

1.Introduction

1.1 Overview

Financial analysis is the process of evaluating businesses, projects, budgets, and other finance-related transactions to determine their performance and suitability. Typically, financial analysis is used to analyze whether an entity is stable, solvent, liquid, or profitable enough to warrant a monetary investment.

1.2 Purpose

Financial analysis is used to evaluate economic trends, set financial policy, build long-term plans for business activity, and identify projects or companies for investment. This is done through the synthesis of financial numbers and data.

2. Problem definition & deusign thinking.

2.1 Empathy map

Financial analysis of banks

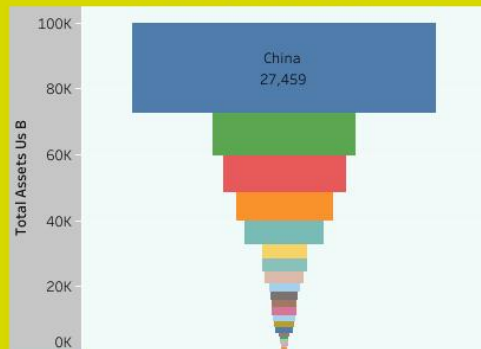
Top banks according rank and assets



Word cloud to understand the assets of the banks



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



Top banks according to country based on total assets



Bank

- Agricultural Bank of C..
- Bank of America
- Bank of China
- BNP Paribas
- China Construction B..
- China Development B..
- HSBC Holdings
- Industrial & Commerci..
- JPMorgan Chase & Co
- Mitsubishi UFJ Finan..

Country

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

Total Assets Us B

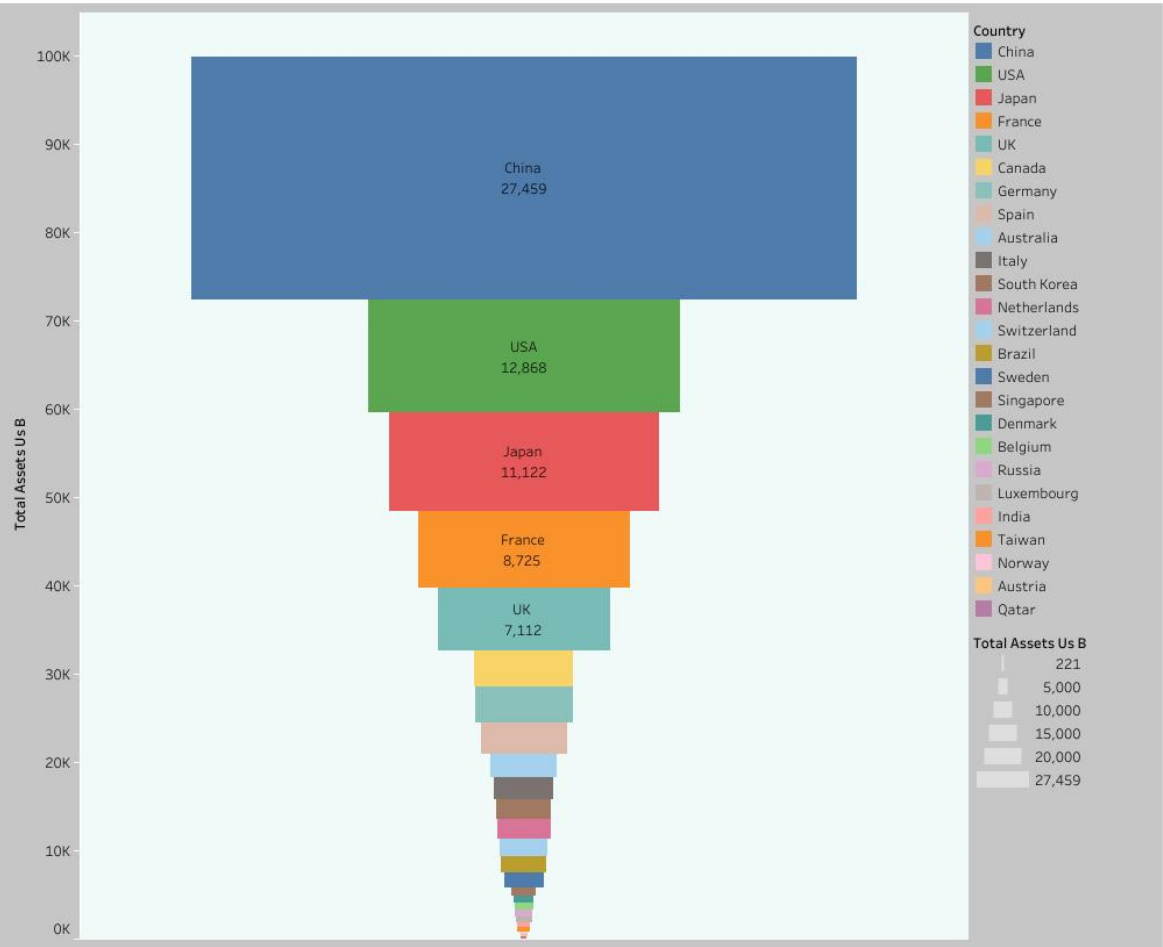
- 221
- 5,000
- 10,000
- 15,000
- 20,000
- 27,459

