

PROJECT REPORT

PROJECT TITLE: FINANCIAL ANALYSIS OF BANK

By

Sruthi Yapalaparvi – 20MIS0269

Rishitha T – 20MIS0444

B Krishna Prasad Reddy – 20BDS0082

V Mounika – 20BCE2963

1.Introduction:

1.1 OVERVIEW

The financial analysis of a bank project involves a comprehensive evaluation of the financial aspects and performance indicators of a bank. This analysis provides valuable insights into the bank's profitability, liquidity, solvency, and overall financial health. By examining key financial ratios, trends, and benchmarks, stakeholders can make informed decisions and assess the project's feasibility, risk, and potential returns. This description provides an overview of the key components and considerations involved in conducting a financial analysis of a bank project.

A comprehensive financial analysis of a bank project involves assessing various aspects of the bank's financial performance, including profitability, liquidity, asset quality, and capital adequacy. By analyzing these key indicators, stakeholders can gain insights into the bank's financial health, identify potential risks, and make informed decisions regarding the project's feasibility and potential returns. It is essential to consider both quantitative and qualitative factors to develop a well-rounded understanding of the bank's financial position and prospects.

1.2 Purpose:

Profitability Analysis:

Profitability is a crucial aspect of a bank's financial analysis, as it determines the bank's ability to generate earnings and deliver returns to its stakeholders. Key indicators to assess profitability include:

Net Interest Margin (NIM): Measures the difference between interest income and interest expenses, indicating the bank's ability to profit from its lending activities.

Return on Assets (ROA): Evaluates the bank's efficiency in generating profits from its total assets.

Return on Equity (ROE): Assesses the bank's ability to generate returns for its shareholders based on their invested capital.

Efficiency Ratio: Measures the bank's cost structure by comparing operating expenses to net revenues.

Liquidity Analysis:

Liquidity analysis focuses on evaluating the bank's ability to meet its short-term obligations without incurring excessive costs. Key liquidity ratios include:

Liquidity Coverage Ratio (LCR): Assesses the bank's ability to meet its short-term obligations under stressed conditions.

Current Ratio: Compares current assets to current liabilities, indicating the bank's ability to cover its short-term obligations.

Loan-to-Deposit Ratio (LDR): Measures the proportion of loans funded by customer deposits, reflecting the bank's liquidity position.

Asset Quality Analysis:

Asset quality analysis examines the bank's loan portfolio and assesses the risk associated with potential loan defaults. Key metrics for evaluating asset quality include:

2 LITERATURE SURVEY

2.1 EXISTING PROBLEM

EXISTING APPROCHES OR METHODS TO SOLVE THE PROBLEM

- a. **Data Quality and Availability:** Many studies emphasize the challenges of data quality and availability in financial analysis. Incomplete, inaccurate, or outdated data can lead to unreliable analysis and decision-making.
- b. **Complexity and Interconnectedness:** The complexity and interconnectedness of banking systems pose challenges in assessing risk and evaluating the financial health of banks. Traditional financial analysis approaches may not adequately capture the interdependencies and systemic risks.
- c. **Lack of Standardization:** The absence of standardized financial reporting formats across banks hinders comparability and benchmarking, making it challenging to conduct meaningful analysis and draw accurate conclusions.
- d. **Emerging Risks:** The evolving nature of the banking industry introduces new risks, such as cybersecurity threats, digital disruptions, and regulatory changes. Traditional financial analysis approaches may not effectively capture and evaluate these emerging risks.

Approaches in Financial Analysis of Bank Projects:

- a. **Ratio Analysis:** Ratio analysis is a widely used approach in financial analysis, involving the calculation and interpretation of various financial ratios to assess a bank's performance and financial health.
- b. **Statistical Models:** Statistical models, such as regression analysis, time series analysis, and predictive modelling, are employed to identify patterns, forecast financial indicators, and assess risk in bank projects.
- c. **Stress Testing:** Stress testing involves subjecting banks' financials to simulated adverse scenarios to assess their resilience and ability to withstand economic downturns.

d. Artificial Intelligence (AI) and Machine Learning (ML): AI and ML techniques are increasingly utilized in financial analysis to automate data processing, detect patterns, and enhance risk assessment and decision-making processes.

New Solutions for Financial Analysis of Bank Projects:

a. Big Data Analytics: Leveraging big data analytics techniques, including data mining, natural language processing, and sentiment analysis, allows for deeper insights into customer behaviour, market trends, and risk identification.

