Comprehensive analysis of financial performance of banks

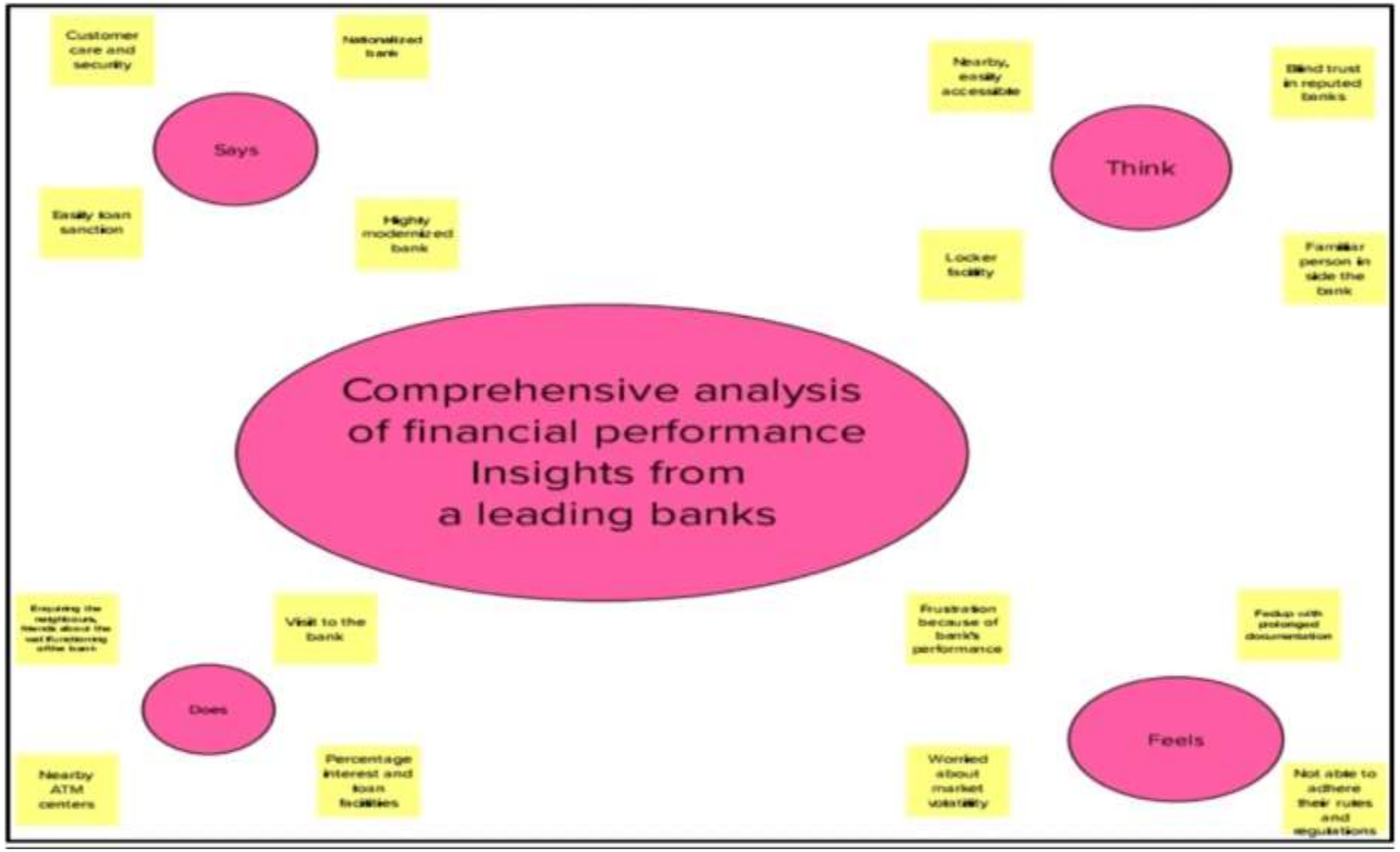
1.INTRODUCTION:

1.1.**OVERVIEW**: 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 behavior, 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.

