PROJECT REPORT

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

1.INTRODUCTION:

1.1 OVERVIEW:

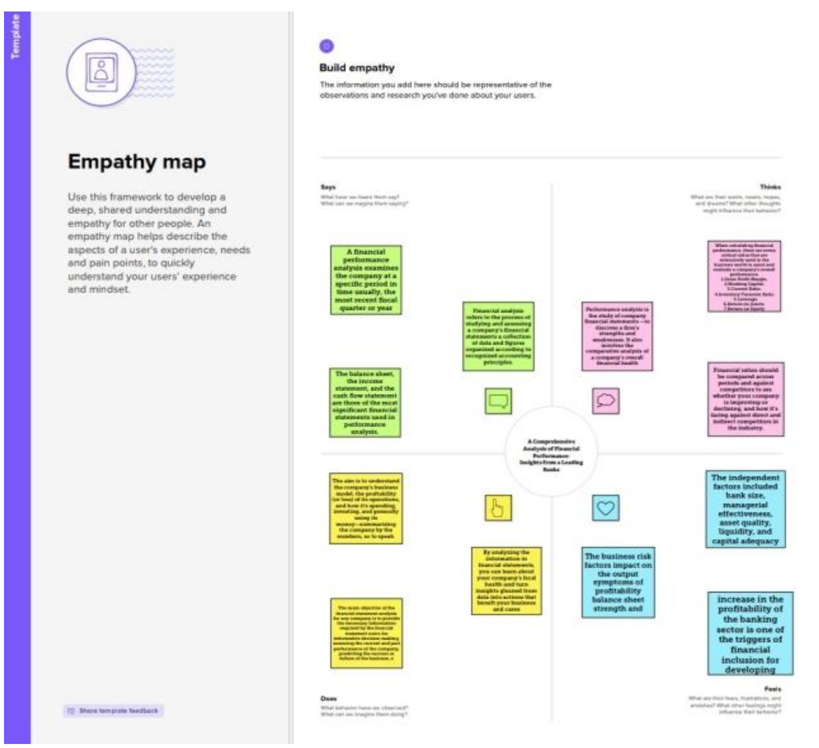
This session introduces bank financial statements and provides a traditional, ratio-based procedure for analyzing bank financial performance using historical data. It demonstrates the interrelationship between the income statement and balance sheet and describes the risk and return trade-off underlying management decisions.

1.2 PURPOSE:

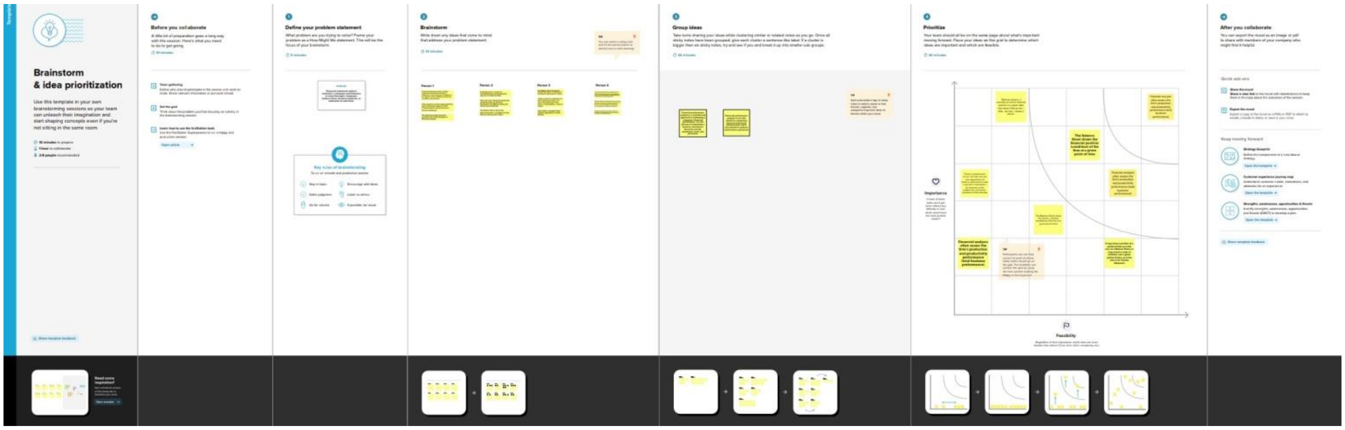
Recognize the basic balance sheet accounts and income statement components and understand how they relate to each other.