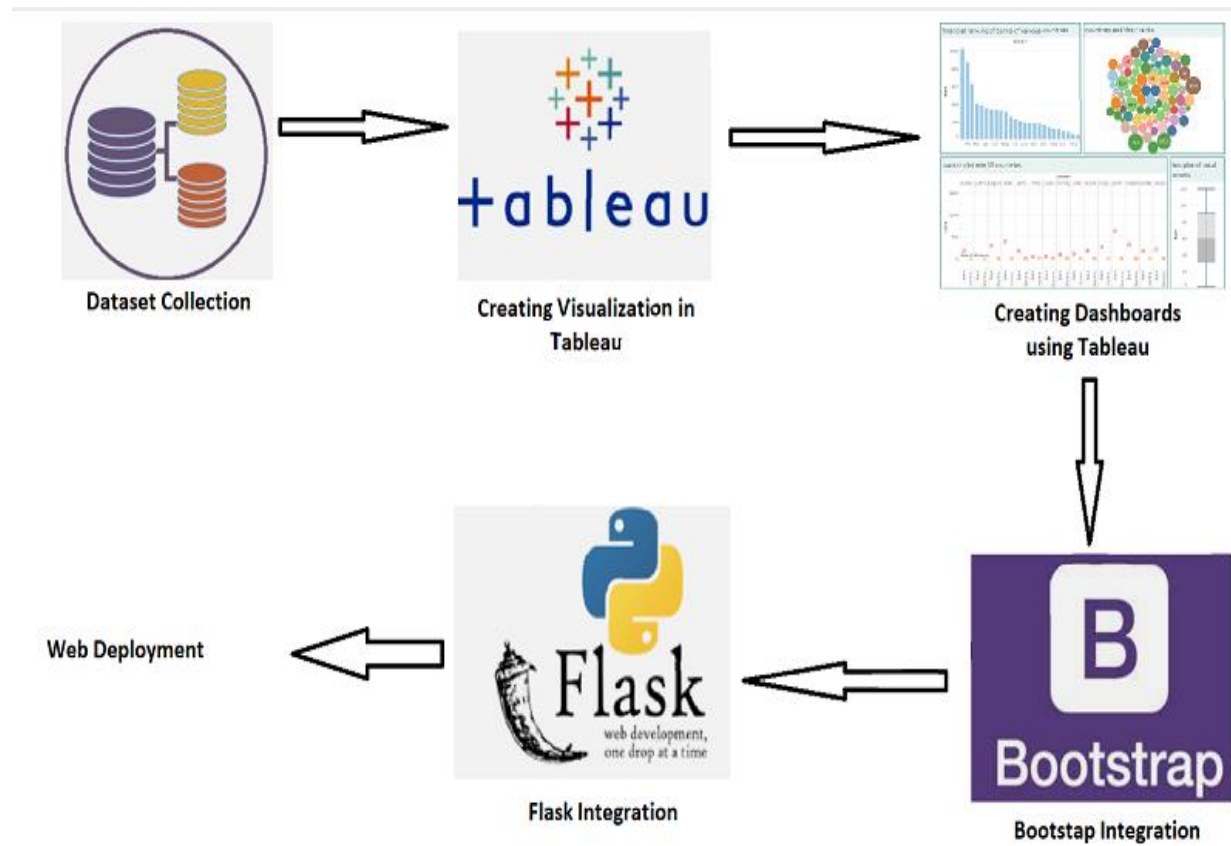
b. Blockchain Technology: Blockchain technology offers potential solutions to data integrity, transparency, and security issues in financial analysis by providing a decentralized and immutable ledger for financial transactions and records.

c. Integrated Risk Management Frameworks: Integrated risk management frameworks aim to capture the interconnectedness of various risk factors, including credit risk, market risk, liquidity risk, and operational risk, to provide a holistic view of a bank's risk profile.

d. Regulatory Initiatives: Regulatory bodies are introducing new reporting requirements, such as International Financial Reporting Standards (IFRS) and Basel III regulations, to enhance the transparency, comparability, and accuracy of financial reporting, thereby improving the quality of financial analysis.

3.THEORITCAL ANALYSIS:

3.1 Block diagram



Diagrammatic overview of the project:

Statistical Analysis Software: Statistical software packages like R, Python with libraries like pandas and NumPy, or statistical tools like SPSS or SAS for advanced statistical analysis and modelling.

Data Visualization Tools: Software tools like Tableau, Power BI, or Excel's built-in charting capabilities for creating visual representations of financial data, charts, graphs, and dashboards.

Accounting Software: Accounting software like QuickBooks, Xero, or Sage for managing financial records, transactions, and generating financial statements.

Database Management System: Depending on the scale of the project, a relational database management system (DBMS) like MySQL, Microsoft SQL Server, or Oracle for efficient data storage, retrieval, and management.

Security Software: Antivirus and firewall software to protect sensitive financial data from cyber threats and ensure data security.

4. EXPERIMENTAL INVESTIGATION:

Analysis or the investigation made while working on the solution

When working on a financial analysis project in Tableau, several analyses and investigations can be conducted to gain insights and present data effectively. Here are some common analysis and investigation approaches in Tableau for financial analysis:

Trend Analysis:

Time-series analysis: Analyzing financial data over time to identify trends, patterns, and seasonality.

Year-over-year comparison: Comparing financial performance metrics, such as revenue, expenses, or profitability, across different years to observe growth or decline.

Benchmarking: Comparing financial ratios and performance metrics of the bank project with industry peers or competitors to evaluate relative performance.

Segment analysis: Analyzing financial performance based on different segments, such as business lines, customer types, or geographical regions, to identify strengths and weaknesses.

Profitability Analysis:

Profit margin analysis: Examining profitability ratios, such as gross profit margin, net profit margin, or return on assets (ROA), to assess the bank's ability to generate profits from its operations.

Product or service analysis: Analyzing the profitability of different products or services offered by the bank to identify high-performing or low-performing offerings.