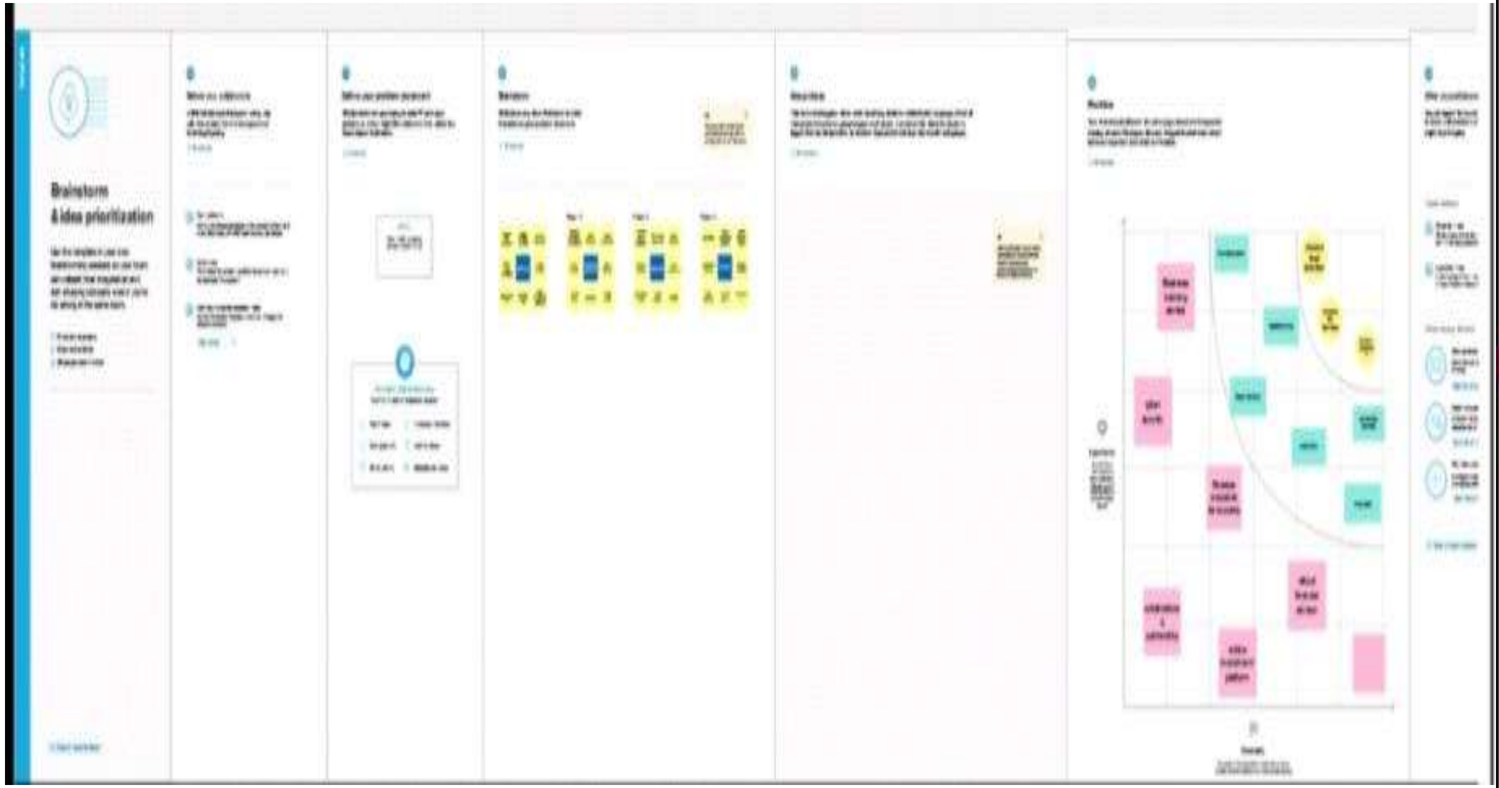
1.2.**PURPOSE**: In this project we are trying to analysis the bank related data and able to extract some insights from the data using Business Intelligence tools.

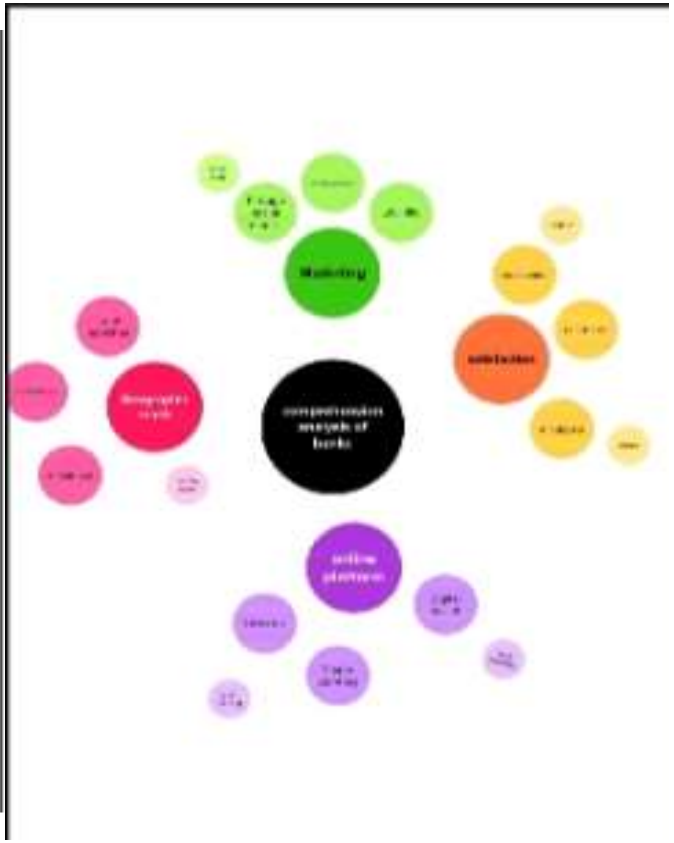
2.PROBLEM DEFINITION & DESIGN THINKING:

- **2.1.EMPATHY MAP:**



2.2. IDEATION & BRAINSTORMING MAP:

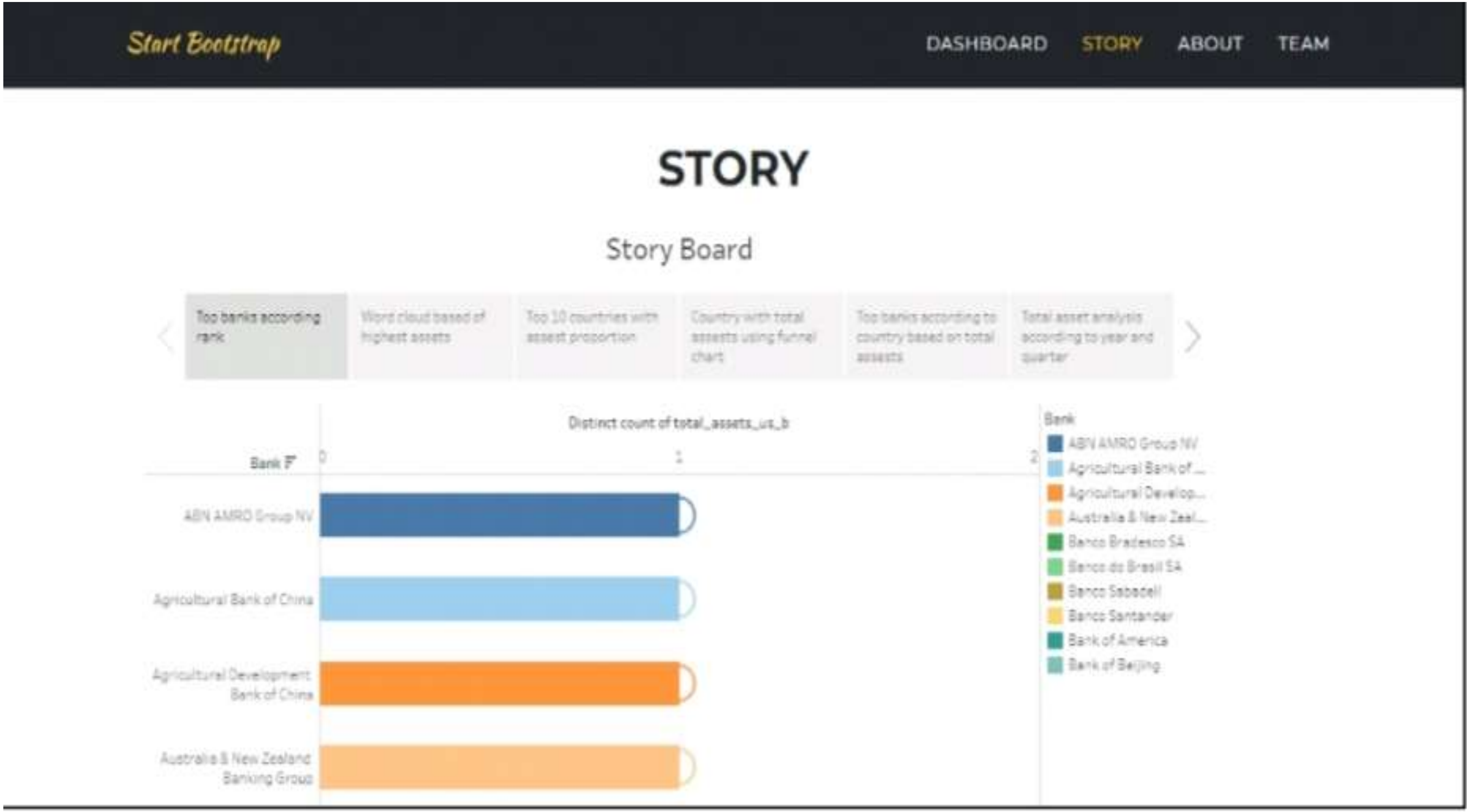




3. RESULT:

Start Bootstrap
DASHBOARD
STORY
ABOUT
TEAM
Welcome To NAAN MUDHALVAN Project!
Bank
COMPREHENSIVE ANALYSIS
OF BANKS

