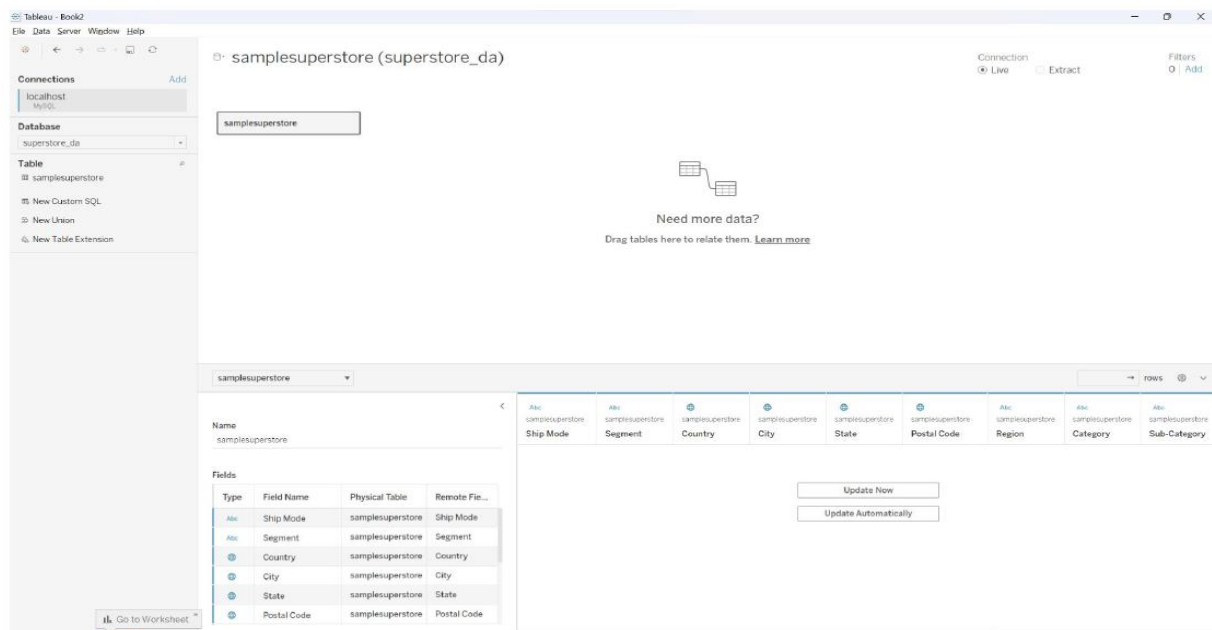
- When you launch Tableau Desktop, the data connectors that are available to you are listed on the Connect pane, which is the left pane on the Start page.



- Name of the server that hosts the database you want to connect to.
- Username and password
- Are you connecting to an SSL server?
- (Optional) Initial SQL statement to run every time Tableau connects. If the connection is success you can see this page.



- Now you can go to sheets and start working on the dataset to create Visualizations.



CHAPTER – 6

DATA VISUALIZATION

6.1.: What is Data Visualization...??

- Data visualization is the graphical representation of information and data. By using visual elements like chart, graph and maps.

- Data visualization tools provide an accessible way to see and understand trends, outliers, and patterns in data.



Advantages :

- Easily sharing information.
- Interactively explore opportunities.
- Visualize patterns and relationships.

6.2 : Types of Visualization in Tableau :

Histograms	Box plot
Motion	Pie
Bar	Line
Bubble	Bullet
Scatter	Tree

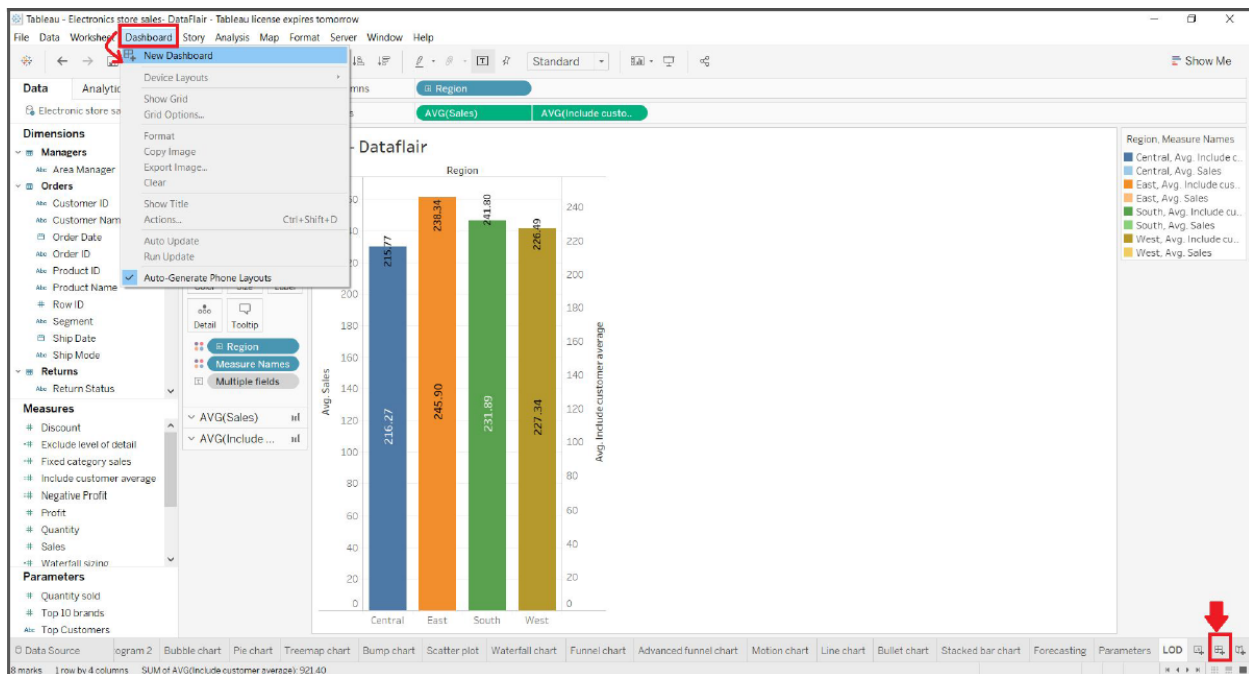
CHAPTER - 7

DASHBOARD AND

STORIES

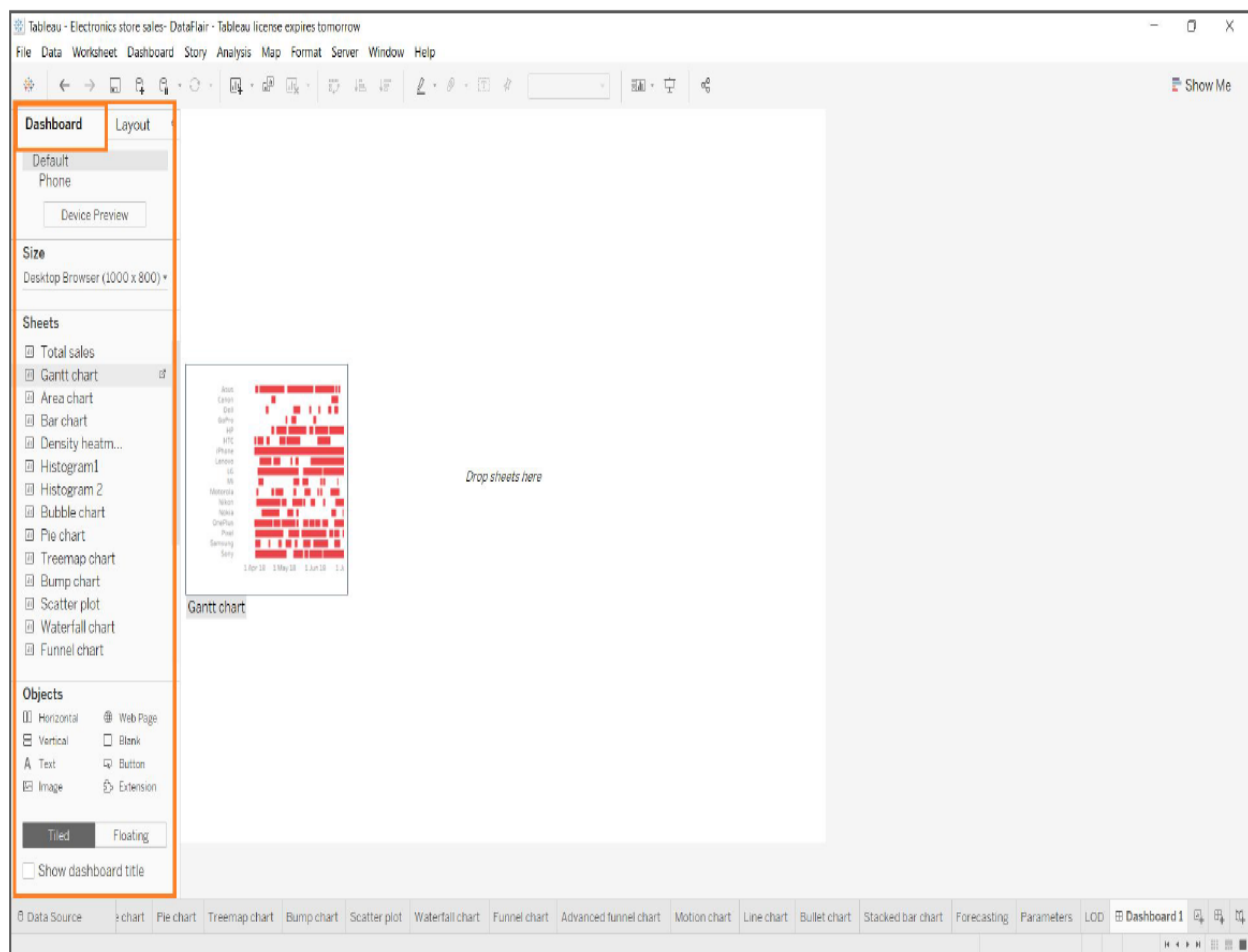
7.1.: Creating a Dashboard in Tableau :

- A dashboard is a collection of different kinds of visualizations or views that we create on Tableau. We can bring together different elements of multiple worksheets and put them on a single dashboard.
- The dashboard option enables us to import and add charts and graphs from worksheets to create a dashboard. On a dashboard, we can place relevant charts and graphs in one view and analyze them for better insights.

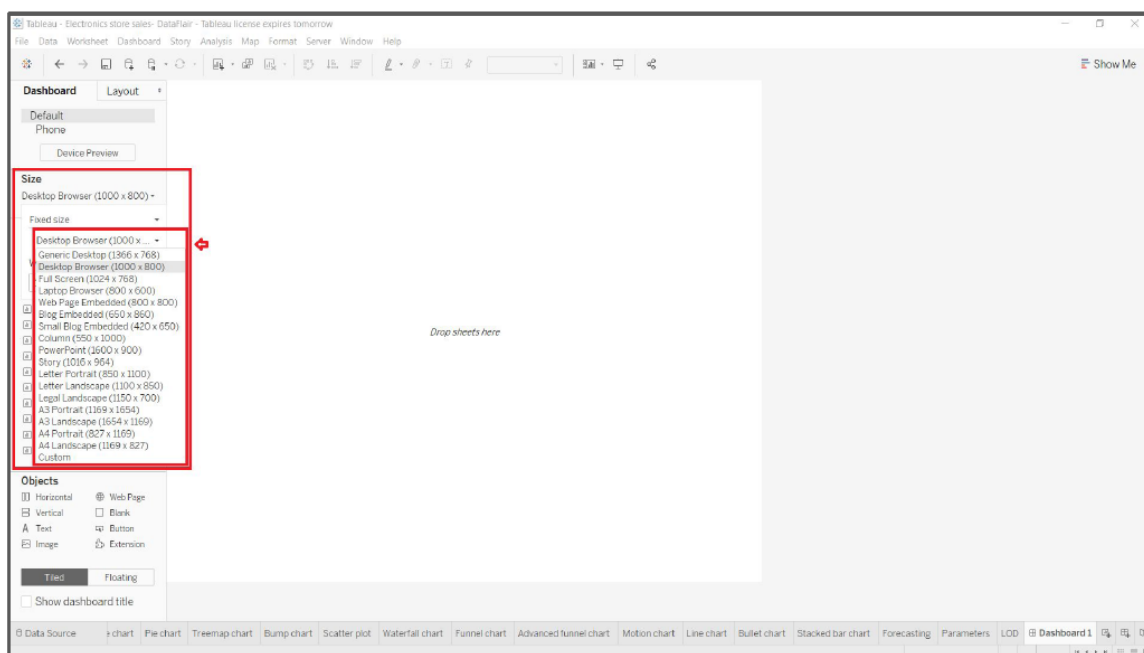
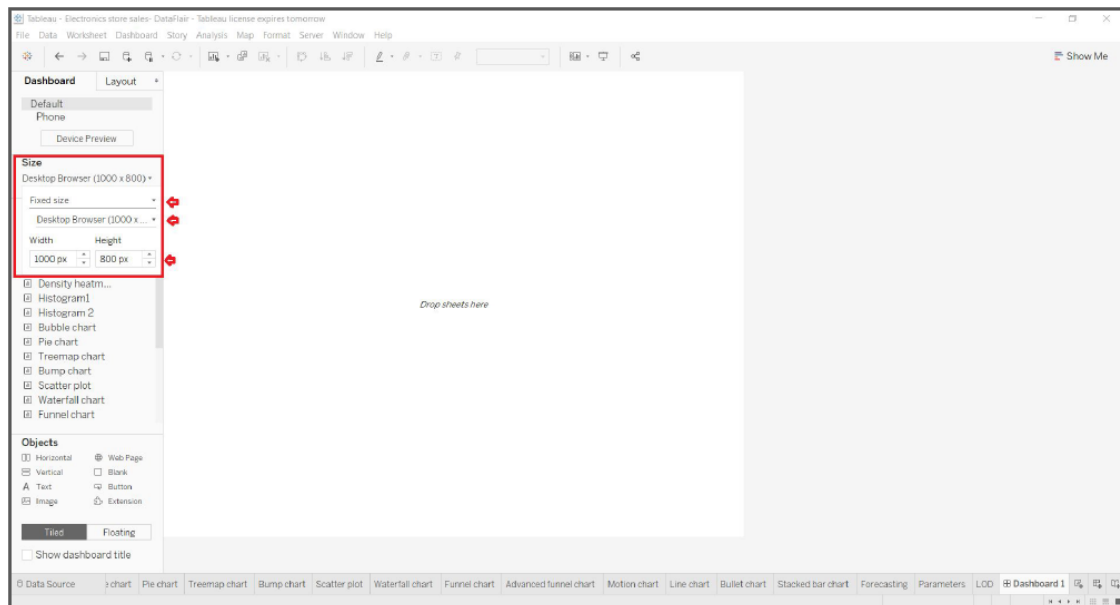


7.1.1.: Dashboard pane :

- In the window where we can create our dashboard, we get a lot of tabs and options related to dashboarding. On the left, we have a Dashboard pane which shows the dashboard size, list of available sheets in a workbook, objects, etc.