Liquidity Analysis:

Liquidity ratio analysis: Assessing liquidity ratios like current ratio, quick ratio, or cash ratio to evaluate the bank's ability to meet short-term obligations and manage cash flow.

Working capital analysis: Analyzing changes in working capital components, such as accounts receivable, accounts payable, and inventory, to understand liquidity trends.

Credit risk analysis: Evaluating credit risk by analyzing loan portfolios, non-performing loan (NPL) ratios, provision coverage ratios, and credit quality indicators.

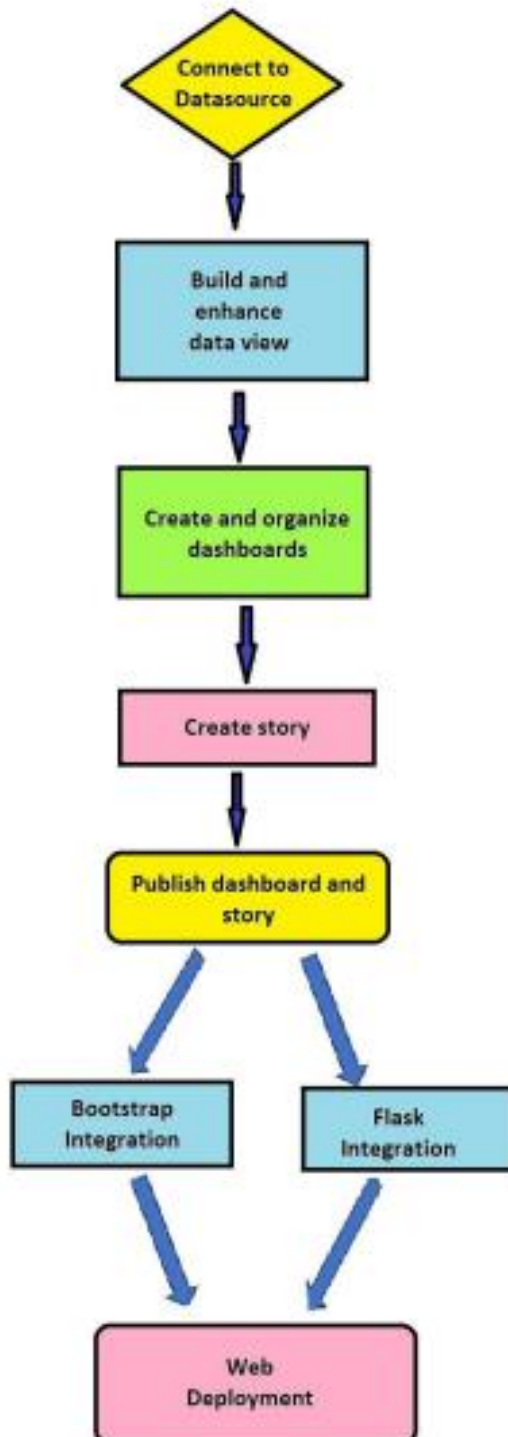
Dashboard Creation:

Creating interactive dashboards to visualize and explore financial data, combining various visualizations like line charts, bar charts, tables, and maps to provide a comprehensive overview of financial performance.

Adding filters, parameters, and interactivity to allow users to drill down into specific data points or time periods for detailed analysis.

