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

## 1   INTRODUCTION

1.1 Overview

Comprehensive analysis, in the financial world, refers to the complete analysis of every relevant aspect of a company's financial operations. 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. 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.

1.2 Purpose

➢ The business requirements is used analysing the performance and efficiency of banks in world include comparing performance across different countries, identifying patterns and affecting factors.. etc.

➢ It provide internal and external stakeholders with opportunity to make informed decisions regarding investing.

➢ This analysis is used to provide a complete picture of the financial status of a company both in the current time and projected into the future.

➢ By analyzing each part of financial statements is useful for avoiding financial risks.

➢ Visualizations that can be used to analyze the performance and efficiency of banks include bar charts, scatter plots, pie charts, Maps etc.

2. PROBLEM SOLVING AND DESIGN THINKING

2.1 EMPATHY MAP
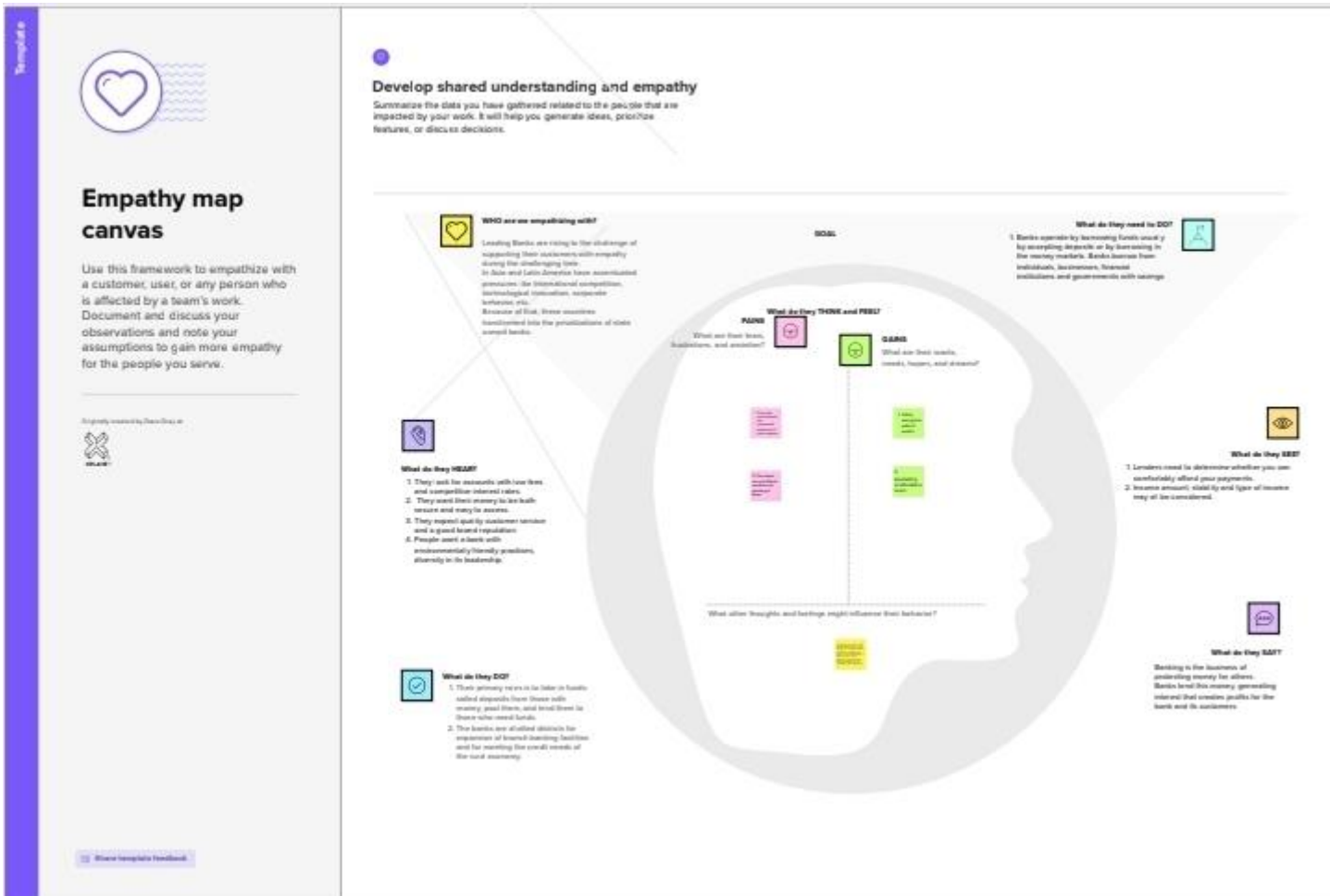
2.2 IDEATION AND BRAINSTORMING MAP

Brainstorm & idea prioritization

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

- 🕐 **10 minutes** to prepare
- ⧗ **1 hour** to collaborate
- 👤 **2-8 people** recommended

💬 Share template feedback

➡️

Before you collaborate

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

🕐 10 minutes

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

B **Set the goal**
Think about the problem you'll be focusing on solving in the brainstorming session.