Story 1



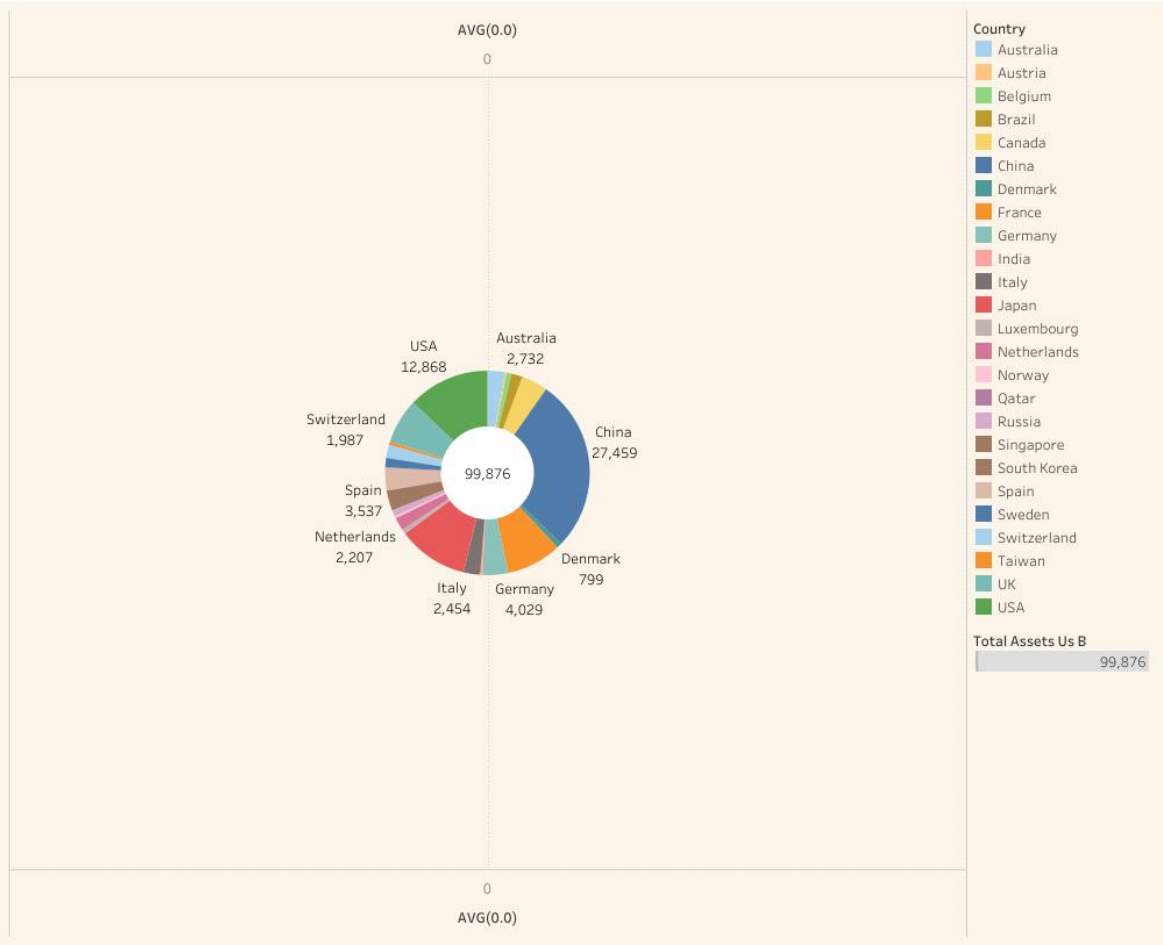
Story 1

- Top banks according to rank and assests
- Top banks according to total assets
- Country with total assests using funnel c..
- Top 10 countries with assets proportion
- Top banks according to country based on t..
- Total assets analysis according to year and..



Story 1

Top banks according rank and assests	Top banks according to total assets	Country with total assests using funnel c..	Top 10 countries with assets proportion	Top banks according to country based on t..	Total assests analysis according to year and..