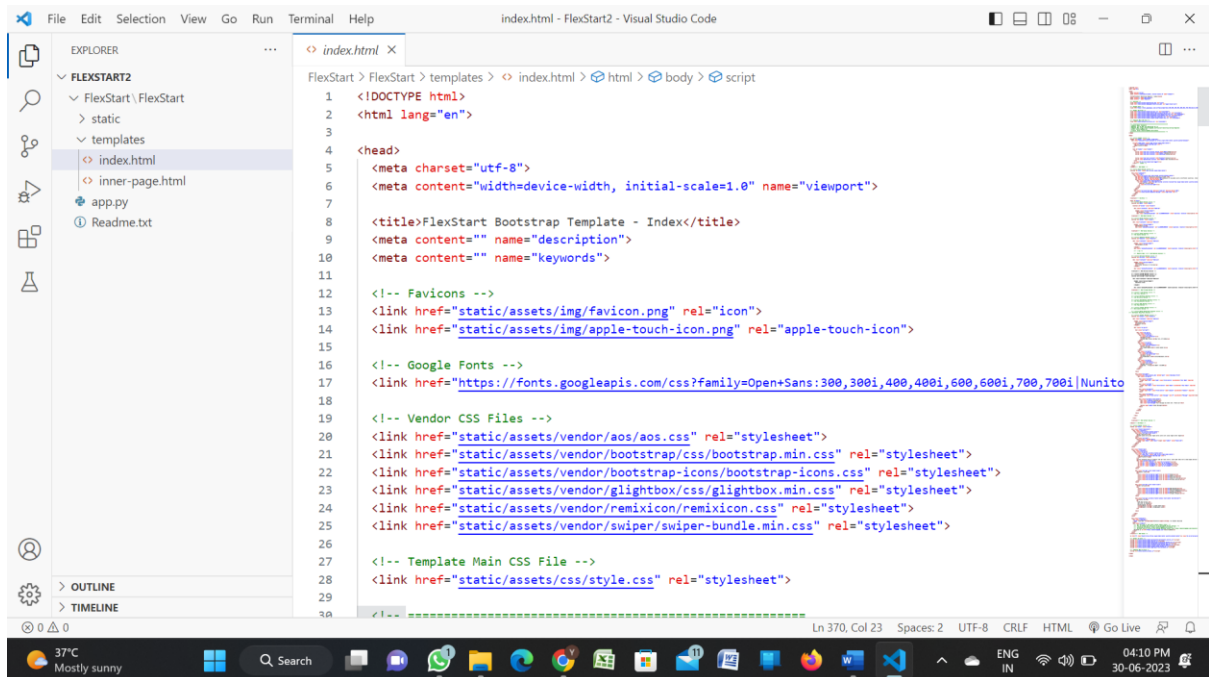
5. FLOW CHART

The diagram showing the control flow of the solution

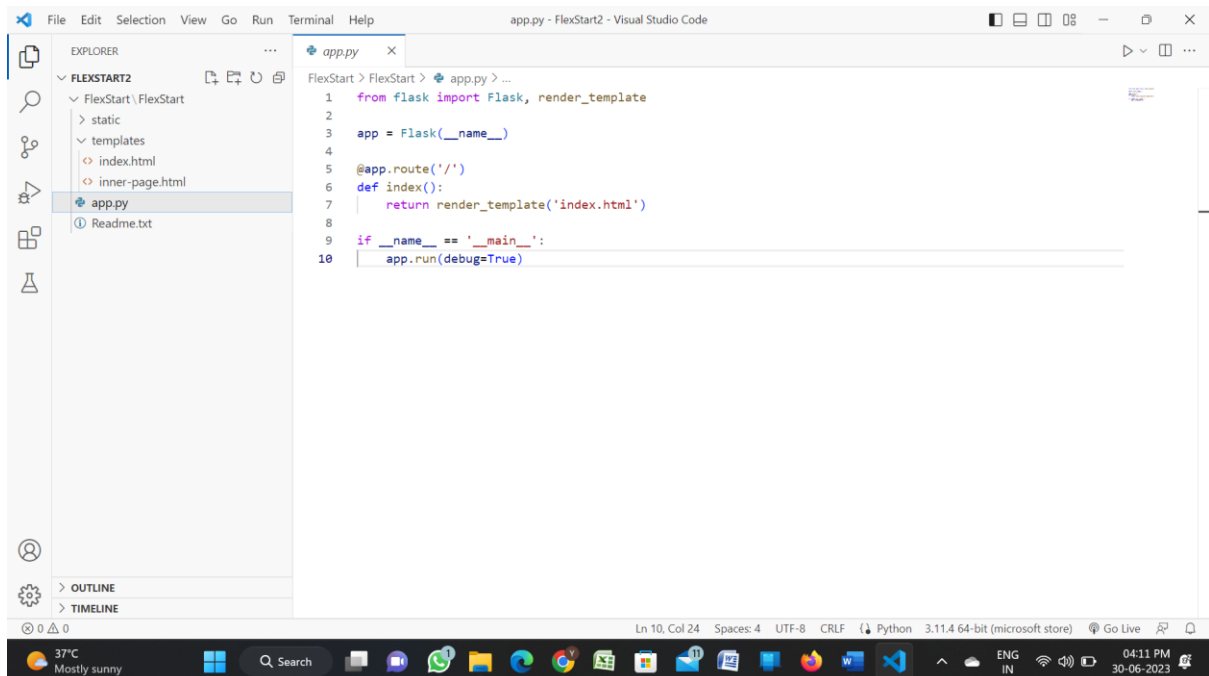


6. RESULT

Final findings of the project along with screen shot



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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>FlexStart Bootstrap Template - Index</title>
9   <meta content="" name="description">
10  <meta content="" name="keywords">
11
12  <!-- Favicons -->
13  <link href="static/assets/img/favicon.png" rel="icon">
14  <link href="static/assets/img/apple-touch-icon.png" rel="apple-touch-icon">
15
16  <!-- Google Fonts -->
17  <link href="https://fonts.googleapis.com/css?family=Open+Sans:300,300i,400,400i,600,600i,700,700i|Nunito
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21  <link href="static/assets/vendor/bootstrap/css/bootstrap.min.css" rel="stylesheet">
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24  <link href="static/assets/vendor/remixicon/remixicon.css" rel="stylesheet">
25  <link href="static/assets/vendor/swiper/swiper-bundle.min.css" rel="stylesheet">
26
27  <!-- Template Main CSS File -->
28  <link href="static/assets/css/style.css" rel="stylesheet">
29
30  <!-- =====>
```