C **Learn how to use the facilitation tools**
Use the Facilitation Superpowers to run a happy and productive session.

Open article →

Brainstorm

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

⏱ 10 minutes

Ashwini K

Arthi A

Ashwini K

Bhuyashvankanian V

Group ideas

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

⏱ 20 minutes
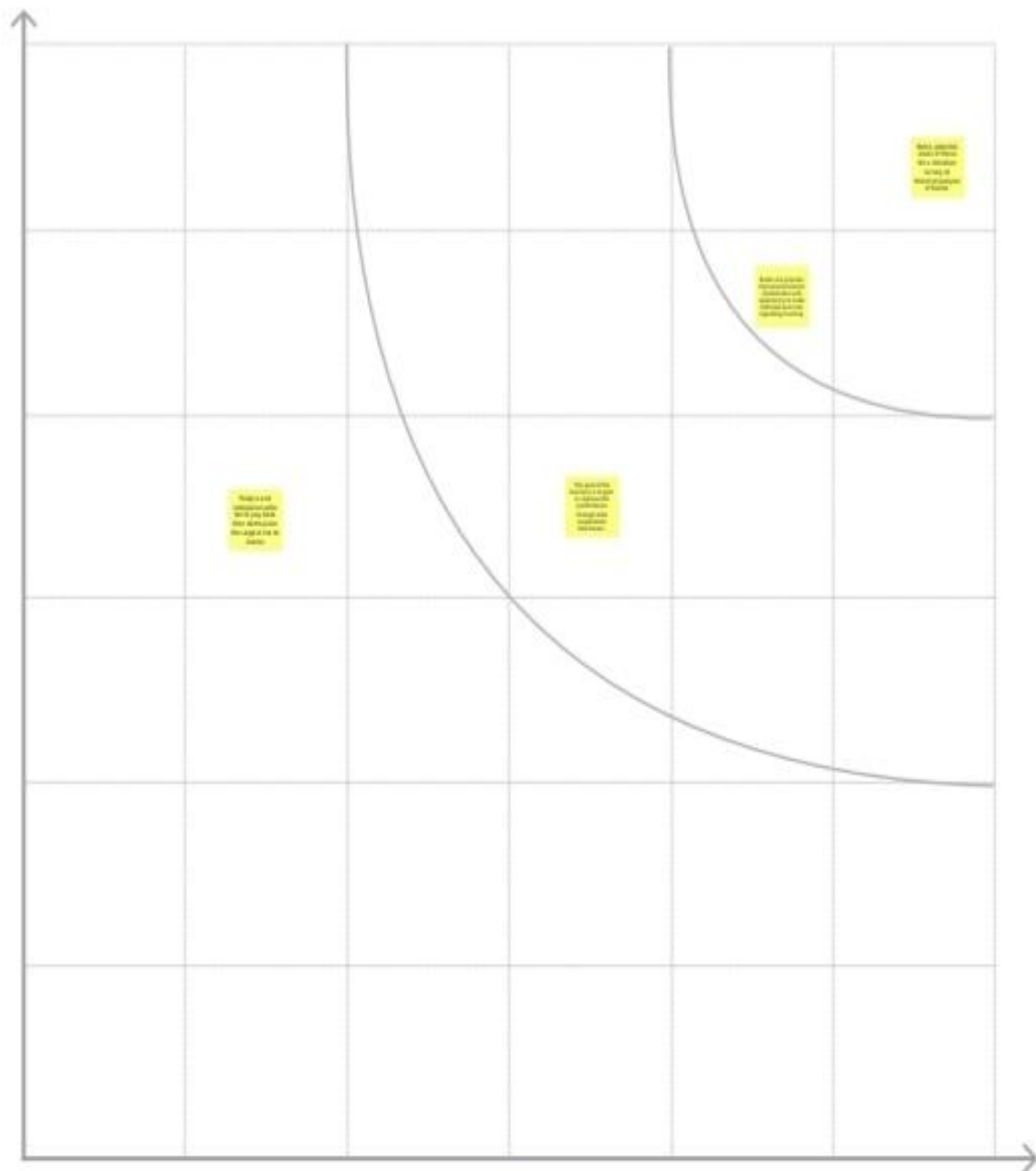
Feasibility

Regardless of their importance, which tasks are more
feasible than others? (Cost, time, effort, complexity, etc.)