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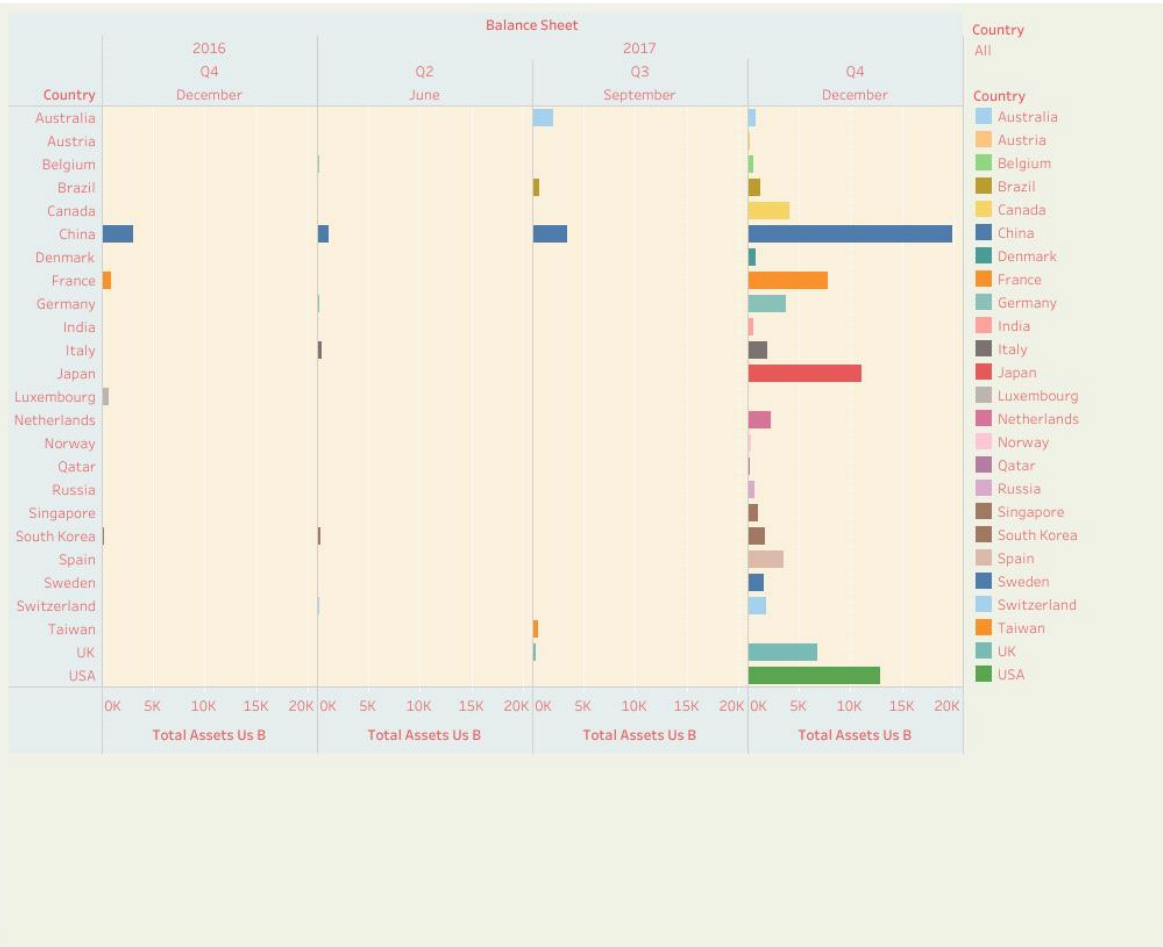
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Top banks according to rank and assests	Top banks according to total assests	Country with total assests using funnel c..	Top 10 countries with assests proportion	Top banks according to country based on t..	Total assests analysis according to year and..
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Story 1