2.PROBLEM DEFINITION & DESIGN THINKING

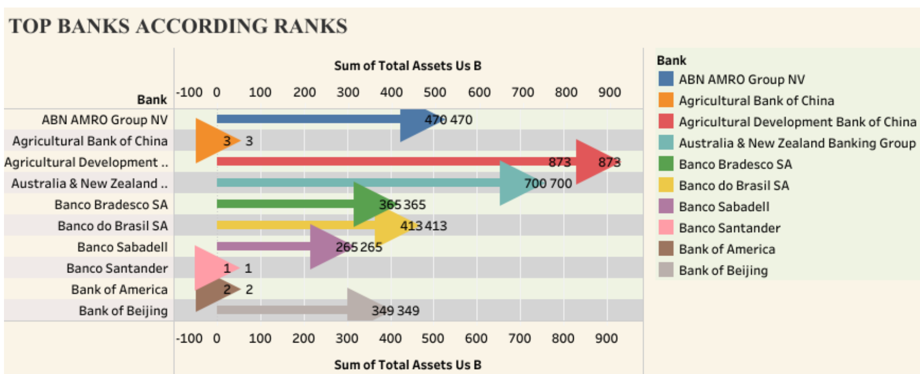
2.1 EMPATHY MAP

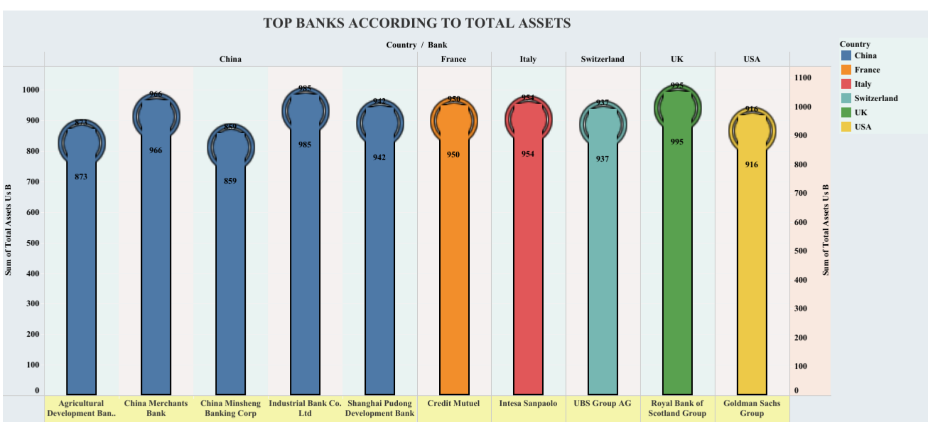


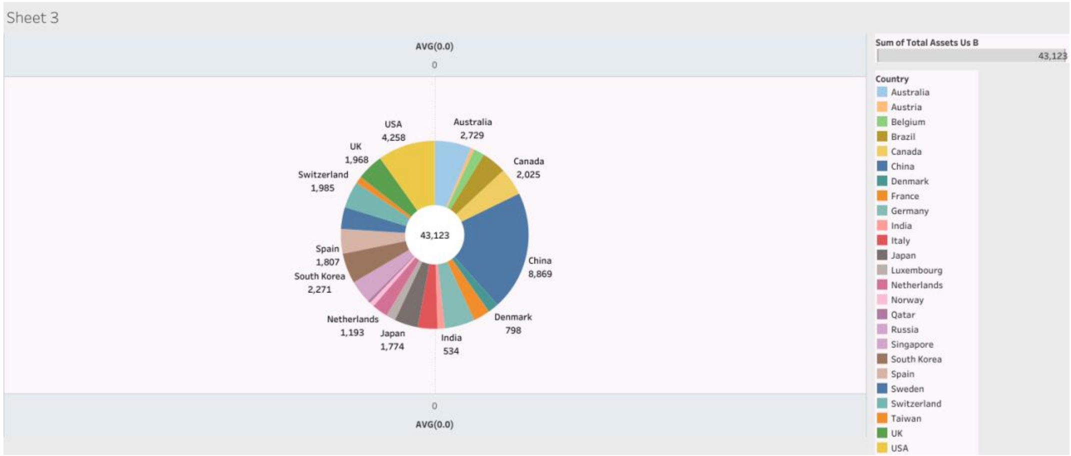
2.2 IDEATION& BRAINSTOMING



3.RESULT:






Sheet 3
AVG(0.0)
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USA 4,258
Australia 2,729
UK 1,968
Canada 2,025
Switzerland 1,985
43,123
Spain 1,807
China 8,869
South Korea 2,271
Netherlands 1,193
Japan 1,774
India 534
Denmark 798
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AVG(0.0)
Sum of Total Assets Us B
43,123
Country
Australia
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Canada
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Denmark
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Germany
India
Italy
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Luxembourg
Netherlands
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Russia
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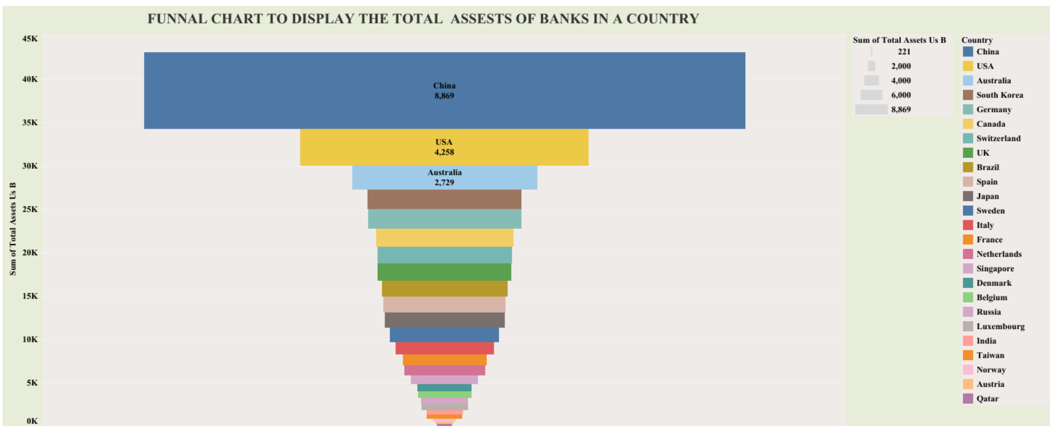
Switzerland
Taiwan
UK
USA