```
app.py - FlexStart2 - Visual Studio Code
1 from flask import Flask, render_template
2
3 app = Flask(__name__)
4
5 @app.route('/')
6 def index():
7     return render_template('index.html')
8
9 if __name__ == '__main__':
10     app.run(debug=True)
```

FlexStart Bootstrap Template - In x +

127.0.0.1:5000

Inbox (73) - yapala... source code GDB online Debug... https://www.course... Student Home Wel... Vellore Institute of... MATLAB Online R2... VIT360 VIT University - VTOP


FlexStart

Home Dashboard Story Contact Get Started

Financial analysis of bank

Analysis of top banks with in different countries. Creating data visualizations to understand clearly in various aspects for the dipositors to choose the best bank

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FlexStart Bootstrap Template - In x +

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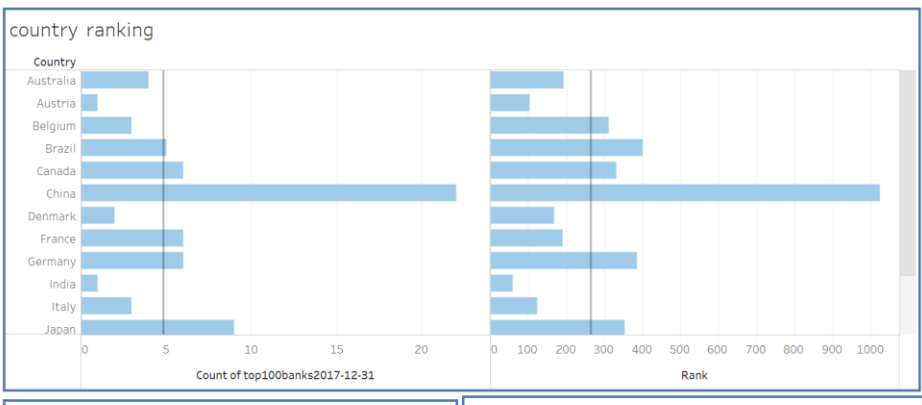