1 RESULT

Financial Analysis Of Banks

Top banks according rank

Total Assets Us B

Bank		
Agricultural..		3,233
Bank of Am..	2,281	
Bank of Chi..		2,989
BNP Paribas	2,348	
China Const..		3,397
China Devel..	2,202	
HSBC Holdi..	2,522	
Industrial &..		4,006
JPMorgan C..	2,534	
Mitsubishi ..	2,774	

1K   2K   3K   4K
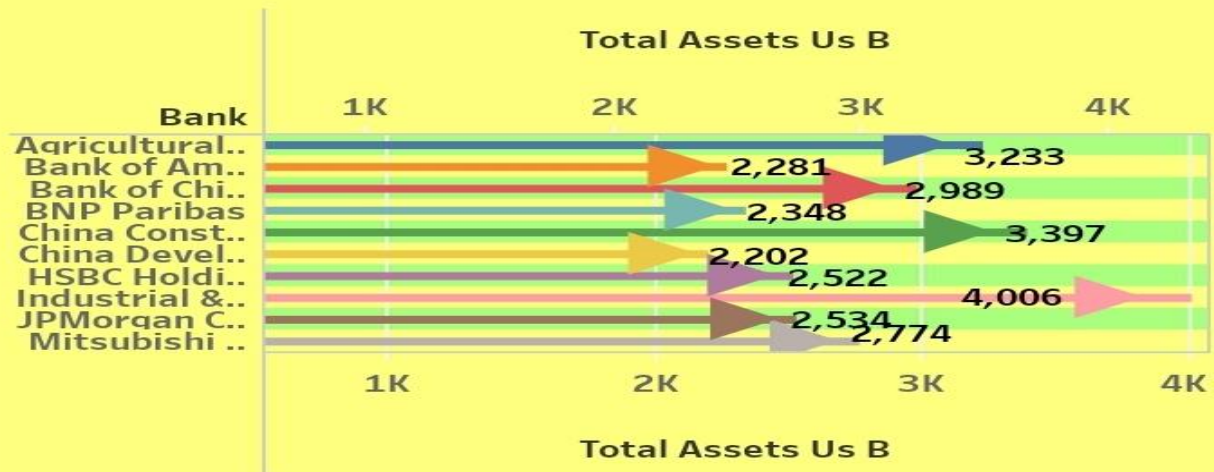
Total Assets Us B

Funnel chart to display the total assests of banks in a country

100K

Total Assets Us B

China
27,459

50K

0K

Word Cloud to understand the assets of the banks

Royal Bank of Canada **Bank of China** BNP Paribas Banco Santa
Bank of Communications JPMorgan Chase & Co Japan Pos
Sumitomo Mitsui Financial Group Citigroup Inc Chin
Wells Fargo **Industrial & Commercial Bank o**
China Development Bank Mitsubishi UFJ Fina
Mizuho Financial Group Credit Agricole Group Agri
Bank of America HSBC Holdings Societe Ge

Ranking is based on the country

Country / Bank

China					Fra..	Ja..	UK	USA	

Total Assets Us B

Agricult..	Bank of ..	China Co..	China De..	Industri..	BNP Par..	Mitsubis..	HSBC Ho..	Bank of ..	JPMorg..
3,233	2,989	3,397	2,202	4,006	2,348	2,77.	2,52.	2,281	2,534

Balance sheet

Balance Sheet

	2016 Q4 December	2017 Q2 June	2017 Q3 September	
Country				
Australia				
Austria				
Belgium				
Brazil				
Canada				
	10K 20K0K	10K 20K0K	10K 20K0K	
	al Assets Us B	Total Assets Us B	Total Assets Us B	Tot

PIE CHART

AVG(0.0)

0

Switzerland 1,987

USA 12,868

Australia 2,732

China 27,459

99,876

Netherlands 2,207

Italy 2,454

Germany 4,029

Denmark 799

0

AVG(0.0)

