

COMPREHENSIVE ANALYSIS OF FINANCIAL PERFORMANCE; INSIGHTS FROM THE LEADING BANKS

INTRODUCTION

OVERVIEW:

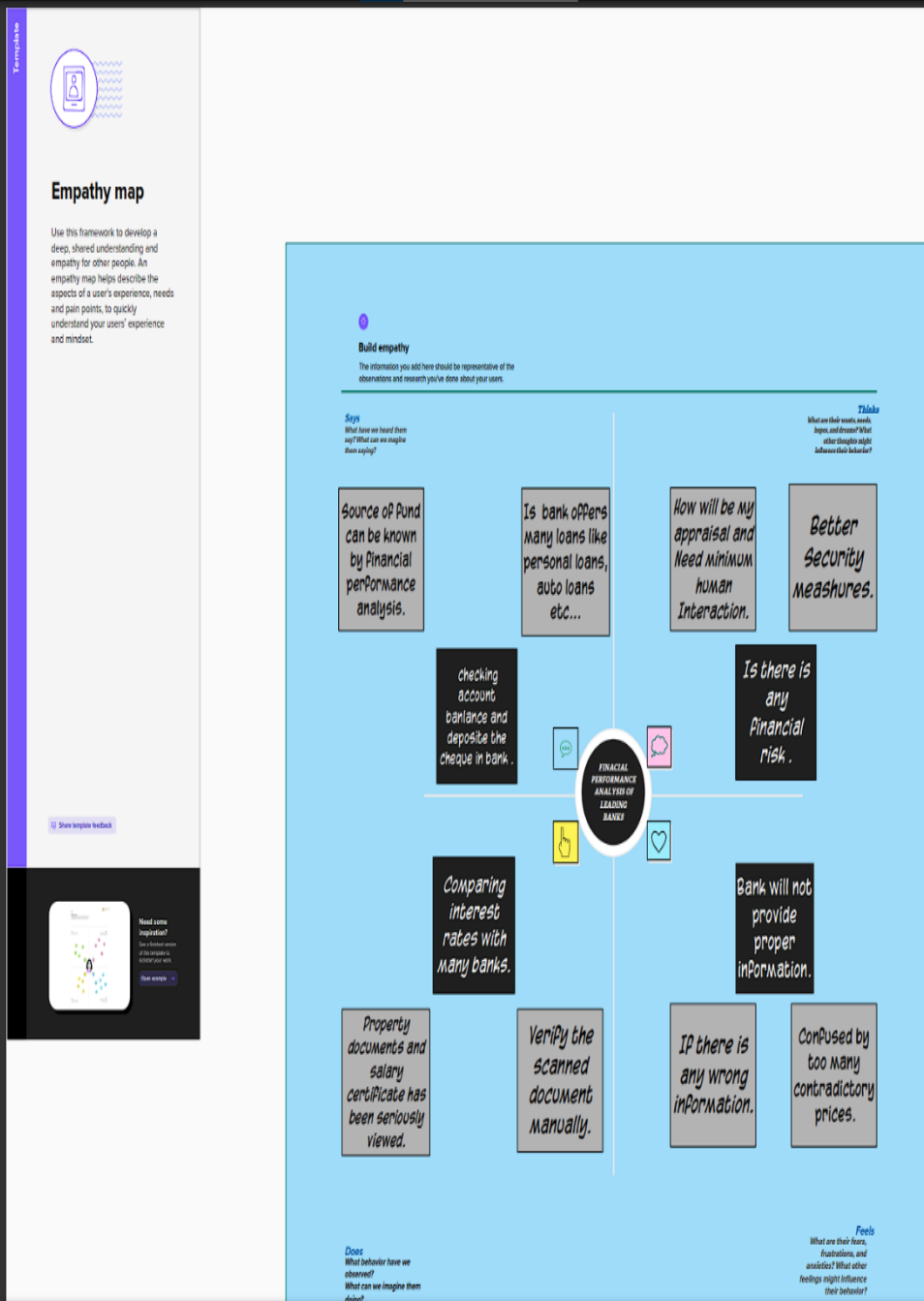
- Financial Performance analysis describes the method that those examining the affairs of a business use to evaluate and assess its financial activity.
- Financial Performance refers to the overall financial health of the business.
- A financial system is a set of institutions, such as banks, insurance companies, and stock exchange, that permit the exchange of funds.

PURPOSE:

- Financial analysis is used to evaluate economic trends, set financial public build long term plans for business activity and identify projects or companies for investment.
- Knowing the importance of financial statement analysis that help get information on a company's financial performance, including its profitability, liquidity, solvency, and efficiency.
- Financial analysis enables businesses to identify trends, evaluate performance and make informed decisions.