Top banks according rank and assests	Top banks according to total assests	Country with total assests using funnel c..	Top 10 countries with assests proportion	Top banks according to country based on t..	Total assests analysis according to year and..
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Story 1



4. Advantages & Disadvantages

Advantages of Financial Analysis

Pattern Detection and forecasting: Financial statements have the ability to reveal earnings per year, sales and profits accrued.

Though sales figures may vary, the financial planners will be in a position to find a correlative pattern over a few years of data of sales. Take the example of a company that may reveal a trend

of sales increases whenever new products are marketed and released. Sales could drop after let's say a year of the product launch. This trend analysis is a huge company benefit as it forecasts a market life of about a year is useful, as it shows sales patterns for product launches, a sales drop after a year, and a need for new products in a year.

Budget Outline in real-time: Decision-making for planning the future, budget estimations, corrective actions required for efficient budgeting, and many such decisions rely heavily on financial statements. The statements reveal how much you can spend on marketing or product launches, strategizing for marketing campaigns, future expansions and requirements of funding.

Disadvantages of Financial Analysis

Based on patterns of the market: A big disadvantage of the financial statements analysis and use for making strategic decisions is based on figures and data on current market conditions which may fluctuate. Past performance is a good indicator and motivator. It cannot, however, guarantee the fluctuations and future demands. A cautious approach is called

for in the interpretation of financial ratios and statements to prevent excessive risk-taking based purely on forecasts.

Analysis of At-One-Time basis: As the name suggests the forecast and analysis is applicable at that one time only. It does not reveal or compare the past performance or future forecast at one glance. One will need to exercise caution by generating and reporting continuously rather than on a one-time basis. Such extrapolation of data and financial analysis undertaken frequently is crucial to the company's health and decision-making abilities.

5. Application of Financial Analysis:

1. Security analysis: Securities are defined as tradeable financial instruments used by corporations to raise funds. These include shares, debentures, bonds, derivatives, hybrids, etc. Security analysis deals with the determination of the exact value of these securities for the corporation, as well as the costs to the company in raising funds from these securities. Financial analysis helps in ascertaining all such values by way of comprehensive scrutiny of all transactions related to securities, like the floating costs, brokerage, dividend and interest percentages, etc.

2. Credit analysis: Credit analysis is used by the lenders of an organisation to determine the level of security of their lending. In other words, credit analysis is used to check whether the firm would be able to repay its debts or go bankrupt in the near future. It is done using solvency ratio analysis such as debt-equity ratio, proprietary ratio, etc.

3. Debt analysis: Debt analysis is the calculation of the proportion of debt to the assets owned by an organisation. It is used to determine if the given assets would be sufficient in order to repay the debt taken. Ratio analysis is the most commonly used parameter for debt analysis. Matrices like solvency ratios are employed to compute the proportion of assets to debt and interpreted accordingly.