Start Bootstrap
DASHBOARD
STORY
ABOUT
TEAM
Financial Analysis Of Banks
Top Banks According Rank And Assets
Distinct count of 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
Total Assets Us B
Word Cloud To Understand The Assets Of The Banks
BB&T Corporation
Bank of Communications
Banco Bradesco SA
Bank of Nova Scotia
Bank of New York Mellon Co
Funnel Chart
Next
China 22
USA 14
Japan 9
South Korea 7
Distinct count of total_assets_us_b


Start Bootstrap
DASHBOARD
STORY
ABOUT
TEAM
STORY
Story Board
Top banks according rank
Word cloud based of highest assets
Top 10 countries with assest proportion
Country with total assets using funnel chart
Top banks according to country based on total assets
Total asset analysis according to year and quarter
Distinct count of total_assets_us_b
Bank
0
1
2
ABN AMRO Group NV
Agricultural Bank of China
Agricultural Development Bank of China
Australia & New Zealand Banking Group
Bank
ABN AMRO Group NV
Agricultural Bank of ...
Agricultural Develop...
Australia & New Zeal...
Banco Bradesco SA
Banco do Brasil SA
Banco Sabadell
Banco Santander
Bank of America
Bank of Beijing

Start Bootstrap DASHBOARD STORY ABOUT TEAM

ABOUT

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PYSICS QUEENS BA2023

skilling in comprehensive analysis of banks.

Start Bootstrap

DASHBOARD STORY ABOUT TEAM

Evangelin Kirubah

Team Leader

Subathra

Jasmine

4.ADVANTAGES & DISADVANTAGES:

- **Helps stakeholders make informed decisions:** By evaluating a bank’s financial performance, stakeholders such as investors, regulators, and customers can make informed decisions about their interactions with the bank. **Identifies potential risks:** Financial performance analysis can help identify potential risks and vulnerabilities that the bank may face, allowing stakeholders to take steps to mitigate them.

- **Facilities strategic decision-making:** Banks can use financial performance metrics to assess their performance relative to competitors and make strategic decisions to improve their profitability and market position.
- **Focus on short-term results:** Financial performance metrics can encourage banks to focus on short-term profitability over long-term sustainability, potentially leading to risky or unsustainable business practices.
- **Complexity of financial statements:** Financial statements can be complex and difficult to interpret, making it challenging for stakeholders to understand a bank’s financial performance accurately.

- **Potential for manipulation:** There is always a risk of financial manipulation or creative accounting, which can distort a bank's financial performance metrics.
- **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. For example, the company may have a pattern of increased sales when a new product is released. The sales may drop after a year or so of being on the market. This is beneficial, as it shows potential and sales patterns so executives know to expect a drop in sales.

- **At-One-Time Analysis:** Another disadvantage is that a single financial statement only shows how a company is doing at one single time. The financial statement does not show whether the company is doing better or worse than the year before, for example. If executives decide to use financial statements for making decisions about the future, they should use several financial statements from previous months and years to ensure they get an overall picture of how much the company is doing. The financial statement becomes a continuous analysis, which is more useful than using a single statement.

5.APPLICATIONS:

- **Investment decisions:** Financial performance metrics can help investors make informed decisions about buying, holding, or selling shares of a bank’s stock. Investors can use metrics such as return on equity (ROE) and earnings per share (EPS) to assess a bank’s profitability and growth potential.
- **Regulatory compliance:** Regulators use financial performance analysis to monitor a bank’s compliance with regulatory requirements, such as capital adequacy and liquidity ratios.

- **Risk management:** Financial performance metrics can help banks identify potential risks and vulnerabilities in their operations, allowing them to take steps to mitigate them.

- **Strategic decision-making:** Banks can use financial performance analysis to assess their competitive position and make strategic decisions to improve profitability and market share.

6.CONCLUSION:

- **Here we analyse the financial performance of banks by empathy map , brainstroming, data preparation, data visualization, dashboard, story.**

7.FUTURE SCOPE:

- The future scope for financial performance analysis of banks is significant, as advancements in technology and changes in the banking industry are likely to impact the way financial performance is evaluated. Some of the future scope for financial performance analysis of banks include:
- Use of big data and artificial intelligence (AI): Big data and AI can be used to analyze vast amounts of financial data quickly and efficiently, allowing for more comprehensive and accurate financial performance analysis.

- Integration of environmental, social, and governance (ESG) factors: ESG factors are becoming increasingly important for investors, and incorporating them into financial performance analysis can provide a more holistic view of a bank’s operations.

THANK YOU