PROBLEM DEFINITION AND DESIGN THINKING:

• EMPATHY MAP



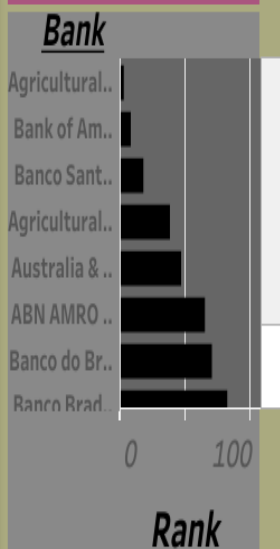
- **IDEATION AND BRAINSTORMING MAP:**

RESULT:

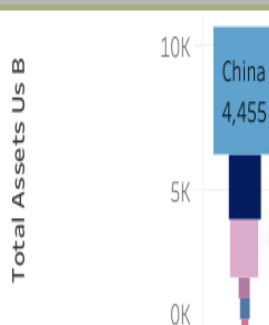


A COMPREHENSIVE ANALYSIS OF FINANCIAL PERFORMANCE, INSIGH..

TOP BANKS ACCORDING TO RANK



COUNTRY WITH TOTAL ASSETS USING FUNNEL CHART IN INCREASING ORDER



WORD CLOUD TO UNDERSTAND THE ASSETS OF THE BANK



Bank

- ABN AMRO Group NV
- Agricultural Bank of C..
- Agricultural Develop..
- Australia & New Zeal..
- Banco Bradesco SA
- Banco do Brasil SA
- Banco Sabadell
- Banco Santander
- Bank of America
- Bank of Beijing

Country

- Australia
- Brazil
- China
- Netherlands
- Spain
- USA

Total Assets Us B

10,682

Country

All

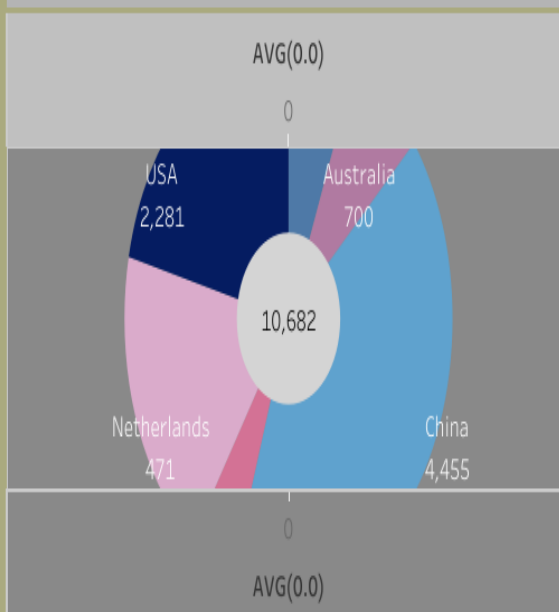
TOP BANKS ACCORDING TO THE COUNTRY BASED ON ASSETS



TOTAL ASSETS ANALYSIS ACCORDING TO YEAR AND QUARTER



TOP 10 COUNTRIES WITH ASSETS PROPORTION



ADVANTAGES AND DISADVANTAGES:

ADVANTAGES:

- It provides internal and external stakeholders with the opportunity to make informed decisions regarding investing.
- It also provides lending institutions with an unbiased view of a business's financial health, which is helpful for making lending decisions.
- Useful for avoiding financial risk
- Helpful in determining both liquidity and long term solvency of firm.
- Financial statement analysis reveals how much a company earns per year in sales.
- It is used for future planning and decision making is that they show the company's budgets.

DISADVANTAGES:

- The financial analysis does not contemplate cost price level changes.
- The financial analysis might be ambiguous without the prior knowledge of the changes in accounting procedure followed by an enterprise is not known.
- The financial analysis does not consider cost price level changes.
- The biggest drawback of financial analysis is time consuming and you'd also need to monitor all of a bank's financial data periodically.

APPLICATIONS:

- By using that, we can evaluate economic trends, set financial policy, build long term plans for bank development, and identify the banks for investment.
- We can evaluate past financial performance, the projection of future financial performance, the assessment of credit risk and the screening of potential equity investments.
- Mainly, bankers use it in sales and trading, equity research, and both commercial and investment banking.
- It not only help you to understand your bank financial condition, helping you determine its creditworthiness. Profitability and ability to generate wealth, but will also provide you with a more in depth look at how well it operates internally.

CONCLUSION:

Financial analysis is extremely important for every business(bank) to grow and increase their revenue. It should not be compromised since it increases the efficiency of business operations. Here, It refers to the overall financial health of the banks

FUTURE SCOPE:

- Analyze financial ratios to assess profitability, solvency, working capital management, liquidity, and operating effectiveness.
- Compare current performance with historical conditions using trend analysis.
- Compare with peer companies or industry averages to find out how well companies are performing.