6. Conclusion

This chapter discusses the role of financial analysis in company operation. Some financial analysts calculate net assets by subtracting goodwill, adding back unrealised capital gains, with inventories possibly being valued at their replacement cost. Calculating net assets is an even trickier task with consolidated

accounts owing to minority interests and goodwill. A company will be able to create value during a given period if the return on capital employed that it generates exceeds the cost of the capital that it has raised to finance capital employed. The components of working capital are easily determined. Capital expenditure increases in cash and asset disposals can also be established very rapidly, even in a sub-par accounting system. A reverse cash flow statement can be used to provide a very rough estimate of company's earnings, even before they have been reported.

7.Future scope

The finance value stream such as record to report, procure to pay , and data to decision are some of the foundations of modern accounting and finance functions. Companies may choose to transform one or more of these value streams and the associated finance business capabilities. Depending on the scope of these values streams and the capabilities involved, the depth and breadth of the finance business requirements list will vary.

8.Appendix

```
index.html - A Comprehensive Analysis of Financial Performance_ Insights from a Leading Banks - Visual Studio Code
index.html X
index.html > ...
1 <!DOCTYPE html>
2 <html lang="en">
3
4 <head>
5   <meta charset="utf-8">
6   <meta content="width=device-width, initial-scale=1.0" name="viewport">
7
8   <title>Fin Analytica</title>
9   <meta content="" name="description">
10  <meta content="" name="keywords">
11
12  <!-- Favicons -->
13  <link href="assets/img/favicon.png" rel="icon">
14  <link href="assets/img/apple-touch-icon.png" rel="apple-touch-icon">
15
16  <!-- Google Fonts -->
17  <link rel="preconnect" href="https://fonts.googleapis.com">
18  <link rel="preconnect" href="https://fonts.gstatic.com" crossorigin>
19  <link href="https://fonts.googleapis.com/css2?family=Open+Sans:ital,wght@0,300;0,400;0,500;0,600;0,700;1,300;1,400;1,600;1,700&family=Montserrat" rel="stylesheet">
20
21  <!-- Vendor CSS Files -->
22  <link href="assets/vendor/bootstrap/css/bootstrap.min.css" rel="stylesheet">
23  <link href="assets/vendor/bootstrap-icons/bootstrap-icons.css" rel="stylesheet">
24  <link href="assets/vendor/aos/aos.css" rel="stylesheet">
25  <link href="assets/vendor/glightbox/css/glightbox.min.css" rel="stylesheet">
26  <link href="assets/vendor/swiper/swiper-bundle.min.css" rel="stylesheet">
27
28  <!-- Template Main CSS File -->
29  <link href="assets/css/main.css" rel="stylesheet">
30
31  <!-- =====>
32  * Template Name: Impact - v1.1.1
33  * Template URL: https://bootstrapmade.com/impact-bootstrap-business-website-template/
34  * Author: BootstrapMade.com
35  * License: https://bootstrapmade.com/license/
36  </head>
37
38 <body>
39
40  <!-- ===== Header ===== -->
41  <section id="topbar" class="topbar d-flex align-items-center">
42    <div class="container d-flex justify-content-center justify-content-md-between">
43      <div class="contact-info d-flex align-items-center">
44        <i class="bi bi-envelope d-flex align-items-center"><a href="mailto:contact@example.com">finanalytica@gmail.com</a></i>
45        <i class="bi bi-phone d-flex align-items-center ms-4"><span>+999999999</span></i>
46      </div>
47      <div class="social-links d-none d-md-flex align-items-center">
48        <a href="#" class="twitter"><i class="bi bi-twitter"></i></a>
49        <a href="#" class="facebook"><i class="bi bi-facebook"></i></a>
50        <a href="#" class="instagram"><i class="bi bi-instagram"></i></a>
51        <a href="#" class="linkedin"><i class="bi bi-linkedin"></i></a>
52      </div>
53    </div>
54  </section><!-- End Top Bar -->