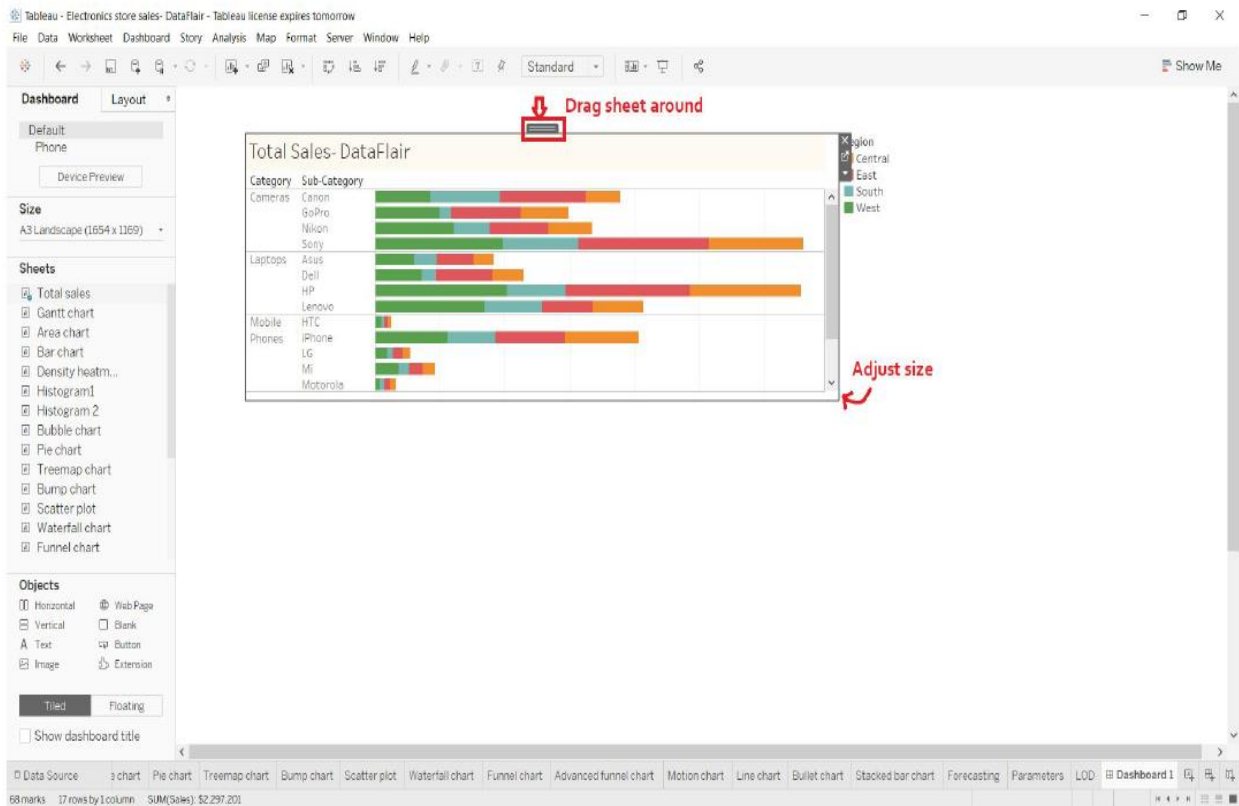


- From the Dashboard tab, we can set the size of our dashboard. We can enter custom dimensions like the width and height of the dashboard as per our requirements.



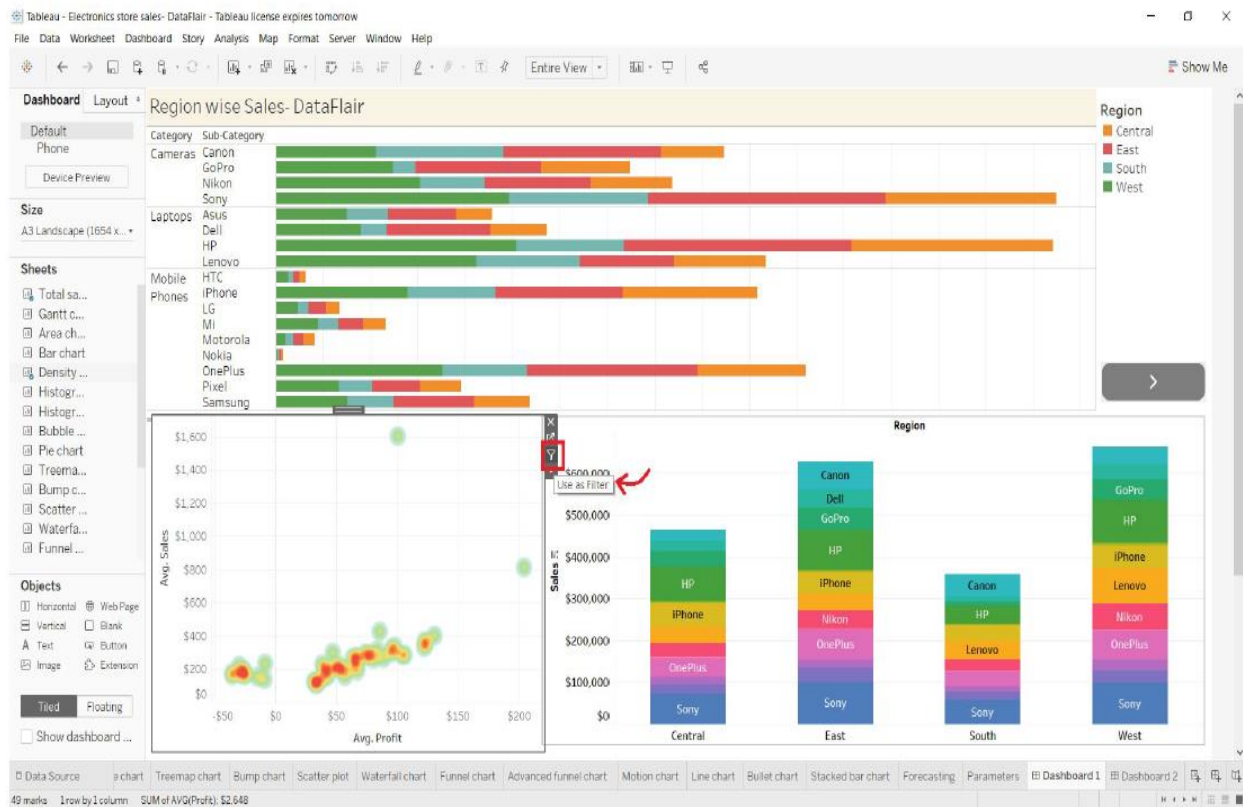
7.1.2.: Adding Sheets :

- Have a look at the picture below to see how you can drag a sheet or visual around on the dashboard and adjust its size.



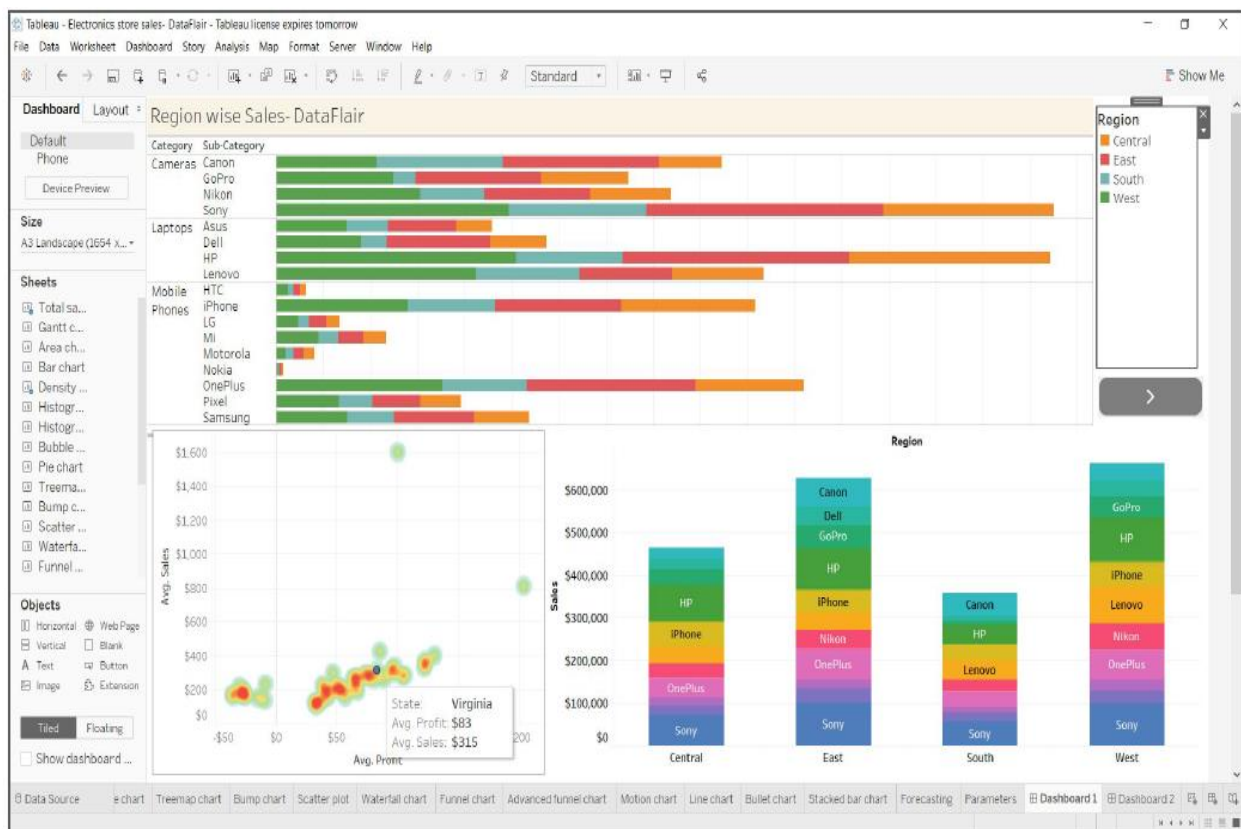
7.1.3.: Adding More sheets in dashboard :

- In a similar way, we can add as many sheets as we require and arrange them on the dashboard properly.



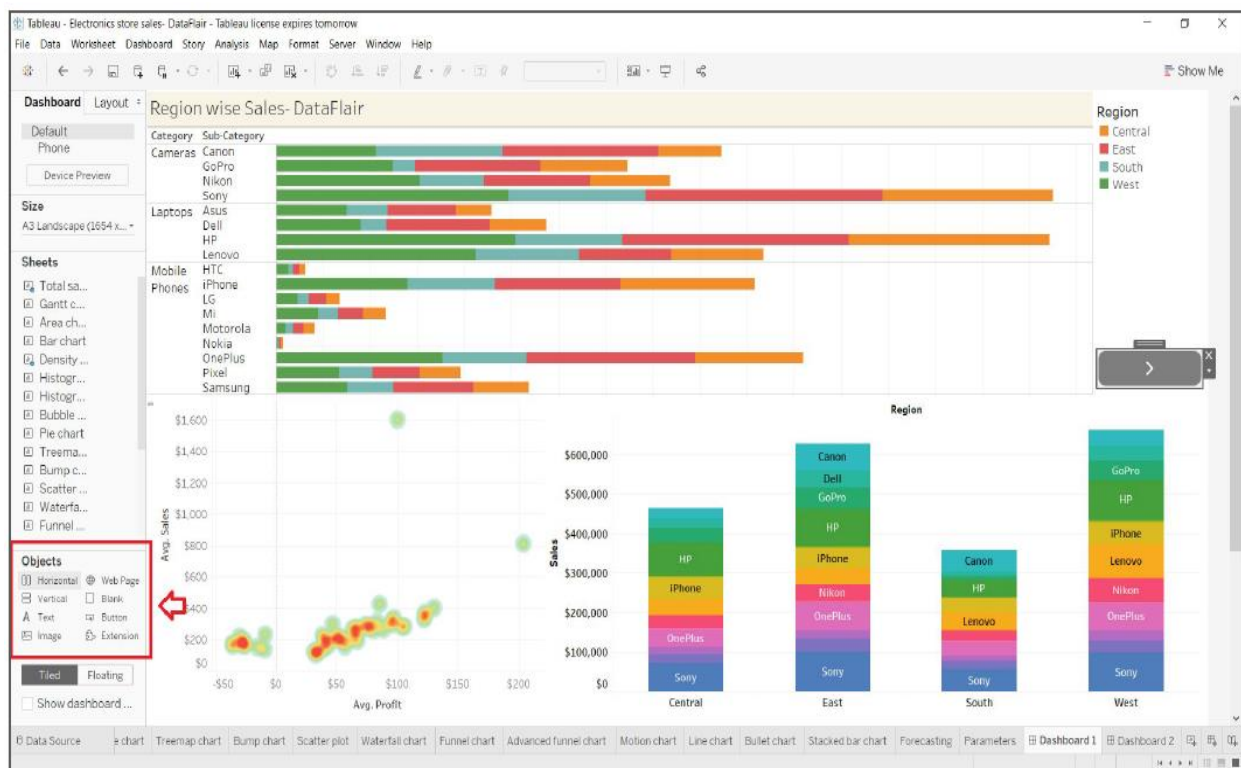
7.1.4.: Filters in dashboard :

- Also, you can apply the filter or selections on one graph and treat it like a filter for all the other visuals on the dashboard.
- To add a filter to a dashboard in Tableau, select Use as Filter option given on the right of every visual.

