

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

## **INTRODUCTION:**

### **1.1 Overview:**

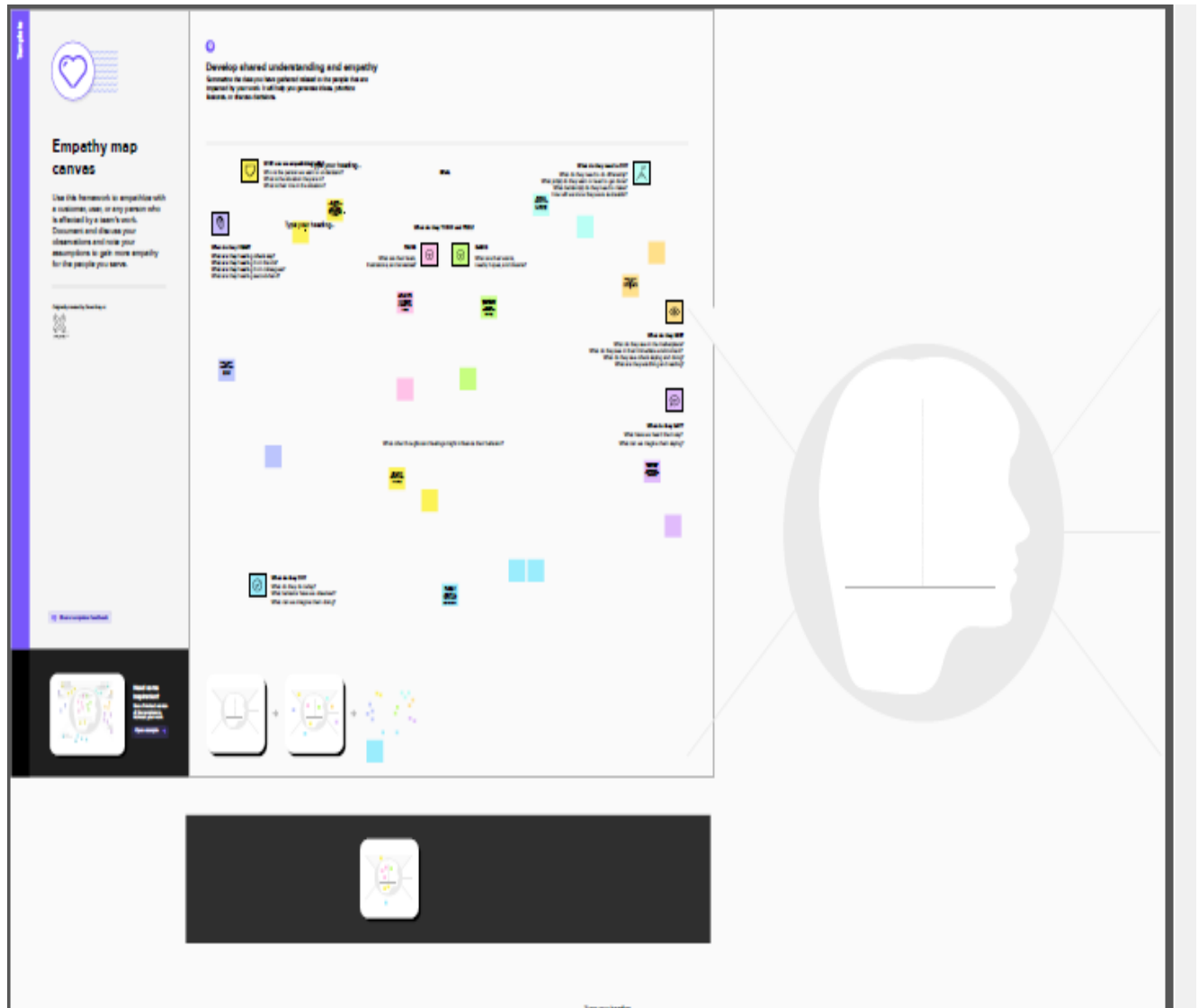
The banking industry world-wide is being transformed. The global forces for change include technological innovation; the deregulation of financial services at the national level and opening-up to international competition; and- equally important – changes in corporate behaviour, such as growing the on 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.