FUNNAL CHART TO DISPLAY THE TOTAL ASSESTS OF BANKS IN A COUNTRY
45K
40K
35K
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Sum of Total Assets Us B
China 8,869
USA 4,258
Australia 2,729
Sum of Total Assets Us B
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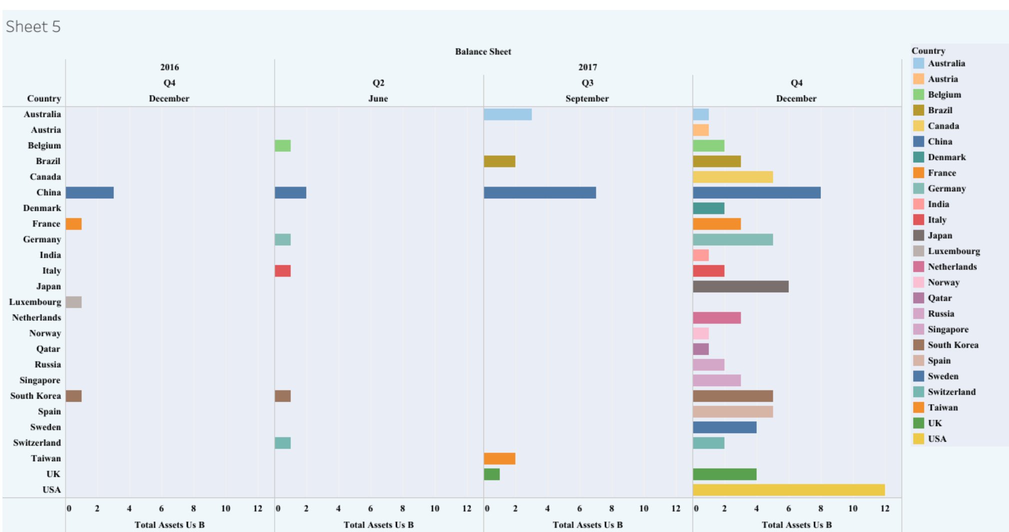
Sheet 5
Balance Sheet
2016
Q4
December
2017
Q2
June
Q3
September
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December
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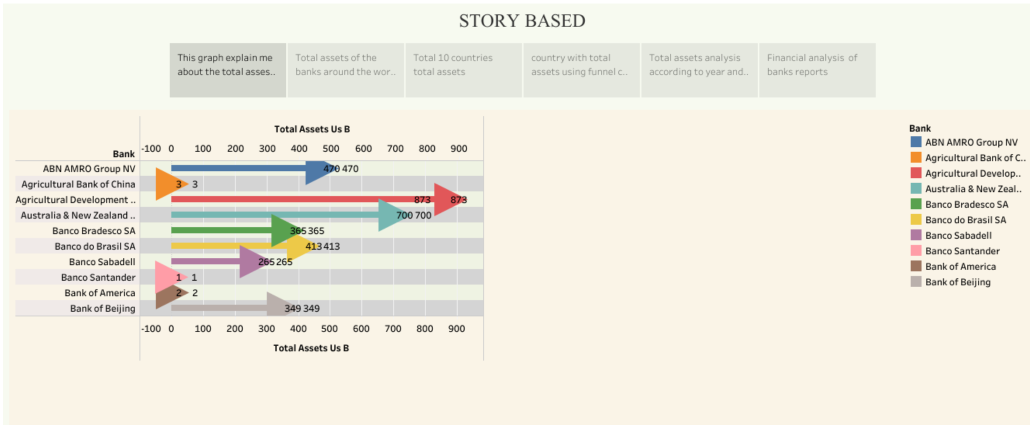
STORY BASED
This graph explain me about the total asses..
Total assets of the banks around the wor..
Total 10 countries total assets
country with total assets using funnel c..
Total assets analysis according to year and..
Financial analysis of banks reports
Total Assets Us B
Bank
ABN AMRO Group NV
Agricultural Bank of China
Agricultural Development ..
Australia & New Zealand ..
Banco Bradesco SA
Banco do Brasil SA
Banco Sabadell
Banco Santander
Bank of America
Bank of Beijing
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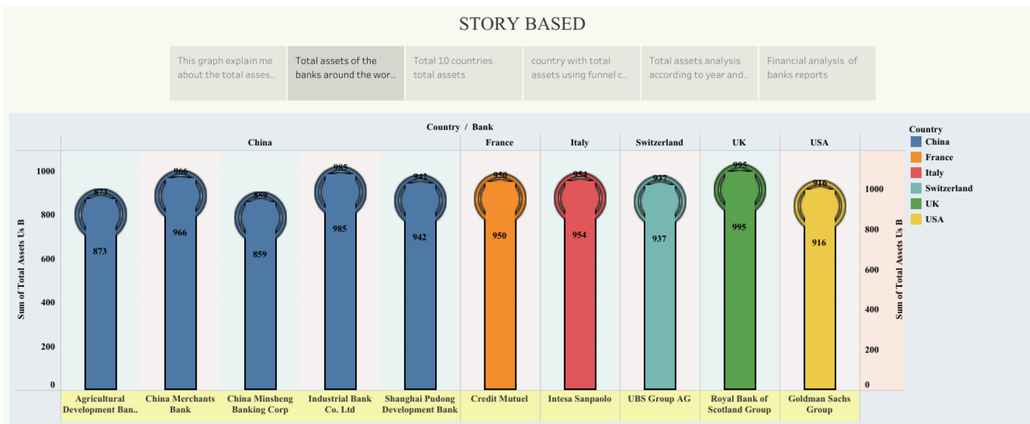
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China Minsheng Banking Corp
Industrial Bank Co. Ltd
Shanghai Pudong Development Bank
Credit Mutuel
Intesa Sanpaolo
UBS Group AG
Royal Bank of Scotland Group
Goldman Sachs Group
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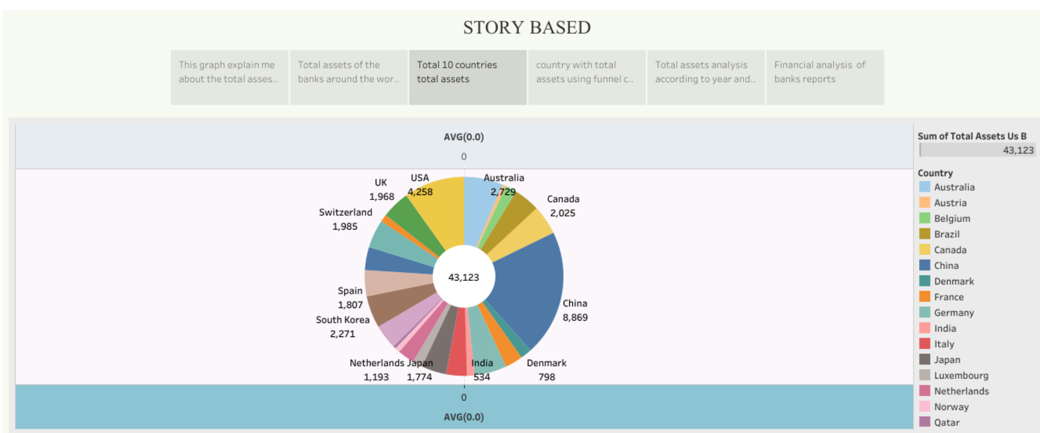
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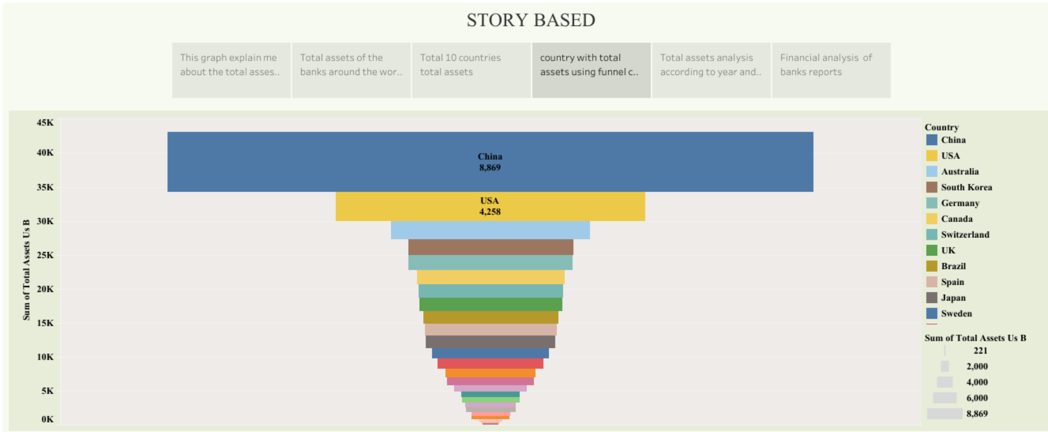