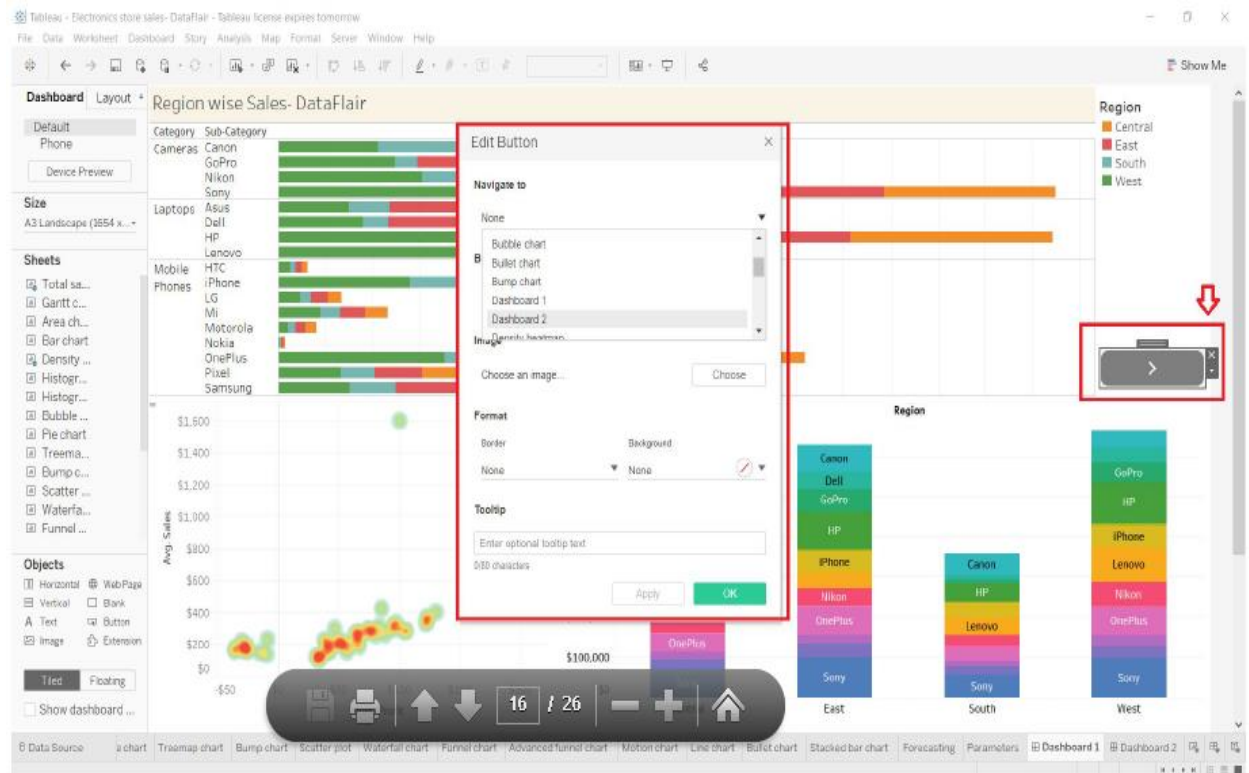


7.1.5.: Adding objects :

- Another set of tools that we get to make our dashboard more interactive and dynamic is in the Objects section. We can add a wide variety of objects such as a web page, button, text box, extension, etc.

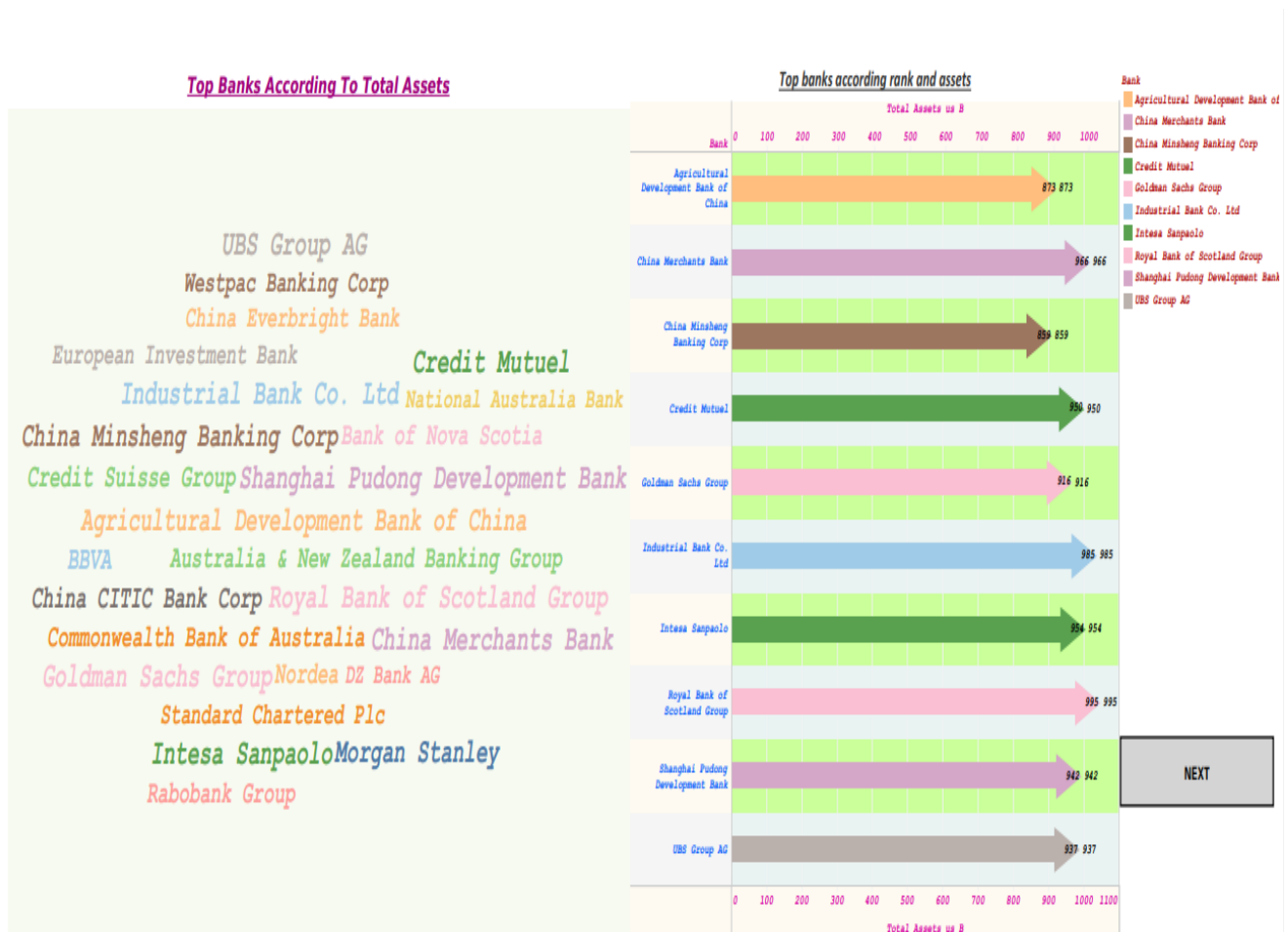


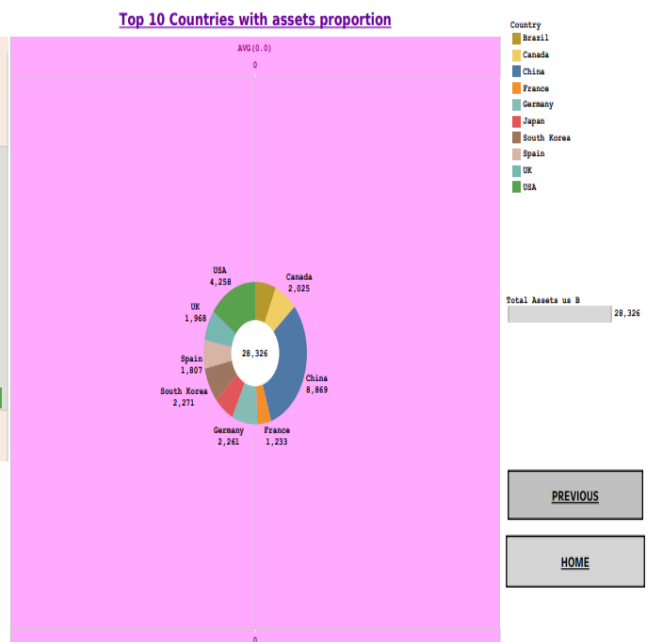
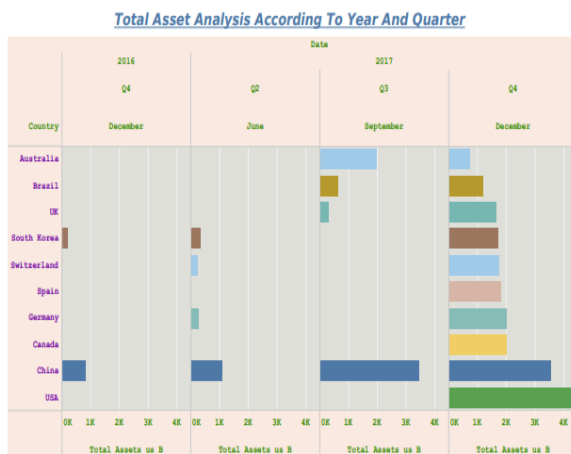
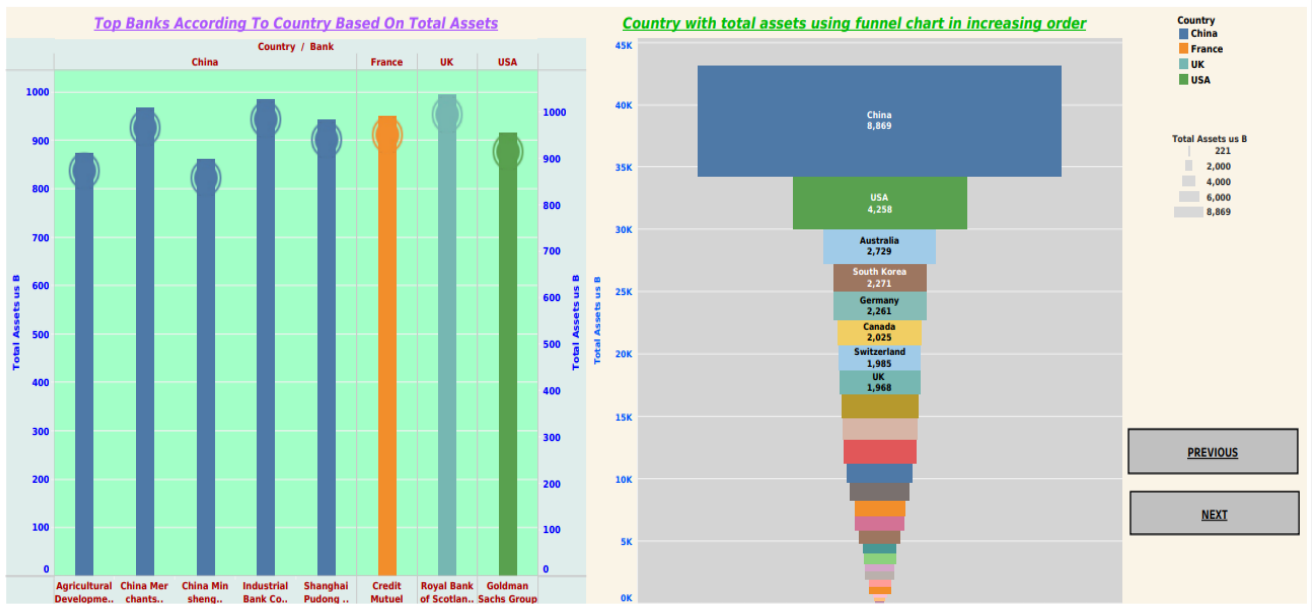
- From the objects pane, we can add a button and also select the action of that button, that is, what that button should do when you click on it. Select the Edit Button option to explore the options you can select from for a button object.