### **1.2 Purpose :**

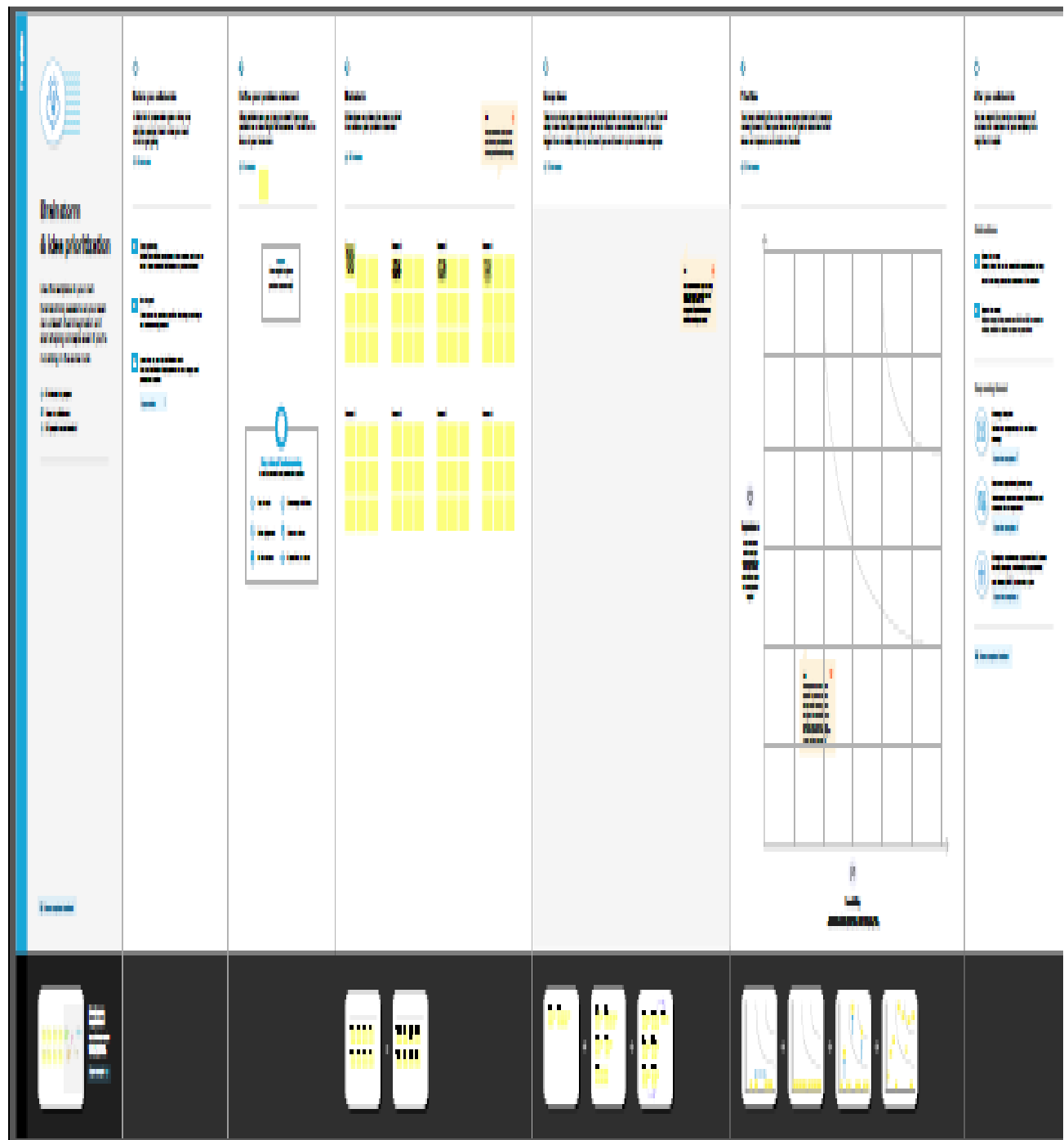
The most uses function of a bank is to collect deposits from the public and lend those deposits for the development of business, agriculture, trade and commerce. The Bank Management system ( BMS is a web-based application used for paying financial institution for the services they provided to the Bureau of the Fiscal Services. BMS also provides analytical tools to review, and approve compensation, budget, and outflows.