Inbox (73) - yapala... source code GDB online Debug... https://www.course... Student Home Wel... Vellore Institute of... MATLAB Online R2... VIT360 VIT University - VTOP

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DASHBOARD 1

country ranking

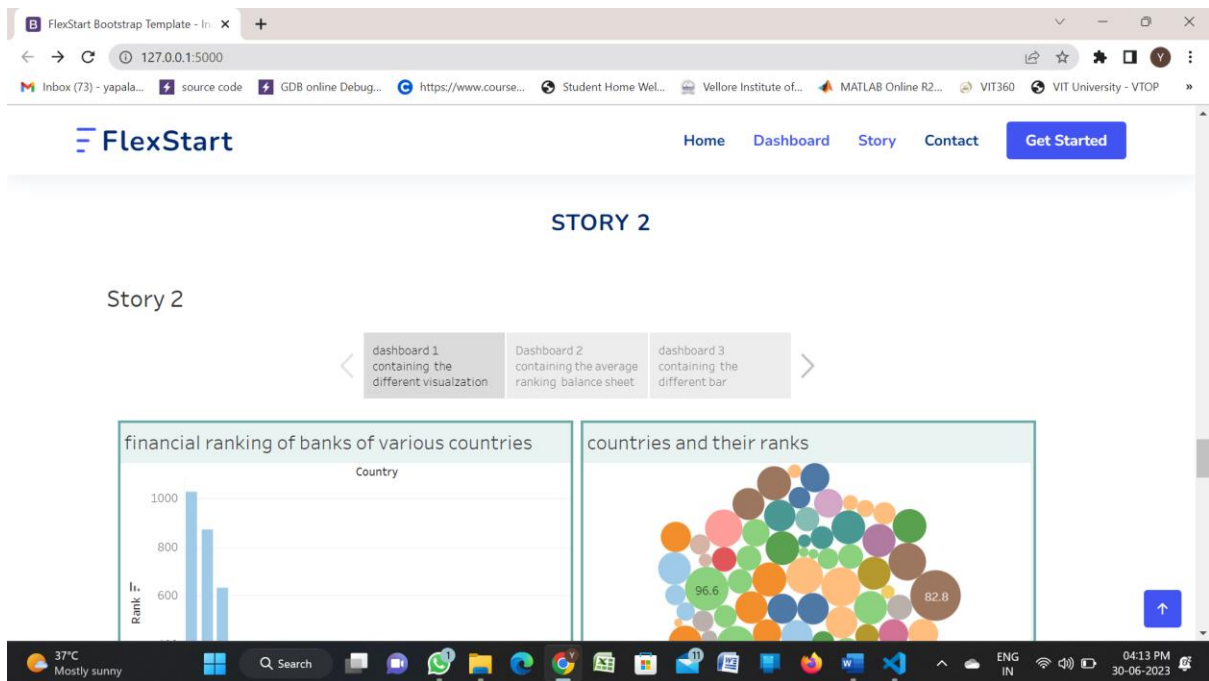
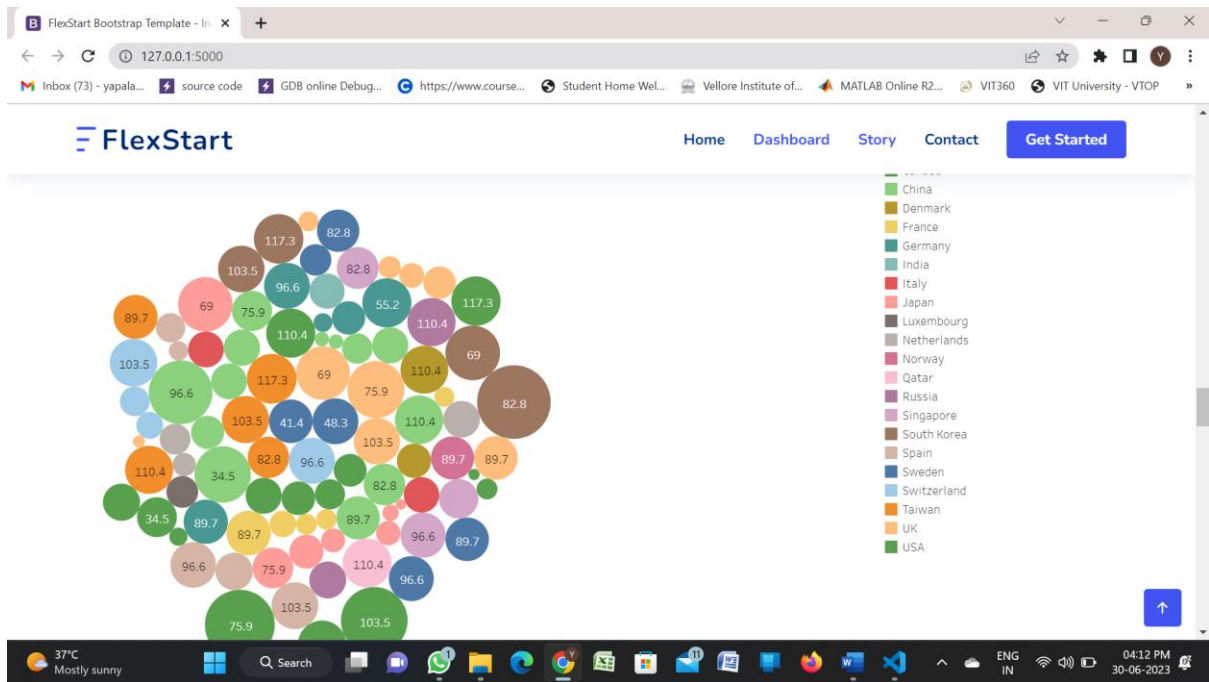


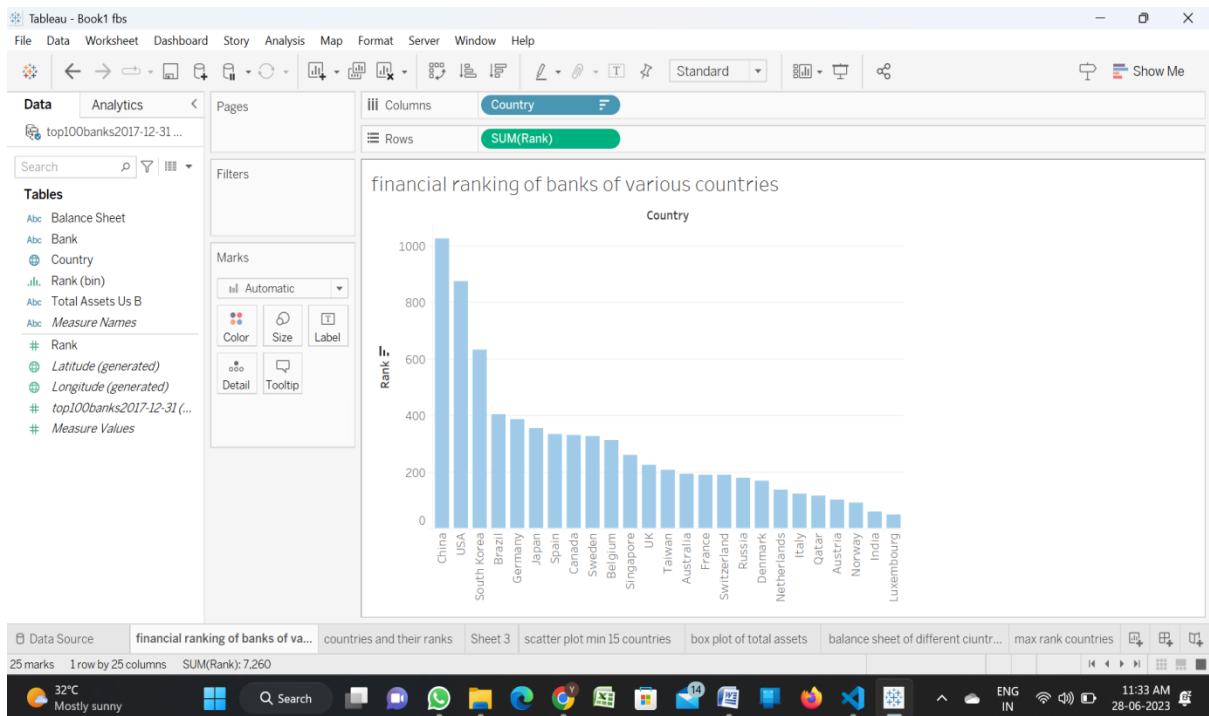
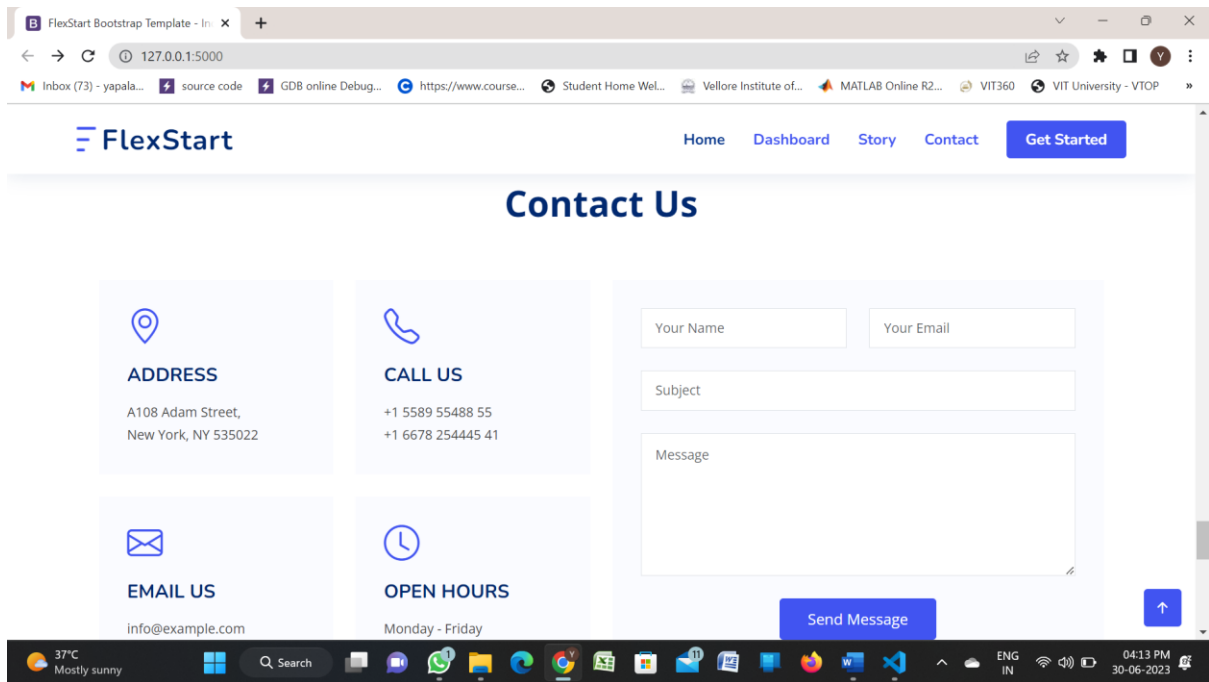