7.1.6.: Final Dashboard :

- Now, we move towards making a final dashboard in Tableau with all its elements in place





7.2.: What are Tableau Stories?

- Well, it is a sequence of different charts that combine to provide a cohesive plot to its viewers. In essence, all these charts tell a story about the data which allows the viewers to form their conclusion. The story in Tableau contains story points, where each story point is either a worksheet or a dashboard.
- When you share a story—for example, by publishing a workbook to Tableau Public, Tableau Server, or Tableau Cloud—users can interact with the story to reveal new findings or ask new questions of the data.

A. Options For Adding A New Story Point: Choose **Blank** to add a new point or **Duplicate** to use the current story point as the starting place for your next point.

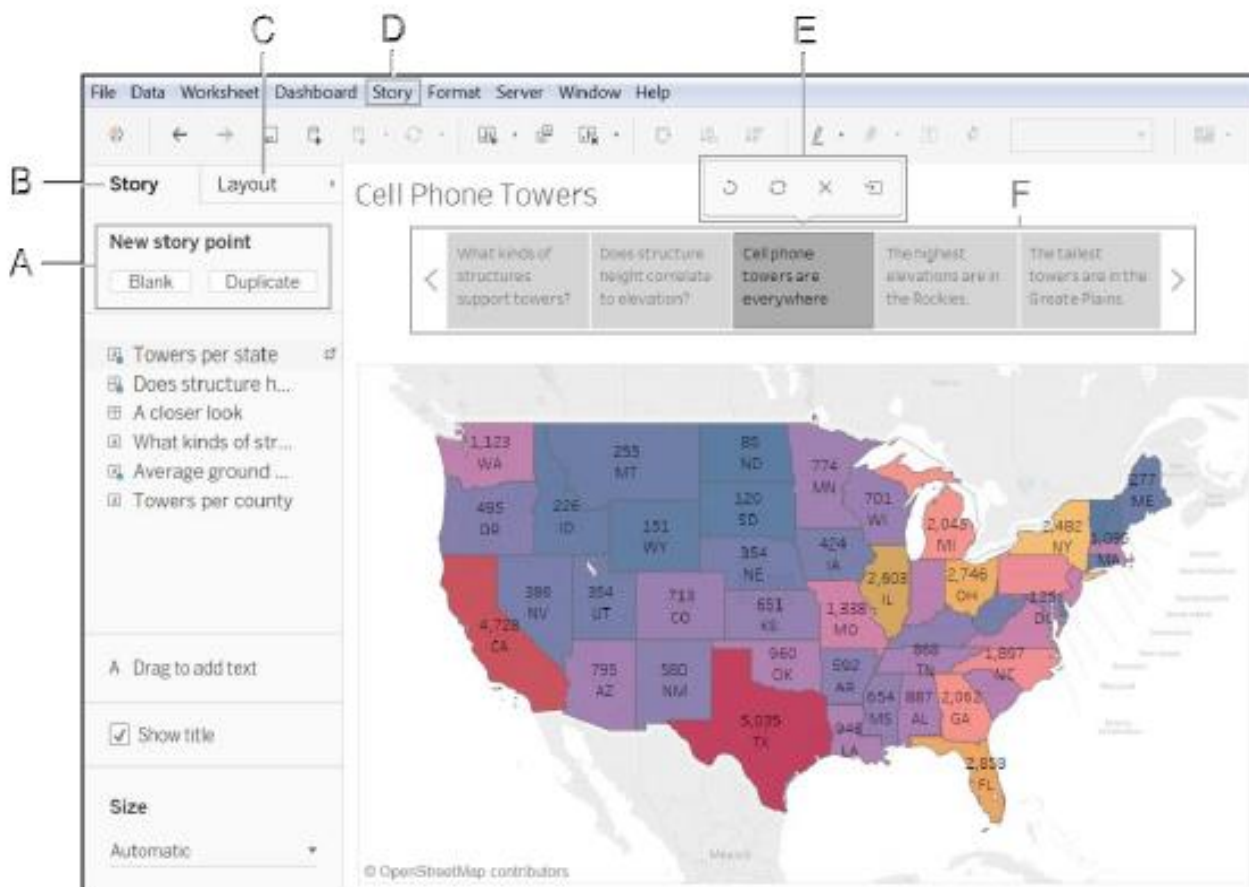
B. The Story Pane: Use this pane to drag dashboards, sheets, and text descriptions to your story sheet. This is also where you set the size of your story and display or hide the title.

C. The Layout Pane: This is where you choose your navigator style and display or hide the forward and back arrows.

D. The Story Menu: Use this menu in Tableau Desktop to format the story or copy or export the current story point as an image. You can also clear the entire story here or show or hide the navigator and story title.

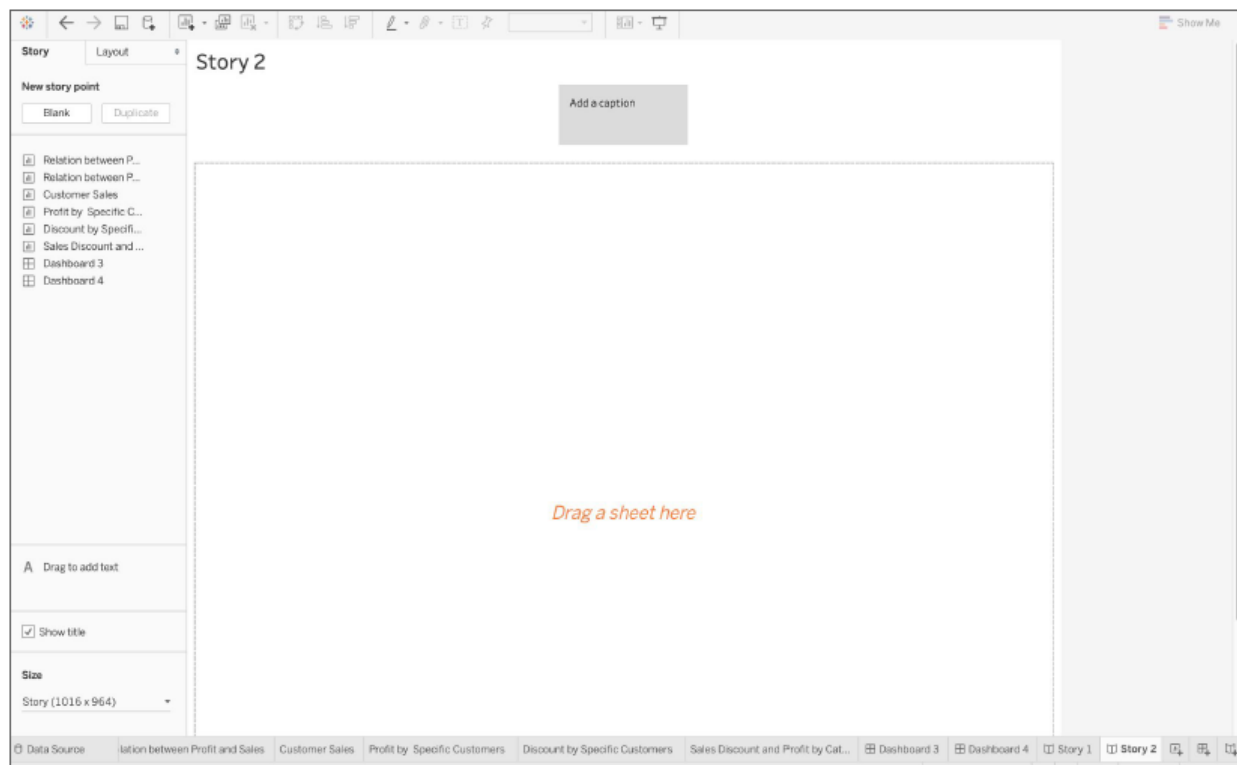
E. The Story toolbar: This toolbar appears when you mouse-over the navigator area. Use it to revert changes, apply updates to a story point, delete a story point, or create a new story point out of the current, customized one.

F. The navigator: The navigator allows you to edit and organize your story points. It's also how your audience will step through your story. To change the style of the navigator, use the Layout pane.



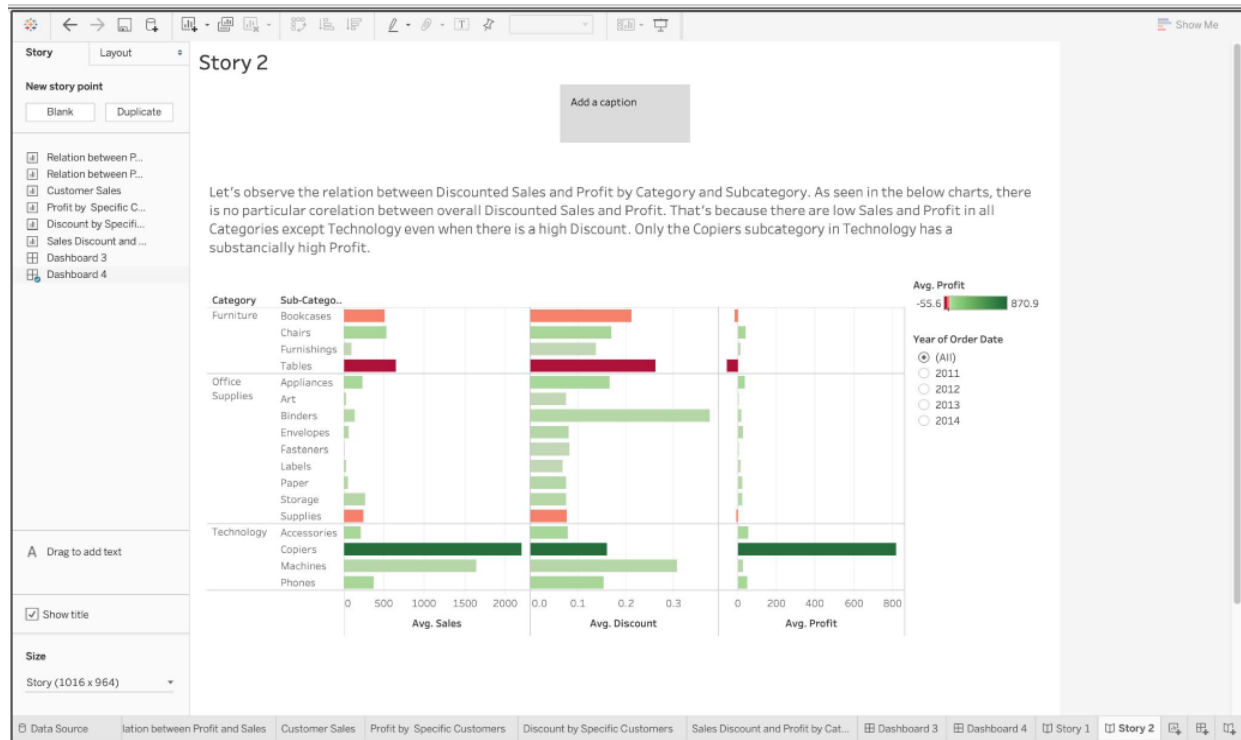
7.2.1.: How to create a Story? .

Step 1: Click on the new Story tab to create a new story. You can then add various sheets and dashboards to create a story point.



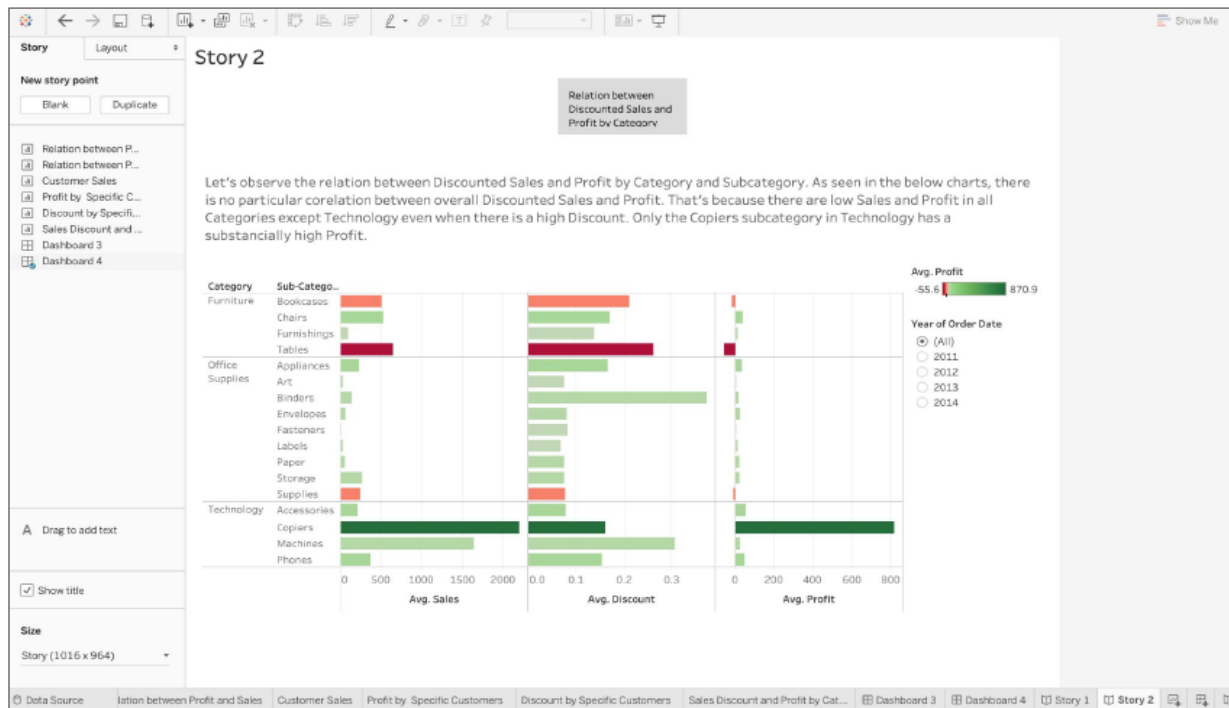
Step 2:

To start building your story, double-click a sheet on the left to feature it to your story purpose



Step 3:

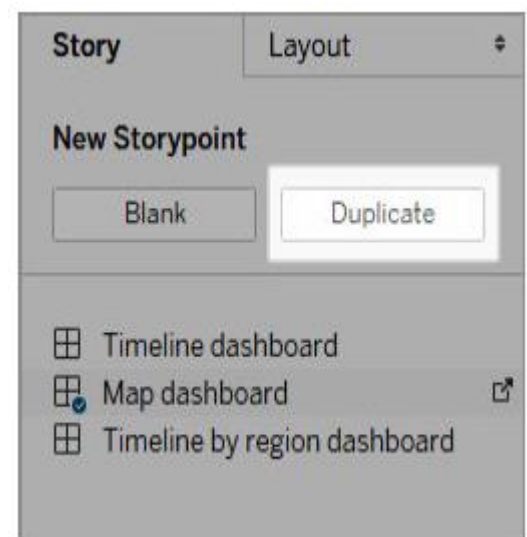
We can also add a caption to summarize the story point by clicking on “Add a caption” and then writing it. Let’s add the caption “Relation between Discounted Sales and Profit by Category and Subcategory” to our example.