## **Problem Definition & Design Thinking**

## 2.1 Empathy Map

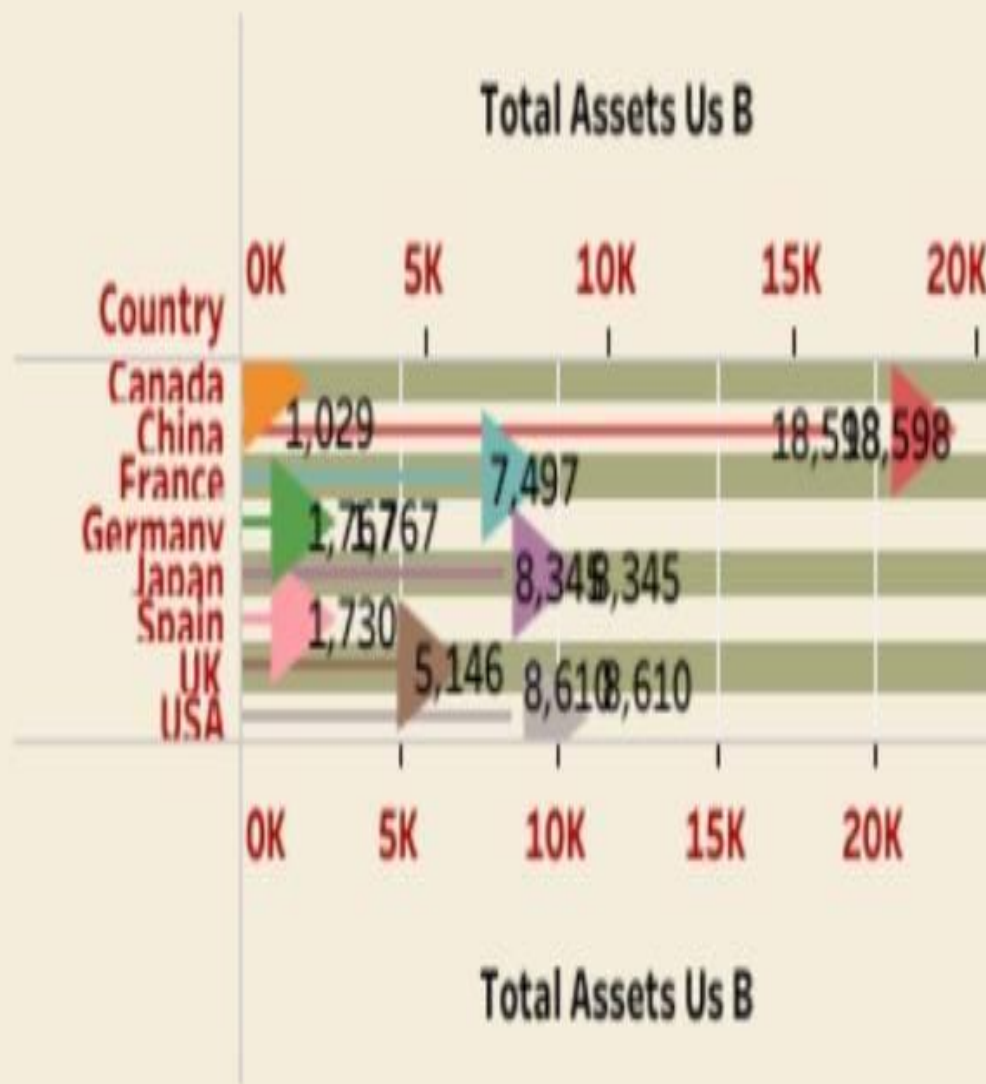


## 2.2 Ideation & Brainstorming Map



RESULT

# Top banks according rank and assets

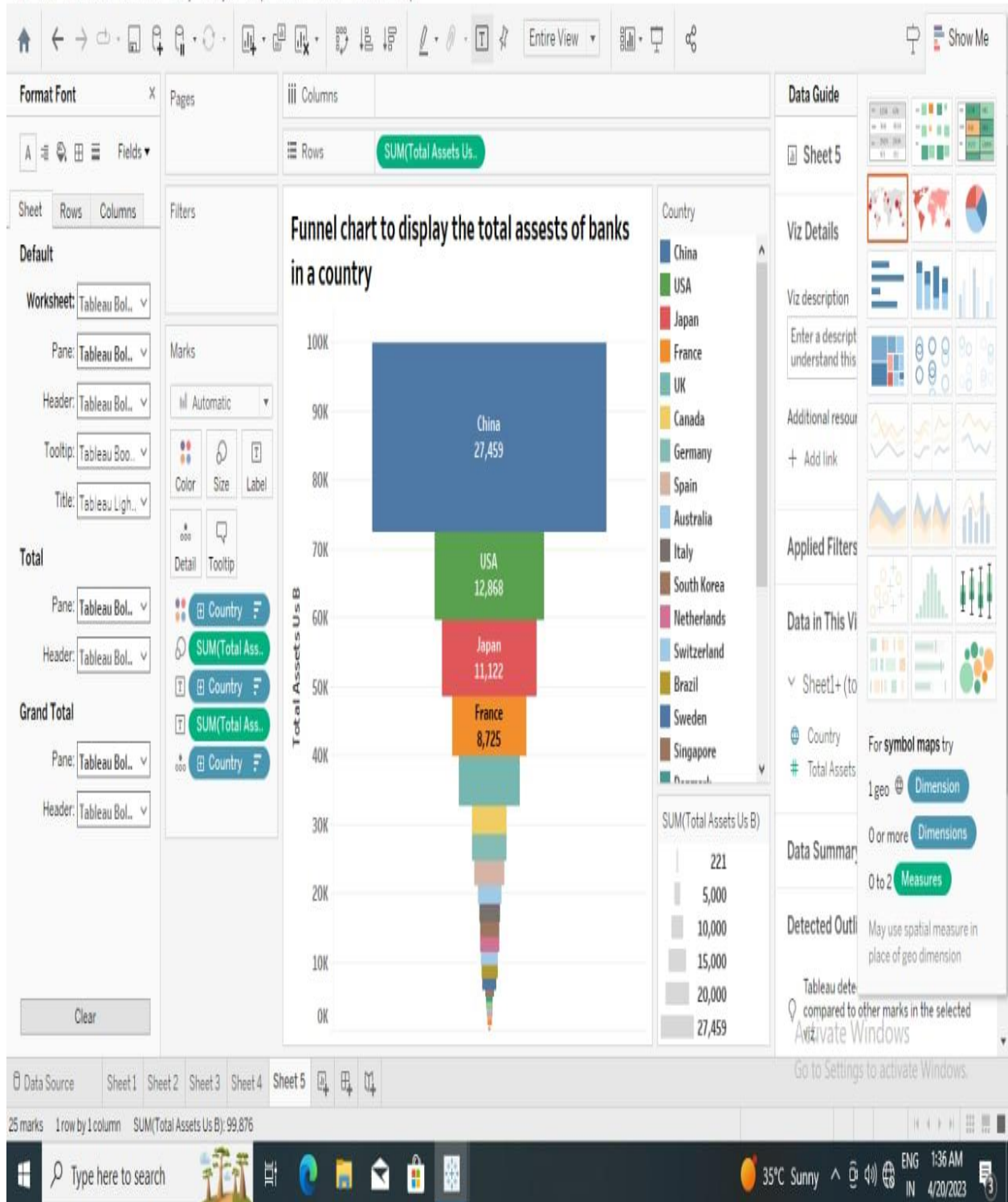




File Data Worksheet Dashboard Story Analysis Map Format Server Window Help







File Data Worksheet Dashboard Story Analysis Map Format Server Window Help

Tableau interface showing a bar chart titled "Sheet 3" displaying "Total Assets Us B" (Y-axis) categorized by "Country / Bank" (X-axis). The chart shows data for various banks across different countries, with values ranging from 0K to 4K.

The interface includes a sidebar with "Data" and "Analytics" tabs, a "Columns" shelf with "Country" and "Bank", and a "Rows" shelf with "SUM(Total Assets Us B)". The "Marks" shelf is set to "Automatic".