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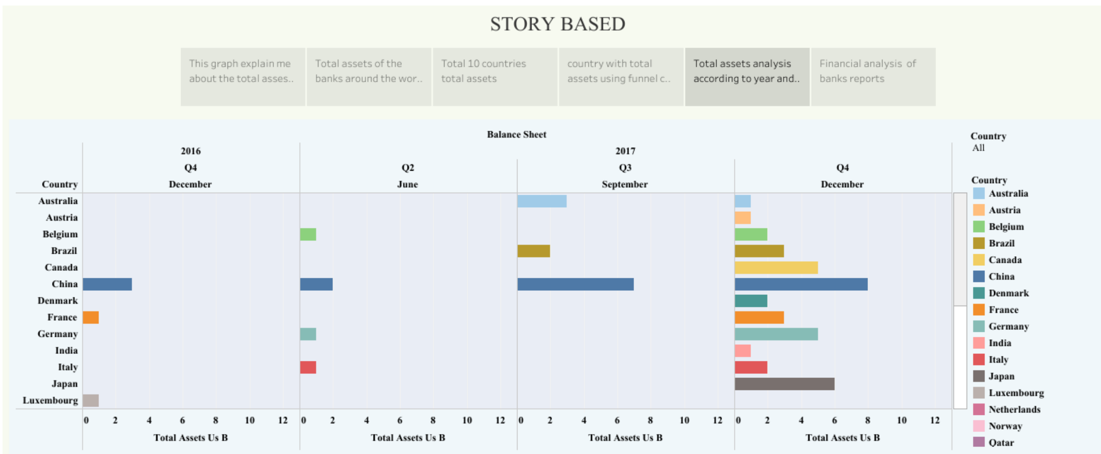