Starting with your next story point, you'll use the drill-down technique in order to narrow down the scope of the story and keep the narrative moving.

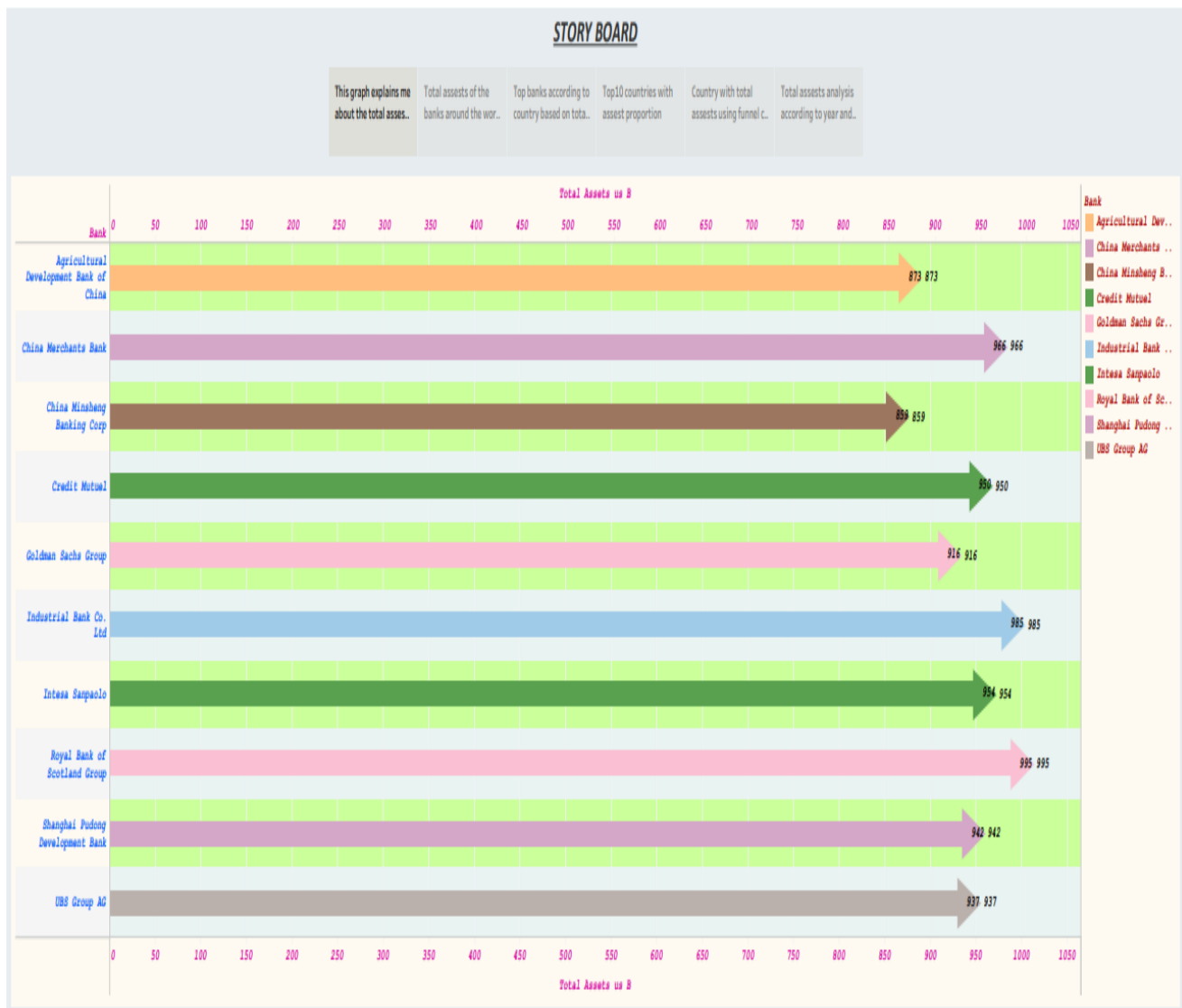
1. To use your first story point as a baseline for your next, click Duplicate under New Story point on the left.

You can change the size of your story by clicking on the Size option in the lower-left corner. You can choose from one of the predefined sizes or set your custom size in pixels. You can also change the name of your story by right-clicking on your Story tab and choosing rename.



7.2.2.: Final Story :

Examine your work! Take a look at “Finishing touches” in action.



CHAPTER – 8

WEB INTEGRATION

8.WEB INTEGRATION :

- Publishing helps us to track and monitor key performance metrics and to communicate results and progress. help a publisher stay informed, make better decisions, and communicate their performance to others.

8.1 : Publishing dashboard and reports to tableau public :

Step 1:

Go to Dashboard/story, click on the share button on the top ribbon Give the server address of your tableau public account and click on connect.

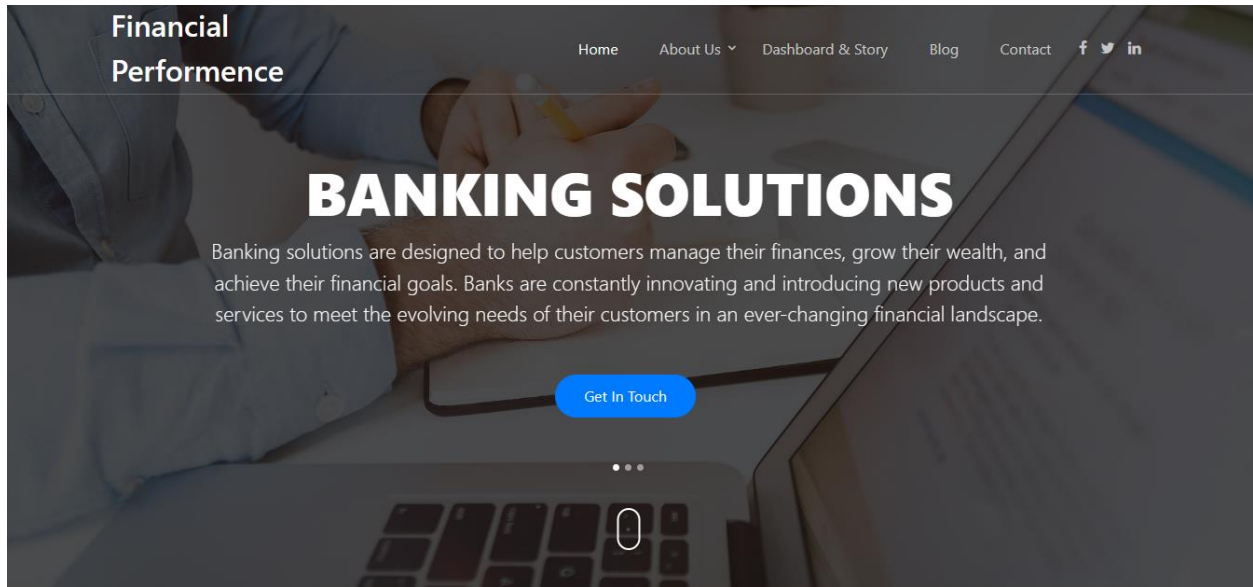


Step 2:

Once you click on connect it will ask you for the tableau public username and password. Once you login into your tableau public using the credentials, the particular visualization will be published into the tableau public

8.2. : Embed Dashboard & Story with Web Bootstrap :

Created the Web Integration : [Finances — Website Template by Venkat](#)

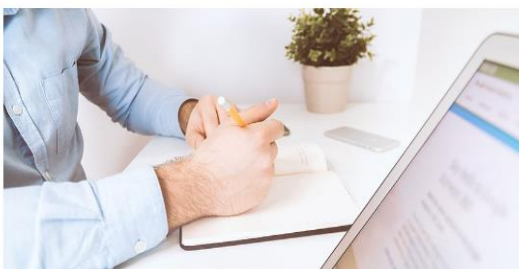


Financial
Performance

Home About Us Dashboard & Story Blog Contact f t in

About Us

As it can help customers and potential customers understand the bank's history, mission, and values. By providing this information, banks can build trust and credibility with their customers, which can ultimately lead to increased business and customer loyalty.



We Solve Your Financial Problem

"We Solve Your Financial Problem" message should communicate your ability to provide effective solutions to your customers' financial challenges. By highlighting your expertise, solutions, and benefits, you can build trust with your audience and encourage them to take the next step towards solving their financial problems.

outline the various solutions that you offer to solve the

CHAPTER – 9

ADVANTAGES & **DISADVANTAGES &** **APPLICATIONS**

9. LIST OF ADVANTAGES AND DISADVANTAGES OF THE PROPOSED SOLUTION :

ADVANTAGES:

- Provides a detailed understanding of the financial health and risk profile of major banks
- Can help investors make informed decisions about investing in or partnering with major banks
- Can help banks themselves in identifying areas of weakness in their risk management practices
- Can inform regulatory oversight of the banking industry
- Can be useful for banks and other stakeholders in the banking industry in making strategic decisions related to mergers and acquisitions, expansion into new markets, and other initiatives

DISADVANTAGES:

- The analysis may be time-consuming and require significant resources to collect and analyze financial data
- The accuracy of the analysis may be limited by the availability and quality of data
- The analysis may be subject to biases or errors in the interpretation of the data
- The insights gained from the analysis may be specific to a particular point in time and may not reflect future changes in the financial or regulatory environment
- The analysis may not capture all relevant factors that could impact the financial performance of banks, such as macroeconomic conditions, geopolitical risks, or technological changes.

9.1.: APPLICATIONS :

THE AREAS WHERE THIS SOLUTION CAN BE APPLIED :

Data analytics can be applied in many different ways in a comprehensive analysis of financial performance for leading banks. Some possible areas where data analytics may be applied include:

- I. **Financial Statement Analysis:** Data analytics can be used to analyze a bank's financial statements, such as balance sheets, income statements, and cash flow statements. This can provide insights into the bank's financial performance, liquidity, and solvency.
- II. **Risk Management:** Data analytics can be used to identify and analyze potential risks faced by banks, such as credit risk, market risk, and operational risk. This can help banks to develop effective risk management strategies.
- III. **Customer Analytics:** Data analytics can be used to analyze customer behavior and preferences, such as transaction history, demographic information, and product usage. This can help banks to develop targeted marketing strategies and improve customer retention.
- IV. **Fraud Detection:** Data analytics can be used to detect potential fraudulent activities, such as money laundering or fraudulent loan applications. This can help banks to prevent financial losses.

CHAPTER - 10

CONCLUSION & **FUTURE SCOPE**

10. CONCLUSION SUMMARIZING THE ENTIRE WORK AND FINDINGS :

1. **Improved understanding of financial performance:** Tableau can help analysts and stakeholders to gain a better understanding of the financial performance of leading banks. The use of data analytics can help to identify trends, patterns, and outliers in financial data, allowing for more accurate and informed decision-making.
2. **Identification of risks and opportunities:** Data analytics with Tableau can help to identify potential risks and opportunities for banks. This can be particularly valuable in the context of risk management, where the ability to identify and mitigate risks can help to prevent financial losses.
3. **Improved communication of insights:** Tableau can be used to create interactive and visually engaging dashboards and reports that can be easily shared with stakeholders. This can help to improve communication of insights and ensure that all relevant parties have access to the same information.
4. **Increased efficiency:** By automating the data analytics process, Tableau can help to increase efficiency and reduce the time and resources required for analysis. This can allow for more frequent analysis and more rapid response to changes in the financial environment.

Overall, the use of data analytics with Tableau in the comprehensive analysis of financial performance for leading banks can provide valuable insights and improve decision-making for stakeholders in the banking industry.

FUTURE SCOPE :

ENHANCEMENTS THAT CAN BE MADE IN THE FUTURE :

A comprehensive analysis of financial performance using data analytics with Tableau involves using various financial metrics and performance indicators to gain insights into the financial health of leading banks.