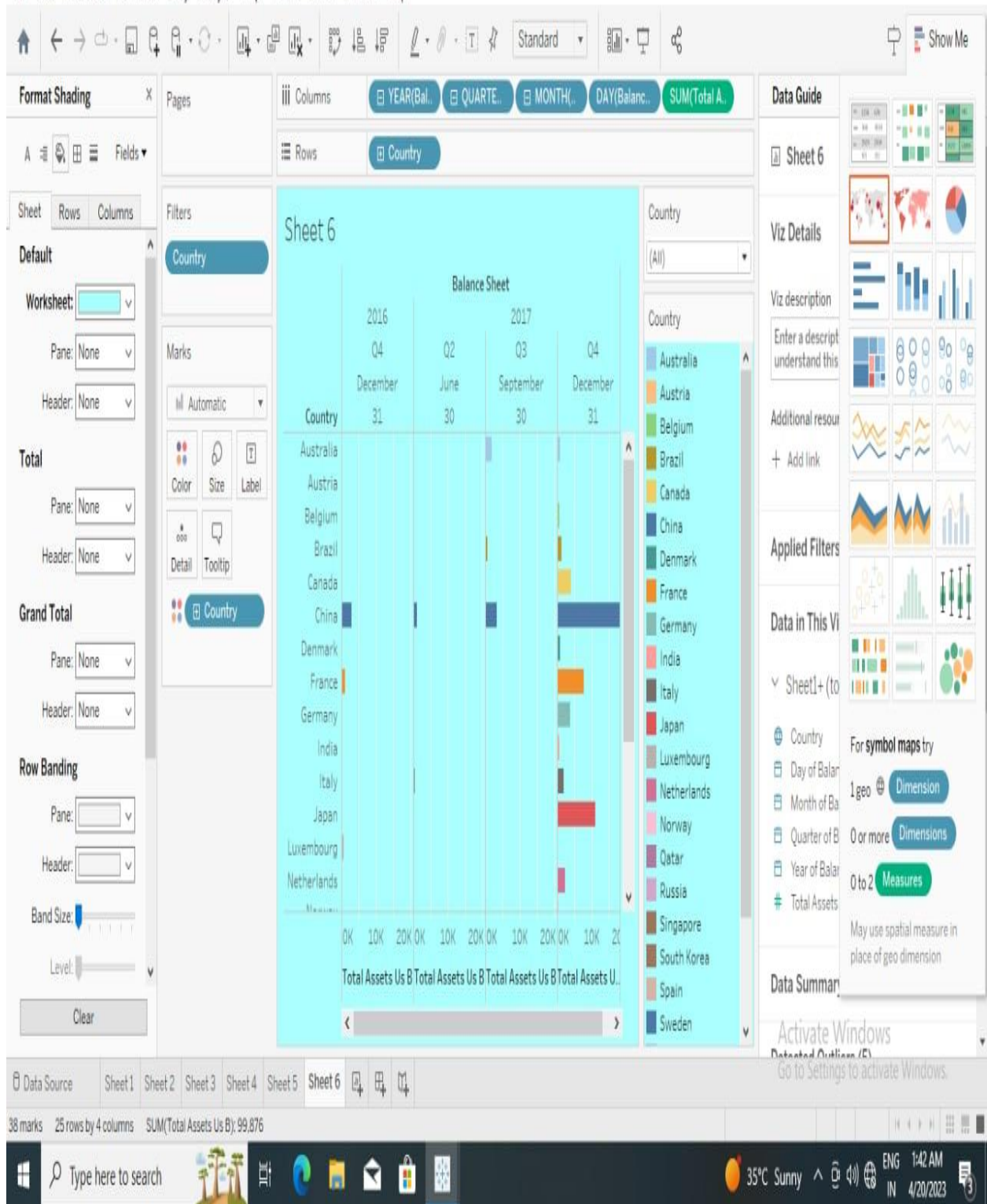
The "Data Guide" panel on the right provides details about the visualization, including a description, additional resources, applied filters, data in this viz, data summary, and detected outliers.

The bottom status bar shows "10 marks", "1 row by 10 columns", and "SUM(Total Assets Us B): 28.285".

Country / Bank	Total Assets Us B
China	~3.2K
France	~3.0K
Japan	~3.4K
UK	~2.2K
USA	~4.0K

Tableau detected these marks as unusual compared to other marks in the selected view. Go to Settings to activate Windows.