55
56  <header id="header" class="header d-flex align-items-center">
57    <div class="container-fluid container-xl d-flex align-items-center justify-content-between">
58      <a href="index.html" class="logo d-flex align-items-center">
59        <!-- Uncomment the line below if you also wish to use an image logo -->
60        <!-- 
61        <h1>Fin Analytica</h1>
62      </a>
63      <nav id="navbar" class="navbar">
64
65  </body>
66 </html>
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index.html > html > head
33 * Template URL: https://bootstrapmade.com/impact-bootstrap-business-website-template/
34 * Author: BootstrapMade.com
35 * License: https://bootstrapmade.com/license/
36 </head>
37
38 <body>
39
40  <!-- ===== Header ===== -->
41  <section id="topbar" class="topbar d-flex align-items-center">
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62      </a>
63      <nav id="navbar" class="navbar">
64
65  </body>
66 </html>
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index.html - A Comprehensive Analysis of Financial Performance_ Insights from a Leading Banks - Visual Studio Code
index.html X
index.html > html > body > main#main > section#about.about > div.container > div.row.gy-4 > div.col-lg-6 > img.img-fluid.rounded-4.mb-4
129 <div class="col-xl-3 col-md-6" data-aos="fade-up" data-aos-delay="500">
130 <div class="icon-box">
131 <div class="icon"><i class="bi bi-cpu"></i></div>
132 <h4 class="title"><a href="" class="stretched-link">Artificial Intelligence</a></h4>
133 </div>
134 </div>
135 <!-- End Icon Box -->
136 </div>
137 </div>
138 </div>
139 </div>
140 </div>
141 </div>
142 </section>
143 <!-- End Hero Section -->
144
145 <main id="main">
146
147 <!-- ===== About Us Section ===== -->
148 <section id="about" class="about">
149 <div class="container" data-aos="fade-up">
150
151 <div class="section-header">
152 <h2>About Us</h2>
153 <p>We provide best Business Intelligence solutions to the companies, which makes a strategy for elevating their business in the market</p>
154 </div>
155
156 <div class="row gy-4">
157 <div class="col-lg-6">
158 <h3>Insight generations through sophisticated tools</h3>
159 
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index.html - A Comprehensive Analysis of Financial Performance_ Insights from a Leading Banks - Visual Studio Code
index.html X
index.html > html > body > main#main > section#stats-counter.stats-counter > div.container > div.row.gy-4.align-items-center
161 </div>
162 <div class="col-lg-6">
163 <div class="content ps-0 ps-lg-5">
164 <p class="fst-italic">
165 We provide business solutions in various domains.
166 </p>
167 <ul>
168 <li><i class="bi bi-check-circle-fill"></i> Insights generations using Business Intelligence.</li>
169 <li><i class="bi bi-check-circle-fill"></i> Building Data models using Statistics.</li>
170 <li><i class="bi bi-check-circle-fill"></i> Developing the predictive models.</li>
171 </ul>
172
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174 <div class="position-relative mt-4">
175 
176 <a href="https://www.youtube.com/watch?v=LXb3EKWsInQ" class="lightbox play-btn"></a>
177 </div>
178 </div>
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183 </section><!-- End About Us Section -->
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187 <!-- ===== Stats Counter Section ===== -->
188 <section id="stats-counter" class="stats-counter">
189 <div class="container" data-aos="fade-up">
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191 <div class="row gy-4 align-items-center">
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index.html - A Comprehensive Analysis of Financial Performance, Insights from a Leading Banks - Visual Studio Code
index.html X
index.html > section#team.team > div.container > section#contact.contact > div.container > div.row.gx-lg-0.gy-4 > div.col-lg-4 > div.info-container.d-flex.flex-column.align-items-center.justify-content-center