- I.** To begin with, data on financial statements such as balance sheets, income statements, and cash flow statements are collected from leading banks. The data is then cleaned, processed, and transformed into a format suitable for analysis using Tableau.
- II.** Next, various financial metrics are calculated and visualized using Tableau. These metrics may include measures of profitability, such as return on assets (ROA) and return on equity (ROE), as well as measures of liquidity, such as the current ratio and the quick ratio. Other financial metrics that may be calculated include the debt-to-equity ratio, asset turnover ratio, and gross profit margin.
- III.** Once the financial metrics are calculated and visualized using Tableau, they can be analyzed to gain insights into the financial performance of leading banks. For example, if the ROA and ROE of a bank are consistently higher than those of its competitors, this may indicate that the bank is better at generating profits from its assets and equity.
- IV.** Similarly, if a bank has a high debt-to-equity ratio, this may indicate that the bank is highly leveraged and may be at greater risk of default if economic conditions worsen.

Overall, a comprehensive analysis of financial performance using data analytics with Tableau can provide valuable insights into the financial health of leading banks, enabling stakeholders to make informed decisions about investments, risk management, and other strategic initiatives.

APPENDIX

SOURCE CODE :

```
<!doctype html>

<html lang="en">

<head>

    <title>Finances &mdash; Website Template by Venkat</title>

    <meta charset="utf-8">

    <meta name="viewport" content="width=device-width, initial-
scale=1, shrink-to-fit=no">

<link
href="https://fonts.googleapis.com/css?family=Open+Sans:300,400,700
" rel="stylesheet">

    <link rel="stylesheet" href="fonts/icomoon/style.css">

    <link rel="stylesheet" href="css/bootstrap.min.css">

    <link rel="stylesheet" href="css/jquery-ui.css">

    <link rel="stylesheet" href="css/owl.carousel.min.css">

    <link rel="stylesheet" href="css/owl.theme.default.min.css">

    <link rel="stylesheet" href="css/owl.theme.default.min.css">

    <link rel="stylesheet" href="css/jquery.fancybox.min.css">
```

```
<link rel="stylesheet" href="css/bootstrap-datepicker.css">
<link rel="stylesheet" href="fonts/flaticon/font/flaticon.css">
<link rel="stylesheet" href="css/aos.css">
<link rel="stylesheet" href="css/style.css">
<link rel="icon-close2" href="images/bank.png">

</head>

<body data-spy="scroll" data-target=".site-navbar-target" data-
offset="300">

<div id="overlayer"></div>

<div class="loader">

  <div class="spinner-border text-primary" role="status">

    <span class="sr-only">Loading...</span>

  </div>

</div>

<div class="site-wrap">

  <div class="site-mobile-menu site-navbar-target">

    <div class="site-mobile-menu-header">

      <div class="site-mobile-menu-close mt-3">
```


</div>

</div>

<div class="site-mobile-menu-body"></div>

</div>

<header class="site-navbar js-sticky-header site-navbar-target"
role="banner">

<div class="container">

<div class="row align-items-center">

<div class="col-6 col-xl-2">

<h1 class="mb-0 site-logo" ><a href="index.html" class="h2
mb-0">Financial Performance </h1>

</div>

<div class="col-12 col-md-10 d-none d-xl-block">

<nav class="site-navigation position-relative text-right"
role="navigation">

```
<ul class="site-menu main-menu js-clone-nav mr-auto d-none d-lg-block">
```

```
<li><a href="#home-section" class="nav-link">Home</a></li>
```

```
<li class="has-children">
```

```
<a href="#about-section" class="nav-link">About Us</a>
```

```
<ul class="dropdown">
```

```
<li><a href="#pricing-section" class="nav-link">Pricing</a></li>
```

```
<li><a href="#faq-section" class="nav-link">FAQ</a></li>
```

```
<li><a href="#gallery-section" class="nav-link">Gallery</a></li>
```

```
<li><a href="#services-section" class="nav-link">Services</a></li>
```

```
<li><a href="#testimonials-section" class="nav-link">Testimonials</a></li>
```

```
<li class="has-children">
```

```
<a href="#">More Links</a>
```

```
<ul class="dropdown">
```

```
<li><a href="#">Menu One</a></li>
```

```
<li><a href="#">Menu Two</a></li>
```

```
<li><a href="#">Menu Three</a></li>
```

```
</ul>
```

```

        </li>

    </ul>

    </li>

    <li><a href="#dashboard" class="nav-link">Dashboard &
Story</a></li>

    <li><a href="#blog-section" class="nav-link">Blog</a></li>

    <li><a href="#contact-section" class="nav-
link">Contact</a></li>

    <li class="social"><a href="#contact-section" class="nav-
link"><span class="icon-facebook"></span></a></li>

    <li class="social"><a href="#contact-section" class="nav-
link"><span class="icon-twitter"></span></a></li>

    <li class="social"><a href="#contact-section" class="nav-
link"><span class="icon-linkedin"></span></a></li>

    </ul>

</nav>

</div>

<div class="col-6 d-inline-block d-xl-none ml-md-0 py-3"
style="position: relative; top: 3px;"><a href="#" class="site-menu-
toggle js-menu-toggle float-right"><span class="icon-menu
h3"></span></a></div>

```

```
</div>
```

```
</div>
```

```
</header>
```

```
<div class="site-blocks-cover overlay" style="background-image:
url(images/hero_2.jpg);" data-aos="fade" id="home-section">
```

```
<div class="container">
```

```
<div class="row align-items-center justify-content-center">
```

```
<div class="col-md-10 mt-lg-5 text-center">
```

```
<div class="single-text owl-carousel">
```

```
<div class="slide">
```

```
<h1 class="text-uppercase" data-aos="fade-up">Banking
Solutions</h1>
```

```
<p class="mb-5 desc" data-aos="fade-up" data-aos-
delay="100"> Banking solutions are designed to help customers
```

manage their finances, grow their wealth, and achieve their financial goals.

Banks are constantly innovating and introducing new products and

services to meet the evolving needs of their customers in an ever-changing financial landscape.</p>


```
<div data-aos="fade-up" data-aos-delay="100">  
  <a href="#" target="_blank" class="btn btn-primary mr-2  
mb-2">Get In Touch</a>  
</div>  
</div>
```

```
<div class="slide">  
  <h1 class="text-uppercase" data-aos="fade-up">Financing  
Solutions</h1>  
  <p class="mb-5 desc" data-aos="fade-up" data-aos-  
delay="100">Financing solutions refer to the various ways in  
    which individuals and businesses can access funding for  
    their financial needs.  
    These solutions can come in the form of loans, credit, or  
    other  
    forms of financing that can help individuals and businesses  
    achieve their financial goals.</p>
```

```
<div data-aos="fade-up" data-aos-delay="100">  
  <a href="#" target="_blank" class="btn btn-primary mr-2  
mb-2">Get In Touch</a>  
</div>  
</div>
```

```
<div class="slide">

  <h1 class="text-uppercase" data-aos="fade-up">Savings
Accounts</h1>

  <p class="mb-5 desc" data-aos="fade-up" data-aos-
delay="100">Savings accounts are a simple and convenient way to save
    money while earning interest,
    and they are a good option for individuals who want a low-
risk way to grow their savings.</p>

  <div data-aos="fade-up" data-aos-delay="100">

    <a href="#" target="_blank" class="btn btn-primary mr-2
mb-2">Get In Touch</a>

  </div>

</div>

</div>

</div>

</div>

</div>

<a href="#next" class="mouse smoothscroll">

  <span class="mouse-icon">

    <span class="mouse-wheel"></span>

  </span>
```


</div>

<div class="site-section cta-big-image" id="about-section">

<div class="container">

<div class="row mb-5 justify-content-center">

<div class="col-md-8 text-center">

<h2 class="section-title mb-3" data-aos="fade-up" data-aos-delay="">About Us</h2>

<p class="lead" data-aos="fade-up" data-aos-delay="100">As it can help customers and potential customers understand the bank's history, mission, and values. By providing this information, banks can build trust and credibility with their customers,

which can ultimately lead to increased business and customer loyalty.</p>

</div>

</div>

<div class="row">

<div class="col-lg-6 mb-5" data-aos="fade-up" data-aos-delay="">

<figure class="circle-bg">

</figure>

</div>

<div class="col-lg-5 ml-auto" data-aos="fade-up" data-aos-delay="100">

<h3 class="text-black mb-4">We Solve Your Financial Problem</h3>

<p>"We Solve Your Financial Problem" message should communicate your

ability to provide effective solutions to your customers' financial challenges.

By highlighting your expertise, solutions, and benefits, you can build trust with your

audience and encourage them to

take the next step towards solving their financial problems.</p>

<p>outline the various solutions that you offer to solve the financial problem.

This may include specific products or services, as well as your approach or

methodology for helping customers achieve their financial goals.</p>

</div>

</div>

</div>

</div>

<div class="site-section" id="next">

<div class="container">

<div class="row mb-5">

<div class="col-md-4 text-center" data-aos="fade-up" data-aos-delay="">

<h3 class="card-title">Money Savings</h3>

<p>Savings accounts,

Automatic savings plans,

Budgeting tools,

Credit building products,

Financial education programs and resources

Overall, banks offer various tools and resources to help their customers save money and achieve their financial goals</p>

</div>

```
<div class="col-md-4 text-center" data-aos="fade-up" data-aos-  
delay="100">
```

```

```

```
<h3 class="card-title">Online Shoppings</h3>
```

```
<p>Banks can help their customers shop online more safely and  
efficiently by providing secure payment
```

```
processing, digital wallets, purchase protection programs,  
rewards programs, and financial management tools.
```

```
By emphasizing these points in their marketing and educational  
materials, banks can demonstrate their
```

```
commitment to
```

```
providing value and convenience to their customers.</p>
```

```
</div>
```

```
<div class="col-md-4 text-center" data-aos="fade-up" data-aos-  
delay="200">
```

```

```

```
<h3 class="card-title">Credit / Debit Cards</h3>
```

```
<p>Credit and debit cards provide a convenient and secure way  
for customers to manage their finances and make purchases.
```

```
By emphasizing the convenience, rewards programs, security,  
credit building, and budgeting tools related to credit
```

and debit cards, banks can demonstrate their commitment to providing value and convenience to their customers.</p>

</div>

</div>

<div class="row">

<div class="col-lg-6 mb-5" data-aos="fade-up" data-aos-delay="">

<figure class="circle-bg">

</figure>

</div>

<div class="col-lg-5 ml-auto" data-aos="fade-up" data-aos-delay="100">

<div class="mb-4">

<h3 class="h3 mb-4 text-black">Banking Solutions Is Our Priority</h3>

<p> Our priority is to provide comprehensive banking solutions to our customers.

By taking a personalized approach, offering comprehensive services,

leveraging cutting-edge technology, providing expert advice,
and being involved in our communities,

we strive to be a bank that our customers can rely on and
trust.</p>

</div>

<div class="mb-4">

<ul class="list-unstyled ul-check success">

Personalized Approach

Comprehensive Services

Cutting-Edge Technology

Expert Advice

Community Involvement

</div>

</div>

</div>

</div>


```

</div>

<section class="site-section" id="gallery-section" data-aos="fade">

<div class="container">

<div class="row mb-3">

    <div class="col-12 text-center">

        <h2 class="section-title mb-3">Gallery</h2>

    </div>

</div>

<div id="posts" class="row no-gutter">

    <div class="item web col-sm-6 col-md-4 col-lg-4 col-xl-3 mb-4">

        <a href="images/img_1.jpg" class="item-wrap fancybox">

            <span class="icon-search2"></span>

        </a>

    </div>

    <div class="item web col-sm-6 col-md-4 col-lg-4 col-xl-3 mb-4">

        <a href="images/img_2.jpg" class="item-wrap fancybox" data-
fancybox="gallery2">

            <span class="icon-search2"></span>

        </a>

```

</div>

<div class="item brand col-sm-6 col-md-4 col-lg-4 col-xl-3 mb-4">

</div>

<div class="item design col-sm-6 col-md-4 col-lg-4 col-xl-3 mb-4">

</div>

```
<div class="item web col-sm-6 col-md-4 col-lg-4 col-xl-3 mb-4">  
  <a href="images/img_5.jpg" class="item-wrap fancybox" data-  
fancybox="gallery2">  
    <span class="icon-search2"></span>  
      
  </a>  
</div>
```

```
<div class="item brand col-sm-6 col-md-4 col-lg-4 col-xl-3 mb-  
4">  
  <a href="images/img_1.jpg" class="item-wrap fancybox" data-  
fancybox="gallery2">  
    <span class="icon-search2"></span>  
      
  </a>  
</div>
```

```
<div class="item web col-sm-6 col-md-4 col-lg-4 col-xl-3 mb-4">  
  <a href="images/img_2.jpg" class="item-wrap fancybox" data-  
fancybox="gallery2">  
    <span class="icon-search2"></span>  
    
```

```

        </a>

    </div>

    <div class="item design col-sm-6 col-md-4 col-lg-4 col-xl-3 mb-4">

        <a href="images/img_3.jpg" class="item-wrap fancybox" data-fancybox="gallery2">

            <span class="icon-search2"></span>

        </a>

    </div>

    <div class="item web col-sm-6 col-md-4 col-lg-4 col-xl-3 mb-4">

        <a href="images/img_4.jpg" class="item-wrap fancybox" data-fancybox="gallery2">

            <span class="icon-search2"></span>

        </a>

    </div>

    <div class="item design col-sm-6 col-md-4 col-lg-4 col-xl-3 mb-4">

```

```
<a href="images/img_5.jpg" class="item-wrap fancybox" data-  
fancybox="gallery2">
```

```
<span class="icon-search2"></span>
```

```