## **Advantages and disadvantages**

### **Advantages:**

The overall advantages of a bank include:

#### **One: Safely storing the public's wealth.**

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

#### **Two: The widespread availability of affordable loans.**

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

#### **Three: Propelling the economy forward.**

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

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

### **Disadvantages:**

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

#### **One: The chances of going bankrupt.**

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

## **Two: The risk of fraud and robberies.**

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

### **Applications:**

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

In the near term, retail banks will have to deal with higher rates, inflation, and lower growth. Net interest income should grow at many banks globally, although housing market stress could temper earnings in Asia Pacific. In the United States, challenges in the mortgage and auto loan markets and increased scrutiny of "junk fees" could also dent banks' balance sheets.

Meanwhile, retail banking customers are also expecting more from their banks. In particular, they are clamoring for a superior cross-channel experience and hands-on guidance during challenging times. These heightened demands will require banks to go beyond a product lens and create customer experiences that are data-driven, consistent across channels, and complete with personalized advice.

In the long term, banks should develop inventive new applications for ESG, embedded finance, and digital assets. These efforts should prioritize empowering customers with initiatives targeting racial equity, decarbonization, and data security.

## **CONCLUSION:**

The different arguments presented in the book cannot be disconnected from the context of global crisis. In the United States, the last decade was characterized by a combination of low interest rates and large inflows of foreign funds which helped to create easy credit conditions leading up to the actual situation. Speculation in real estate and financial innovations, which enable the banks to sell rights to the mortgage payments and related credit risk to investors, through a process called securization, have led to a considerable increase of systemic risk.

## **FUTURE SCOPE :**

The future of banking will look very different from today. Faced with changing consumer expectations, emerging technologies, and new business models, banks will need to start putting strategies in place now to help them prepare for banking in 2030. Explore eight key trends below that are changing the banking landscape.

# APPENDIX:

Protected View This file originated from an Internet location and might be unsafe. Click for more details. Enable Editing

	A	B	C	D	E	F	G	H	I	J	K
1	rank	bank	country	total_assets_us_b	balance_sheet						
2		1 Industrial & Commercial Bank of China	China	4,005.58	2017-12-31						
3		2 China Construction Bank Corp	China	3,397.13	2017-12-31						
4		3 Agricultural Bank of China	China	3,232.68	2017-12-31						
5		4 Bank of China	China	2,989.16	2017-12-31						
6		5 Mitsubishi UFJ Financial Group	Japan	2,773.82	2017-12-31						
7		6 JPMorgan Chase & Co	USA	2,533.60	2017-12-31						
8		7 HSBC Holdings	UK	2,521.77	2017-12-31						
9		8 BNP Paribas	France	2,348.11	2017-12-31						
10		9 Bank of America	USA	2,281.23	2017-12-31						
11		10 China Development Bank	China	2,201.86	2016-12-31						
12		11 Credit Agricole Group	France	2,112.04	2017-12-31						
13		12 Wells Fargo	USA	1,951.76	2017-12-31						
14		13 Japan Post Bank	Japan	1,873.50	2017-12-31						
15		14 Mizuho Financial Group	Japan	1,850.10	2017-12-31						
16		15 Sumitomo Mitsui Financial Group	Japan	1,847.47	2017-12-31						
17		16 Citigroup Inc	USA	1,843.06	2017-12-31						
18		17 Deutsche Bank	Germany	1,766.85	2017-12-31						
19		18 Banco Santander	Spain	1,730.08	2017-12-31						
20		19 Barclays PLC	UK	1,528.89	2017-12-31						
21		20 Societe Generale	France	1,527.43	2017-12-31						
22		21 Groupe BPCE	France	1,509.13	2017-12-31						
23		22 Bank of Communications	China	1,387.79	2017-12-31						
24		23 Postal Savings Bank of China	China	1,383.85	2017-12-31						
25		24 Lloyds Banking Group	UK	1,095.64	2017-12-31						
26		25 Royal Bank of Canada	Canada	1,028.72	2017-12-31						
27		26 ING Groen NV	Netherlands	1,013.65	2017-12-31						

Sheet1

Ready

Type here to search

34°C Sunny

ENG 25/4/20