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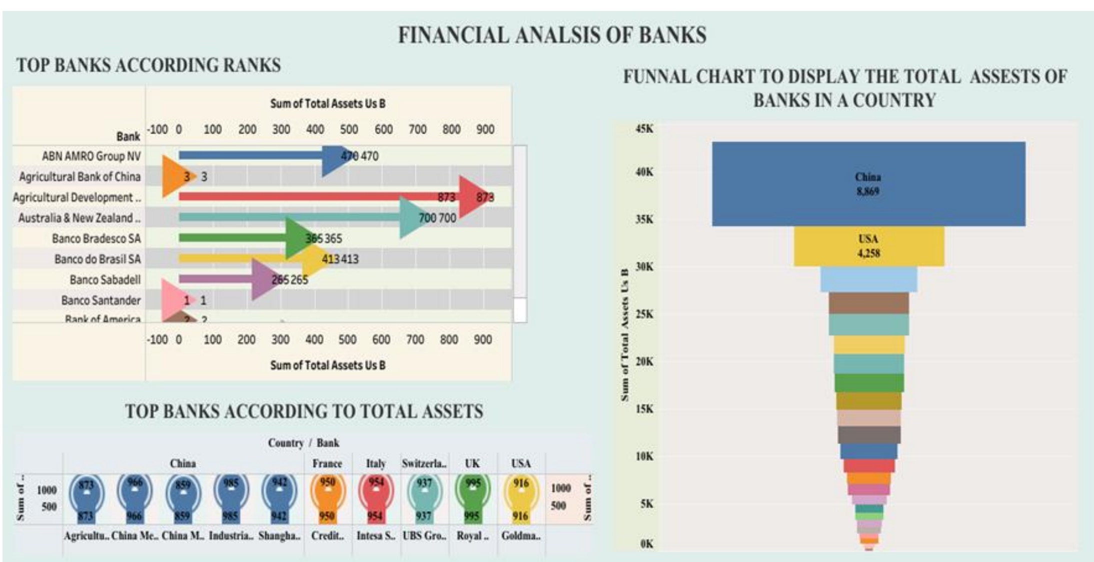

FINANCIAL ANALSIS OF BANKS
TOP BANKS ACCORDING RANKS
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4.ADVANTAGES & DISADVANTAGES

Advantage: The Ability to Detect Patterns

Financial statements reveal how much a company earns per year in sales.

The sales may fluctuate, but financial planners should be able to identify a pattern over years of sales figures

Advantage: A Chance to Budget Outline

Another advantage of using financial statements for future planning and decision making is that they show the company’s budgets.

Disadvantage: Based on Market Patterns

One disadvantage of using financial statements for decision making is that the data and figures are based on the market at that given time

Disadvantage: At-One-Time Analysis

Another disadvantage is that a single financial statement only shows how a company is doing at one single time.

5.APPLICATION:

The primary purpose of doing a financial analysis of a project is to evaluate the project's profitability or cost-effectiveness relative to some alternative project or investment.

Frequently, the results of the financial analysis are used to compare alternative projects to select which ones should be implemented.

6.CONCLUSION

1. Bank assets can generally be classified in one of four categories: cash and equivalents, investment securities, loans, and other assets. a bank's net income can be divided into four components that potentially reveal differences in performance: net interest income, provision for loan losses, burden, and taxes.
2. The ROE model provides a means of analyzing the source and magnitude of banking profits over time and against peer banks. It describes the relationship between return on equity and a bank's return on assets and equity multiplier. It then decomposes return on assets into its contributing factors
3. There are seven fundamental risks in banking: credit risk, liquidity risk, interest-rate risk, capital (solvency) risk, operational/fraud risk, off-balance sheet risk, and foreign exchange risk.
4. There is a fundamental trade-off between bank profitability and risk. A bank that reports above average profits either takes on above average risk or realizes a competitive advantage in offering some product or service.

5. Different-sized banks exhibit different profitability and risk profiles because they serve different types of customers and operate in different geographic markets. Wholesale banks work primarily with commercial loan and deposit customers. Retail banks focus primarily on consumer customers 7. The Uniform Bank Performance Report (UBPR) is available quarterly for anyone to evaluate a bank's risk and return performance.

7.FUTURE SCOPE:

The study is based on the financial position of the firm by using Ratio analysis, Trend analysis and Comparative statements. Financial statements help the management to analyze profit, solvency, liquidity and efficiency etc. this analysis will give the exact picture of the company.