```

```
</a>
```

```
</div>
```

```
<div class="item brand col-sm-6 col-md-4 col-lg-4 col-xl-3 mb-  
4">
```

```
<a href="images/img_1.jpg" class="item-wrap fancybox" data-  
fancybox="gallery2">
```

```
<span class="icon-search2"></span>
```

```

```

```
</a>
```

```
</div>
```

```
<div class="item design col-sm-6 col-md-4 col-lg-4 col-xl-3 mb-  
4">
```

```
<a href="images/img_2.jpg" class="item-wrap fancybox" data-  
fancybox="gallery2">
```

```
<span class="icon-search2"></span>
```

```

```

```

        </a>

    </div>

</div>

</div>

</section>

<section class="site-section">

    <div class="container">

        <div class="row mb-5 justify-content-center">

            <div class="col-md-7 text-center">

                <h2 class="section-title mb-3" data-aos="fade-up" data-aos-
delay="">How It Works</h2>

                <p class="lead" data-aos="fade-up" data-aos-delay="100">More
specifically, banks offer deposit accounts that are secure places for
people to keep their money. Banks use the money in deposit accounts to
make loans to other people or businesses.

                In return, the bank receives interest payments on those loans
from borrowers.</p>

            </div>

        </div>

    </div>

    <div class="row align-items-lg-center" >

```

```
<div class="col-lg-6 mb-5" data-aos="fade-up" data-aos-  
delay="">
```

```
<div class="owl-carousel slide-one-item-alt">
```

```

```

```

```

```

```

```
</div>
```

```
<div class="custom-direction">
```

```
<a href="#" class="custom-prev"><span><span class="icon-  
keyboard_backspace"></span></span></a><a href="#" class="custom-  
next"><span><span class="icon-  
keyboard_backspace"></span></span></a>
```

```
</div>
```

```
</div>
```

```
<div class="col-lg-5 ml-auto" data-aos="fade-up" data-aos-  
delay="100">
```

```
<div class="owl-carousel slide-one-item-alt-text">
```

```
<div>
```

```
<h2 class="section-title mb-3">01. Online Applications</h2>
```

<p>If you've been on the fence about doing your banking online or through a mobile app, now is a good time to get started as financial institutions change their branch hours during the COVID-19 pandemic.

Online and mobile banking allow you to handle your finances from the comfort of home</p>

<p>Learn More</p>

</div>

<div>

<h2 class="section-title mb-3">02. Get an approval</h2>

<p>Projects that have been approved and verified by banks are called bank-approved projects.

Banks carry out extensive due diligence on such projects to ensure that their title and legality is uncompromised.</p>

<p>Learn More</p>

</div>

<div>

<h2 class="section-title mb-3">03. Card delivery</h2>

<p>Banks appoint third-party delivery partners like private courier companies or

post offices to deliver bank cards. You can use the reference or tracking number provided by

the bank to check the delivery status.

Input the tracking number on the courier company website to view the estimated delivery time</p>

<p>Learn More</p>

</div>

</div>

</div>

</div>

</div>

</section>

<section class="site-section border-bottom bg-light" id="services-section">

<div class="container">

<div class="row mb-5">

<div class="col-12 text-center" data-aos="fade">

<h2 class="section-title mb-3">Our Services</h2>

</div>

</div>

<div class="row align-items-stretch">

<div class="col-md-6 col-lg-4 mb-4 mb-lg-4" data-aos="fade-up">

<div class="unit-4">

<div class="unit-4-icon">

</div>

<div>

<h3>Business Consulting</h3>

<p>our business consulting services are designed to help businesses grow and succeed.

Our team of experts provides customized solutions, works closely with our customers,

and provides ongoing support to help businesses achieve their goals.</p>

<p>Learn More</p>

</div>

</div>

</div>

```
<div class="col-md-6 col-lg-4 mb-4 mb-lg-4" data-aos="fade-up" data-aos-delay="100">
```

```
<div class="unit-4">
```

```
<div class="unit-4-icon">
```

```

```

```
</div>
```

```
<div>
```

```
<h3>Credit Card</h3>
```

```
<p>our credit card services are designed to provide our customers with a convenient, secure,
```

```
and rewarding way to make purchases and access credit. We offer a range of benefits and flexible payment options,
```

```
and our team is always available to provide expert guidance and support.</p>
```

```
<p><a href="#">Learn More</a></p>
```

```
</div>
```

```
</div>
```

```
</div>
```

```
<div class="col-md-6 col-lg-4 mb-4 mb-lg-4" data-aos="fade-up" data-aos-delay="200">
```

```
<div class="unit-4">
```

```
<div class="unit-4-icon">
```

```
  
```

```
</div>
```

```
<div>
```

```
  <h3>Income Monitoring</h3>
```

```
  <p>our income monitoring services are designed to help our  
customers manage their finances more effectively.
```

```
    We provide tools and resources to help customers create and  
stick to a budget,
```

```
    track their income and expenses, and stay on top of their  
finances. Our team of experts is
```

```
    always available to provide
```

```
    guidance and support to help our customers achieve their  
financial goals..</p>
```

```
  <p><a href="#">Learn More</a></p>
```

```
</div>
```

```
</div>
```

```
</div>
```

```
  <div class="col-md-6 col-lg-4 mb-4 mb-lg-4" data-aos="fade-up"  
data-aos-delay="">
```

```

<div class="unit-4">
  <div class="unit-4-icon">
    
  </div>
  <div>
    <h3>Insurance Consulting</h3>
    <p>our insurance consulting services are designed to help our
customers make informed decisions about their
    insurance needs. We provide customized solutions, objective
advice, and ongoing support to help our customers
    protect their assets, mitigate risks, and achieve their financial
goals.</p>
    <p><a href="#">Learn More</a></p>
  </div>
</div>
</div>
<div class="col-md-6 col-lg-4 mb-4 mb-lg-4" data-aos="fade-up"
data-aos-delay="100">
  <div class="unit-4">
    <div class="unit-4-icon">
      

```

</div>

<div>

<h3>Financial Investment</h3>

<p>our financial investment services are designed to help our customers grow and manage their wealth.

We provide expert advice, diversified investment strategies, customized investment plans, regular

reviews, and accessible information to help our

customers achieve their financial goals.</p>

<p>Learn More</p>

</div>

</div>

</div>

<div class="col-md-6 col-lg-4 mb-4 mb-lg-4" data-aos="fade-up" data-aos-delay="200">

<div class="unit-4">

<div class="unit-4-icon">

</div>

<div>

<h3>Financial Management</h3>

<p>our financial management services are designed to help our customers manage their finances effectively

and achieve their financial goals. We provide budgeting tools, savings options, debt management solutions,

financial planning, and financial education to help our customers

build a strong financial foundation.</p>

<p>Learn More</p>

</div>

</div>

</div>

</div>

</div>

</section>

<section class="site-section testimonial-wrap" id="testimonials-section" data-aos="fade">

<div class="container">

<div class="row mb-5">

<div class="col-12 text-center">

```

    <h2 class="section-title mb-3">Happy Customers</h2>
  </div>
</div>
</div>
<div class="slide-one-item home-slider owl-carousel">
  <div>
    <div class="testimonial">

      <blockquote class="mb-5">

        <p>&ldquo;I've been with this bank for years, and I've always
        been happy with their service.

          They have convenient online and mobile banking options,
          and their staff is always friendly and helpful.

            I highly recommend this bank!&rdquo;</p>
        </blockquote>

        <figure class="mb-4 d-flex align-items-center justify-content-
        center">

          <div></div>

          <p>John Smith</p>
        </figure>

```



```

    </div>

</div>

<div>

    <div class="testimonial">

        <blockquote class="mb-5">

            <p>&ldquo;I recently switched to this bank, and I couldn't be
happier.

                Their fees are transparent and reasonable, and their customer
service is top-notch.

                They even helped me set up a savings account and start
investing for my future.

                I'm grateful for their expertise and support!&rdquo;</p>

        </blockquote>

        <figure class="mb-4 d-flex align-items-center justify-content-
center">

            <div></div>

            <p>Christine Aguilar</p>

        </figure>

    </div>

</div>

```

<div>

<div class="testimonial">

<blockquote class="mb-5">

<p>“I had an issue with my account, and I reached out to their customer service team for help.

They were prompt and professional in their response, and they resolved my issue quickly and efficiently.

I appreciate their dedication to their customers and their commitment to excellent service.”</p>

</blockquote>

<figure class="mb-4 d-flex align-items-center justify-content-center">

<div></div>

<p>Robert Spears</p>

</figure>

</div>

</div>

</div>

</section>

<section class="site-section bg-light" id="pricing-section">

```

<div class="container">
  <div class="row mb-5">
    <div class="col-12 text-center" data-aos="fade-up">
      <h2 class="section-title mb-3">Pricing</h2>
    </div>
  </div>
  <div class="row mb-5">
    <div class="col-md-6 mb-4 mb-lg-0 col-lg-4" data-aos="fade-up"
data-aos-delay="">
      <div class="pricing">
        <h3 class="text-center text-black">Basic</h3>
        <div class="price text-center mb-4 ">
          <span><span>$47</span> / year</span>
        </div>
        <ul class="list-unstyled ul-check success mb-5">
          <li>No monthly maintenance fee</li>
          <li>Free debit card</li>
          <li>No minimum balance requirement</li>
          <li>Limited free ATM withdrawals per month</li>
          <li>Limited free check writing per month</li>
        </ul>
      </div>
    </div>
  </div>

```

```

</ul>

<p class="text-center">
  <a href="#" class="btn btn-secondary">Buy Now</a>
</p>
</div>
</div>

```

```

<div class="col-md-6 mb-4 mb-lg-0 col-lg-4 pricing-popular"
data-aos="fade-up" data-aos-delay="100">

```

```

  <div class="pricing">
    <h3 class="text-center text-black">Premium</h3>
    <div class="price text-center mb-4 ">
      <span><span>$200</span> / year</span>
    </div>
    <ul class="list-unstyled ul-check success mb-5">

```

```

      <li>Free debit card with rewards program</li>

```

```

      <li>Higher interest rates on savings accounts</li>

```

```

    <li>Free unlimited ATM withdrawals</li>
    <li>Free unlimited check writing</li>
    <li class="remove">Additional perks, such as waived fees
for foreign transactions or access to professional customer support</li>
</ul>

```

```

    <p class="text-center">
        <a href="#" class="btn btn-primary">Buy Now</a>
    </p>
</div>
</div>

```

```

<div class="col-md-6 mb-4 mb-lg-0 col-lg-4" data-aos="fade-up"
data-aos-delay="200">
    <div class="pricing">
        <h3 class="text-center text-black">Professional</h3>
        <div class="price text-center mb-4">
            <span><span>$750</span> / year</span>
        </div>
        <ul class="list-unstyled ul-check success mb-5">

```

Business-specific features, such as merchant services or payroll processing

Customizable account options, such as multiple sub-accounts or credit lines

Dedicated account manager or business advisor

Higher limits for transactions and deposits

Additional perks, such as discounted rates on loans or free financial planning services

<p class="text-center">

Buy Now

</p>

</div>

</div>

</div>

<div class="row site-section" id="faq-section">

<div class="col-12 text-center" data-aos="fade">

<h2 class="section-title">Frequently Ask Questions</h2>

</div>

</div>

```
<div class="row">
```

```
<div class="col-lg-6">
```

```
<div class="mb-5" data-aos="fade-up" data-aos-delay="100">
```

```
<h3 class="text-black h4 mb-4">How do I open a bank  
account?</h3>
```

```
<p>To open a bank account, you will typically need to provide  
personal identification,
```

```
such as a driver's license or passport,
```

```
and proof of address. You may also need to make an initial  
deposit.</p>
```

```
</div>
```

```
<div class="mb-5" data-aos="fade-up" data-aos-delay="100">
```

```
<h3 class="text-black h4 mb-4">What is a credit score?</h3>
```

```
<p>A credit score is a numerical rating that reflects your  
creditworthiness and
```

```
how likely you are to repay debt on time. It is used by lenders  
to evaluate your
```

```
creditworthiness when you apply for loans or credit cards.</p>
```

```
</div>
```

<div class="mb-5" data-aos="fade-up" data-aos-delay="100">

<h3 class="text-black h4 mb-4">Is my money safe in a bank?</h3>

<p>Banks are regulated and insured by government agencies, such as the FDIC in the United States,

which helps protect your deposits in case the bank fails. However, it's always a good idea to

choose a reputable bank

and regularly monitor your accounts for any suspicious activity.</p>

</div>

<div class="mb-5" data-aos="fade-up" data-aos-delay="100">

<h3 class="text-black h4 mb-4">What is a wire transfer?</h3>

<p>A wire transfer is a method of electronically transferring funds between bank accounts.