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index.html - A Comprehensive Analysis of Financial Performance_ Insights from a Leading Banks - Visual Studio Code
index.html X
index.html > html > body > footer#footer.footer > div.container > div.row.gy-4 > div.col-lg-2.col-6.footer-links > ul > li
344 </div>
345 </div>
346 </div>
347 </div>
348 </section><!-- End Contact Section -->
349
350 </main><!-- End #main -->
351
352 <!-- ===== Footer ===== -->
353 <footer id="footer" class="footer">
354
355 <div class="container">
356 <div class="row gy-4">
357 <div class="col-lg-5 col-md-12 footer-info">
358 <a href="index.html" class="logo d-flex align-items-center">
359 <span>Fin Analytica</span>
360 </a>
361 <p>We provide solutions to your business.</p>
362 <div class="social-links d-flex mt-4">
363 <a href="#" class="twitter"><i class="bi bi-twitter"></i></a>
364 <a href="#" class="facebook"><i class="bi bi-facebook"></i></a>
365 <a href="#" class="instagram"><i class="bi bi-instagram"></i></a>
366 <a href="#" class="linkedin"><i class="bi bi-linkedin"></i></a>
367 </div>
368 </div>
369
370 <div class="col-lg-2 col-6 footer-links">
371 <h4>Useful Links</h4>
372 <ul>
373 <li><a href="#">Home</a></li>
374 <li><a href="#">About us</a></li>
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index.html - A Comprehensive Analysis of Financial Performance_ Insights from a Leading Banks - Visual Studio Code
index.html X
index.html > html > body > footer#footer.footer > div.container > div.row.gy-4 > div.col-lg-3.col-md-12.footer-contact.text-center.text-md-start > p
374 </div>
375 <div class="col-lg-2 col-6 footer-links">
376 <h4>Useful Links</h4>
377 <ul>
378 <li><a href="#">Home</a></li>
379 <li><a href="#">About us</a></li>
380 <li><a href="#">Services</a></li>
381 <li><a href="#">Terms of service</a></li>
382 <li><a href="#">Privacy policy</a></li>
383 </ul>
384 </div>
385
386 <div class="col-lg-2 col-6 footer-links">
387 <h4>Our Services</h4>
388 <ul>
389 <li><a href="#">Data Science</a></li>
390 <li><a href="#">Artificial Intelligence</a></li>
391 <li><a href="#">Business Intelligence</a></li>
392 <li><a href="#">Data Analytics</a></li>
393 <li><a href="#">Cloud Application Development</a></li>
394 </ul>
395 </div>
396
397 <div class="col-lg-3 col-md-12 footer-contact text-center text-md-start">
398 <h4>Contact Us</h4>
399 <p>
400 Gachibowli<br>
401 Hyderabad,Telangana 500050<br>
402 India <br><br>
403 <strong>Phone:</strong> +1 5589 55488 55<br>
404 <strong>Email:</strong> Finanalytica@example.com<br>
405 </p>
406 </div>
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index.html - A Comprehensive Analysis of Financial Performance_ Insights from a Leading Banks - Visual Studio Code
index.html X
index.html > html > body
376 <div class="text-center">
377 <div class="text-center">
378 <div class="text-center">
379 <div class="text-center">
380 <div class="text-center">
381 </div>
382 </div>
383 </div>
384 </div>
385 </div>
386
387 <div class="container mt-4">
388 <div class="copyright">
389 &copy; Copyright <strong><span>Impact</span></strong>. All Rights Reserved
390 </div>
391 <div class="credits">
392 <!-- All the links in the footer should remain intact. -->
393 <!-- You can delete the links only if you purchased the pro version. -->
394 <!-- Licensing information: https://bootstrapmade.com/license/ -->
395 <!-- Purchase the pro version with working PHP/AJAX contact form: https://bootstrapmade.com/impact-bootstrap-business-website-template/ -->
396 Designed by <a href="https://bootstrapmade.com/">BootstrapMade</a>
397 </div>
398 </div>
399
400 </footer><!-- End Footer -->
401 <!-- End Footer -->
402
403 <a href="#" class="scroll-top d-flex align-items-center justify-content-center"><i class="bi bi-arrow-up-short"></i></a>
404
405 <div id="preloader"></div>
406
407 <!-- Vendor JS Files -->
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