STORY BOARD
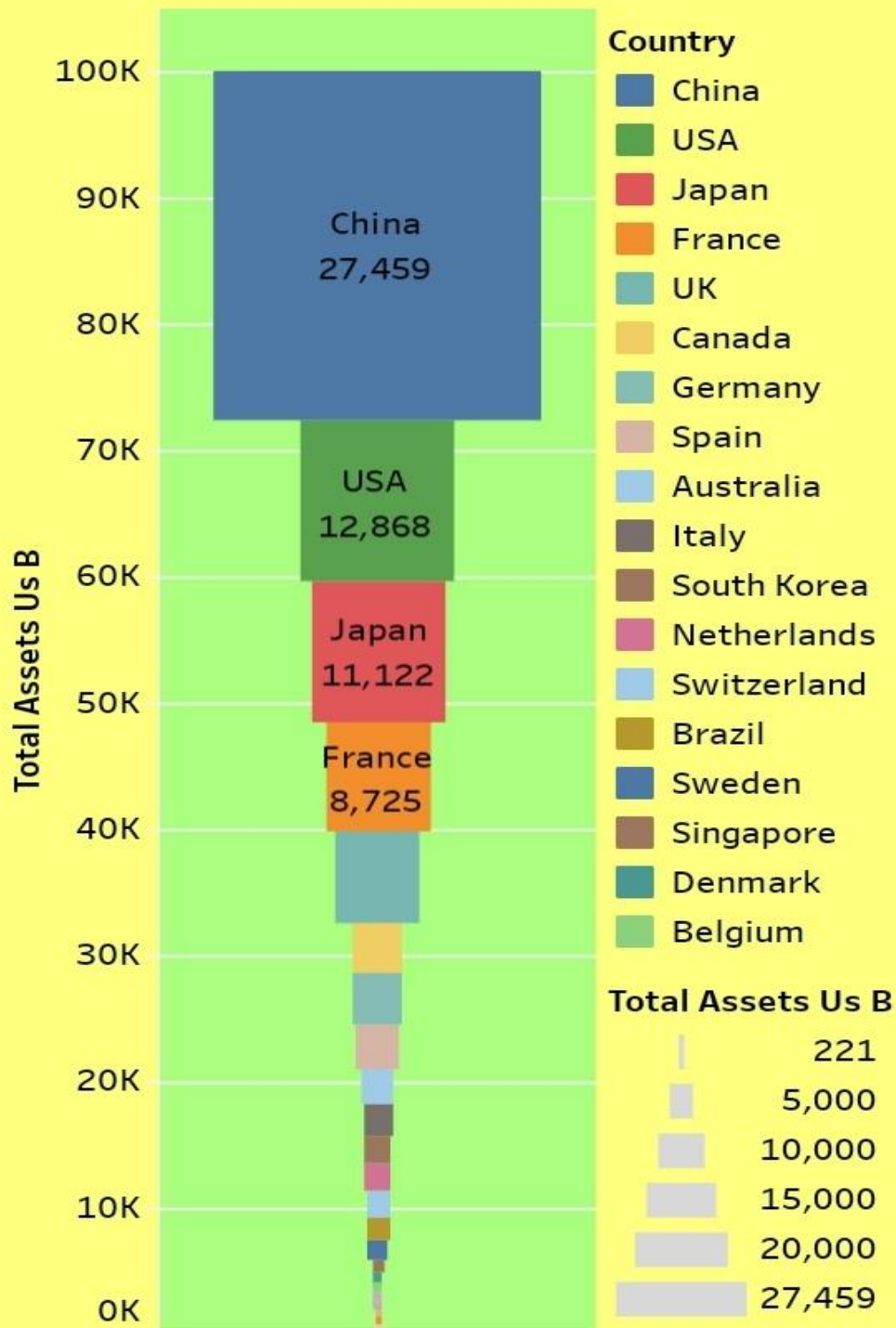
This funnel chart explains the world's bank details.

The banks details also represent like a balance sheet.

Country
- China
- USA
- Japan
- France
- UK
- Canada
- Germany
- Spain
- Australia
- Italy
- South Korea
- Netherlands
- Switzerland
- Brazil
- Sweden
- Singapore
- Denmark
- Belgium

China 27,459
USA 12,868
Japan 11,122
France 8,725

Total Assets Us B
- 221
- 5,000
- 10,000
- 15,000
- 20,000
- 27,459

4 ADVANTAGE

- The ability to detect patterns.
- A chance to budget outline.
- To evaluate the profitability of the business.
- Helps to Financial Planning.
- Provides insights to make critical financial decisions.
- Financial analytics helps to companies discover the risks they face, improve business processes and optimize efforts in the right direction.

DISADVANTAGES

- The financial statement does not show whether the company is doing better or worse than the year before.
- While doing the financial analysis, firm often fail to consider the price changes.
- Firm only show the monetary data of the financial statement.

5 APPLICATION

- Financial performance tells investors about its general well-being.
- By understanding the profitability of certain groups of consumers banks can also analyze each group and extract useful insights.
- If there is a sudden increase in the expenditure of a cautious customer, this might mean the card was stolen and used by fraudsters.
- Risk assessment Is of high priority for banks, as it helps to regulate financial activities and the pricing of financial investments.

6 CONCLUSION

Analysis of financial statements is extremely important for every business to grow and increase their revenue. It should not be compromised since it increases the efficiency of business operations. Better processes and expert analysts can help in the detailed analysis process. ensures that there is a high return on the invested capital without necessarily taking excess finance risk.

7 FUTURE SCOPE

It can be used to identify and rate individual customers who are at risk of fraud and then apply different levels of monitoring and verification to those accounts. Analyzing the risk of the accounts allows banks and financial institutions to know what to prioritize in their fraud detection efforts.

8 APPENDIX