It is often used for large transactions and typically involves a fee.</p>

</div>

</div>

<div class="col-lg-6">

<div class="mb-5" data-aos="fade-up" data-aos-delay="100">

<h3 class="text-black h4 mb-4">Can I accept both Paypal and Stripe?</h3>

<p>Yes, you can accept both PayPal and Stripe as payment methods for your business.</p>

<p> PayPal and Stripe are both popular payment gateways that allow

businesses to accept online payments from customers.</p>

</div>

<div class="mb-5" data-aos="fade-up" data-aos-delay="100">

<h3 class="text-black h4 mb-4">What available is refund period?</h3>

<p>The refund period refers to the time frame during which a bank customer can request a refund of a transaction

made through their bank account or credit/debit card..</p>

</div>

</div>

</div>

</div>

</section>

```
<section class="site-section" id="about-section">

  <div class="container">

    <div class="row">

      <div class="col-lg-6 mb-5" data-aos="fade-up" data-aos-
delay="">

        <figure class="circle-bg">

        </figure>

      </div>

      <div class="col-lg-5 ml-auto" data-aos="fade-up" data-aos-
delay="100">

        <div class="row">

          <div class="col-12 mb-4" data-aos="fade-up" data-aos-
delay="">

            <div class="unit-4 d-flex">
```

```
<div class="unit-4-icon mr-4 mb-3"><span class="text-  
primary flaticon-head"></span></div>
```

```
<div>
```

```
<h3>Bank Loan</h3>
```

```
<p>A bank loan is a type of debt financing in which a bank  
lends money to an individual or
```

```
business with the expectation
```

```
that the borrowed funds will be paid back with interest  
over time..</p>
```

```
<p class="mb-0"><a href="#">Learn More</a></p>
```

```
</div>
```

```
</div>
```

```
</div>
```

```
<div class="col-12 mb-4" data-aos="fade-up" data-aos-  
delay="100">
```

```
<div class="unit-4 d-flex">
```

```
<div class="unit-4-icon mr-4 mb-3"><span class="text-  
primary flaticon-smartphone"></span></div>
```

```
<div>
```

```
<h3>Banking Consultation </h3>
```

```
<p>Banking consultation is a service offered by banks to  
provide expert advice to individuals and
```

businesses on financial matters, including banking products and services,

investment options, and risk management strategies.</p>

<p class="mb-0">Learn More</p>

</div>

</div>

</div>

</div>

</div>

</div>

</div>

</section>

<section class="site-section testimonial-wrap" id="dashboard" data-aos="fade">

<div class="container">

<div class="row mb-5">

<div class="col-12 text-center">

<h2 class="section-title mb-3">Analysis Dashboard </h2>

<div class='tableauPlaceholder' id='viz1680346528938' style='position: relative'>

```

<noscript><a href='#'>

    <img alt='Financial Analysis Of Banks - 1 '
src='https://public.tableau.com/static/images/Ba/Bank_ComprehenceAnalysis-
1/Dashboard1/1_rss.png' style='border: none' />

</a>

</noscript><object class='tableauViz' style='display:none;'>

    <param name='host_url'
value='https%3A%2F%2Fpublic.tableau.com%2F' />

    <param name='embed_code_version' value='3' /> <param
name='site_root' value='' />

    <param name='name' value='Bank_ComprehenceAnalysis-
1/Dashboard1' />

    <param name='tabs' value='no' /><param name='toolbar'
value='yes' />

    <param name='static_image'
value='https://public.tableau.com/static/images/Ba/Bank_ComprehenceAnalysis-
1/Dashboard1/1.png' />

    <param name='animate_transition' value='yes' /><param
name='display_static_image' value='yes' />

    <param name='display_spinner' value='yes' /><param
name='display_overlay' value='yes' />

    <param name='display_count' value='yes' /><param
name='language' value='en-GB' />

```

</object></div>

```
<script type='text/javascript'>                var divElement =
document.getElementById('viz1680346528938');        var
vizElement = divElement.getElementsByTagName('object')[0];
vizElement.style.width='100%';vizElement.style.height=(divElement.off
setWidth*0.75)+'px';                var scriptElement =
document.createElement('script');                scriptElement.src =
'https://public.tableau.com/javascripts/api/viz_v1.js';
vizElement.parentNode.insertBefore(scriptElement, vizElement);

</script>
```

<h2 class="section-title mb-3">Analysis Story </h2>

<div class='tableauPlaceholder' id='viz1680346766873'
style='position: relative'>

<noscript><img alt='STORY BOARD '
src='https://public.tableau.com/static/images/Ba/Bank_ComprehenceAnalysis-
story/Story1/1_rss.png' style='border: none' />

</noscript><object class='tableauViz'
style='display:none;'><param name='host_url'
value='https%3A%2F%2Fpublic.tableau.com%2F' /> <param
name='embed_code_version' value='3' /> <param name='site_root'
value='' />

```
<param name='name' value='Bank_ComprehenceAnalysis-
story&#47;Story1' /><param name='tabs' value='no' /><param
name='toolbar' value='yes' />
```

```
<param name='static_image'
value='https:&#47;&#47;public.tableau.com&#47;static&#47;images&#
47;Ba&#47;Bank_ComprehenceAnalysis-story&#47;Story1&#47;1.png'
/>
```

```
<param name='animate_transition' value='yes' /><param
name='display_static_image' value='yes' /><param
name='display_spinner' value='yes' /><param name='display_overlay'
value='yes' />
```

```
<param name='display_count' value='yes' /><param
name='language' value='en-GB' /></object></div>
```

```
<script type='text/javascript'>                                var divElement =
document.getElementById('viz1680346766873');                    var
vizElement = divElement.getElementsByTagName('object')[0];
vizElement.style.width='100%';vizElement.style.height=(divElement.off
setWidth*0.75)+'px';      var scriptElement =
document.createElement('script');                               scriptElement.src =
'https://public.tableau.com/javascripts/api/viz_v1.js';
vizElement.parentNode.insertBefore(scriptElement, vizElement);
```

```
</script>
```

```
</div>
```

```
</div>
```

```
</div>
```

```
</section>
```

```

<section class="site-section" id="blog-section">
  <div class="container">
    <div class="row mb-5">
      <div class="col-12 text-center" data-aos="fade">
        <h2 class="section-title mb-3">Our Blog</h2>
      </div>
    </div>

    <div class="row">
      <div class="col-md-6 col-lg-4 mb-4 mb-lg-4" data-aos="fade-up"
data-aos-delay="">
        <div class="h-entry">
          <a href="single.html">
            
          </a>
          <h2 class="font-size-regular"><a href="#">How can I transfer
funds between accounts?</a></h2>
          <div class="meta mb-4">Ham Brook <span class="mx-
2">&bullet;</span> Jan 18, 2019
          <span class="mx-2">&bullet;</span> <a
href="#">News</a></div>

```


<p>Log in to your online banking account or visit your bank's nearest branch.

Select the "Transfer Funds" option from the menu.

Choose the account you want to transfer money from and the account you want to transfer money to.

Enter the amount you want to transfer and any additional information required by your bank,

such as the recipient's account number or the reason for the transfer.

Review the details of the transfer to make sure everything is accurate and confirm the transfer.

Once the transfer is complete,
you should receive a confirmation from your bank that the funds have been transferred successfully.</p>

<p>Continue Reading...</p>

</div>

</div>

```
<div class="col-md-6 col-lg-4 mb-4 mb-lg-4" data-aos="fade-up" data-aos-delay="100">
```

```
<div class="h-entry">
```

```
<a href="single.html">
```

```

```

```
</a>
```

```
<h2 class="font-size-regular"><a href="#">What banking services are available for businesses?</a></h2>
```

```
<div class="meta mb-4">James Phelps <span class="mx-2">&bullet;</span> Mar 18, 2019
```

```
<span class="mx-2">&bullet;</span> <a href="#">News</a></div>
```

```
<p> banks offer a range of services to help businesses manage their finances,
```

```
 fund their operations, and grow their business.
```

```
 The specific services available may vary by bank and may depend on the needs of the business.</p>
```

```
<p><a href="#">Continue Reading...</a></p>
```

```
</div>
```

```
</div>
```

```
<div class="col-md-6 col-lg-4 mb-4 mb-lg-4" data-aos="fade-up" data-aos-delay="200">
```

```
<div class="h-entry">
```


<h2 class="font-size-regular">Banking is good for business? Why?</h2>

<div class="meta mb-4">James Phelps •Aug 8, 2019

• News</div>

<p>banking plays a critical role in helping businesses succeed by providing access to financing,

cash management, risk management, international trade, and business support services. Without these services,

many businesses would struggle to operate, grow,

and compete in today's global economy.</p>

<p>Continue Reading...</p>

</div>

</div>

</div>

</div>

</section>

```

<section class="site-section bg-light" id="contact-section" data-
aos="fade">

  <div class="container">

    <div class="row mb-5">

      <div class="col-12 text-center">

        <h2 class="section-title mb-3">Contact Us</h2>

      </div>

    </div>

    <div class="row mb-5">

      <div class="col-md-4 text-center">

        <p class="mb-4">

          <span class="icon-room d-block h2 text-primary"></span>

          <span>203 Fake St. Mountain View, San Francisco, California,
USA</span>

        </p>

      </div>

      <div class="col-md-4 text-center">

        <p class="mb-4">

          <span class="icon-phone d-block h2 text-primary"></span>

          <a href="#">+1 232 3235 324</a>

        </p>

      </div>

    </div>

  </div>

```

```

    </p>
  </div>

  <div class="col-md-4 text-center">

    <p class="mb-0">

      <span class="icon-mail_outline d-block h2 text-
primary"></span>

      <a href="#">youremail@domain.com</a>

    </p>
  </div>
</div>

<div class="row">

  <div class="col-md-12 mb-5">
<form action="#" class="p-5 bg-white">

  <h2 class="h4 text-black mb-5">Contact Form</h2>

  <div class="row form-group">

    <div class="col-md-6 mb-3 mb-md-0">

      <label class="text-black" for="fname">First Name</label>

      <input type="text" id="fname" class="form-control">

    </div>

    <div class="col-md-6">

```

```
<label class="text-black" for="lname">Last Name</label>
<input type="text" id="lname" class="form-control">
</div>
</div>

<div class="row form-group">

  <div class="col-md-12">
    <label class="text-black" for="email">Email</label>
    <input type="email" id="email" class="form-control">
  </div>
</div>

<div class="row form-group">

  <div class="col-md-12">
    <label class="text-black" for="subject">Subject</label>
    <input type="subject" id="subject" class="form-control">
  </div>
</div>
```

```

<div class="row form-group">
  <div class="col-md-12">
    <label class="text-black" for="message">Message</label>
    <textarea name="message" id="message" cols="30"
rows="7" class="form-control" placeholder="Write your notes or
questions here..."></textarea>
  </div>
</div>

<div class="row form-group">
  <div class="col-md-12">
    <input type="submit" value="Send Message" class="btn btn-
primary btn-md text-white">
  </div>
</div>
</form>
</div>
</div>
</section>
<footer class="site-footer">
  <div class="container">

```

```

<div class="row">
  <div class="col-md-9">
    <div class="row">
      <div class="col-md-5">
        <h2 class="footer-heading mb-4">About Us</h2>
        <p>as it can help customers and potential customers
understand the bank's history, mission, and values. By providing this
information, banks can build trust and credibility with their customers,
which can ultimately lead to increased business and customer
loyalty</p>
      </div>
      <div class="col-md-3 ml-auto">
        <h2 class="footer-heading mb-4">Quick Links</h2>
        <ul class="list-unstyled">
          <li><a href="#about-section"
class="smoothscroll">Terms</a></li>
          <li><a href="#about-section"
class="smoothscroll">Policy</a></li>
          <li><a href="#about-section" class="smoothscroll">About
Us</a></li>
          <li><a href="#services-section"
class="smoothscroll">Services</a></li>

```



```
<li><a href="#testimonials-section"
class="smoothscroll">Testimonials</a></li>
```

```
<li><a href="#contact-section"
class="smoothscroll">Contact Us</a></li>
```

```
</ul>
```

```
</div>
```

```
<div class="col-md-3 footer-social">
```

```
<h2 class="footer-heading mb-4">Follow Us</h2>
```

```
<a href="#" class="pl-0 pr-3"><span class="icon-
facebook"></span></a>
```

```
<a href="#" class="pl-3 pr-3"><span class="icon-
twitter"></span></a>
```

```
<a href="#" class="pl-3 pr-3"><span class="icon-
instagram"></span></a>
```

```
<a href="#" class="pl-3 pr-3"><span class="icon-
linkedin"></span></a>
```

```
</div>
```

```
</div>
```

```
</div>
```

```
<div class="col-md-3">
```

```
<h2 class="footer-heading mb-4">Subscribe Newsletter</h2>
```

```
<form action="#" method="post" class="footer-subscribe">
```

```
<div class="input-group mb-3">
```

```
<input type="text" class="form-control border-secondary text-white bg-transparent" placeholder="Enter Email" aria-label="Enter Email" aria-describedby="button-addon2">
```

```
<div class="input-group-append">
```

```
<button class="btn btn-primary text-black" type="button" id="button-addon2">Send</button>
```

```
</div>
```

```
</div>
```

```
</form>
```

```
</div>
```

```
</div>
```

```
<div class="row pt-5 mt-5 text-center">
```

```
<div class="col-md-12">
```

```
<div class="border-top pt-5">
```

```
<!-- Link back to Colorlib can't be removed. Template is licensed under CC BY 3.0. -->
```

```
<p>Copyright &copy;
```

```
<script>document.write(new Date().getFullYear());</script>  
All rights reserved | This template is made
```

```
with <i class="icon-heart-o" aria-hidden="true"></i> by
```

```
<a href="https://colorlib.com" target="_blank">Venkat</a>
```

```
</p>
```

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</div>

</div>

</div>

</div>

</footer>

</div> <!-- .site-wrap -->

<script src="js/jquery-3.3.1.min.js"></script>

<script src="js/jquery-ui.js"></script>

<script src="js/popper.min.js"></script>

<script src="js/bootstrap.min.js"></script>

<script src="js/owl.carousel.min.js"></script>

<script src="js/jquery.countdown.min.js"></script>

<script src="js/jquery.easing.1.3.js"></script>

<script src="js/aos.js"></script>

<script src="js/jquery.fancybox.min.js"></script>

<script src="js/jquery.sticky.js"></script>

<script src="js/isotope.pkgd.min.js"></script>

<script src="js/main.js"></script>

</body>

</html>