Country	Count of top100banks2017-12-31	Rank
Australia	4	180
Austria	1	120
Belgium	3	320
Brazil	5	380
Canada	6	320
China	22	1020
Denmark	2	120
France	6	180
Germany	6	350
India	1	80
Italy	3	120
Japan	9	350

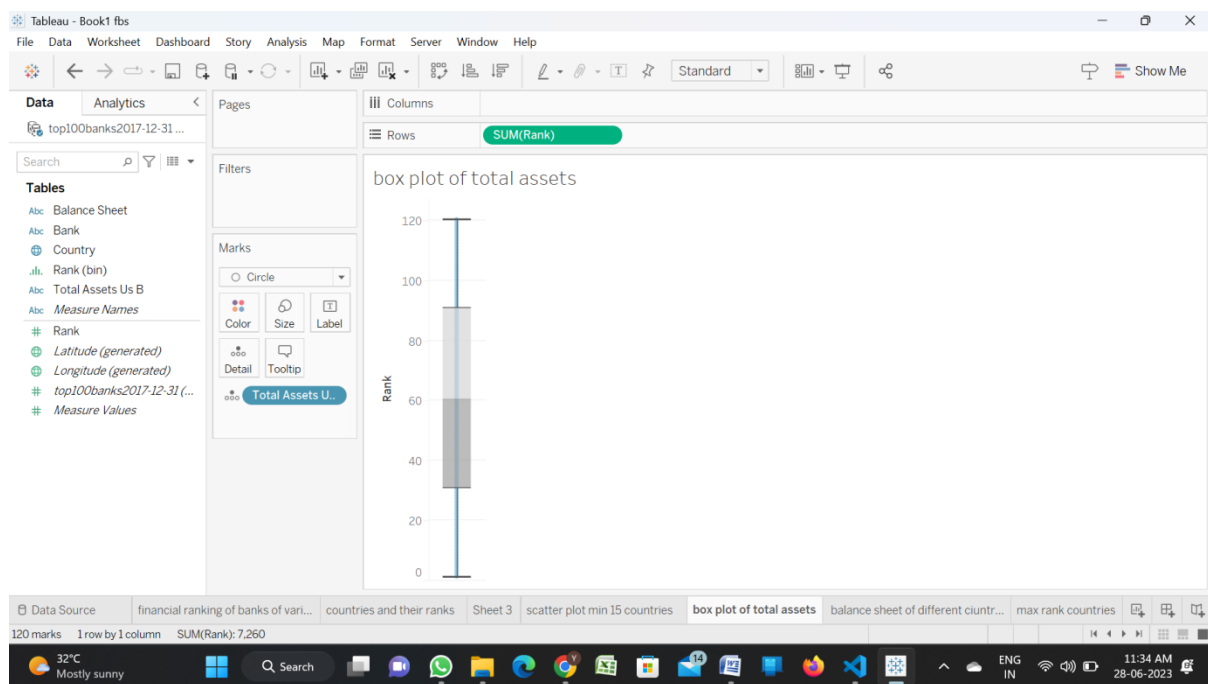
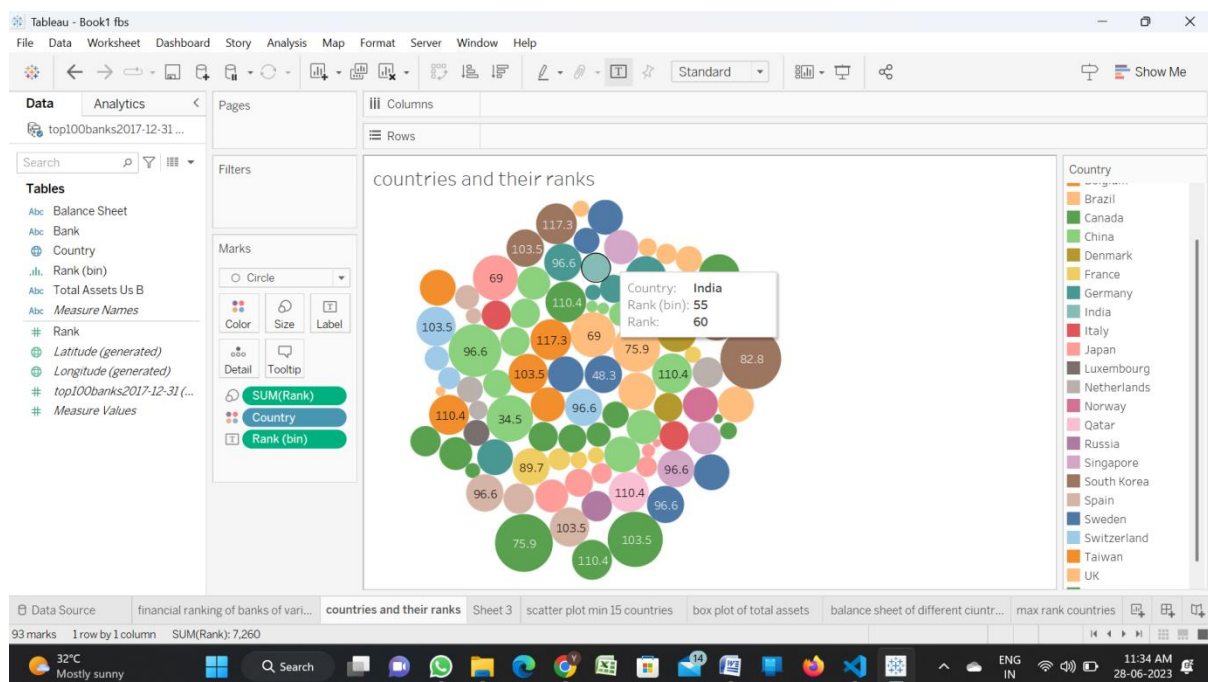
Count of top100banks2017-12-31

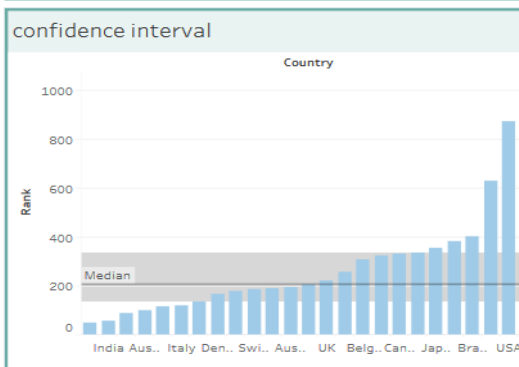
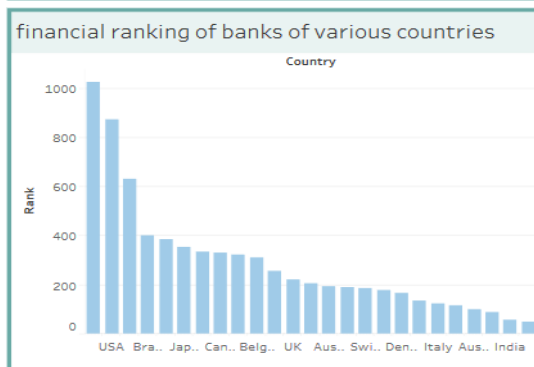
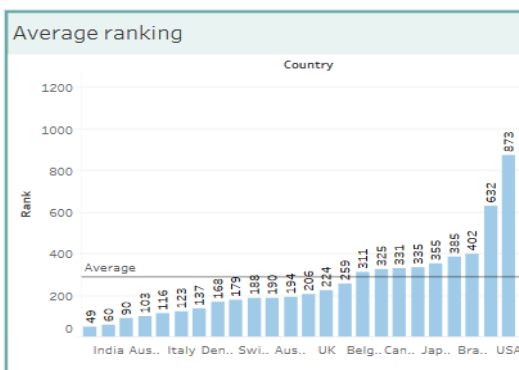
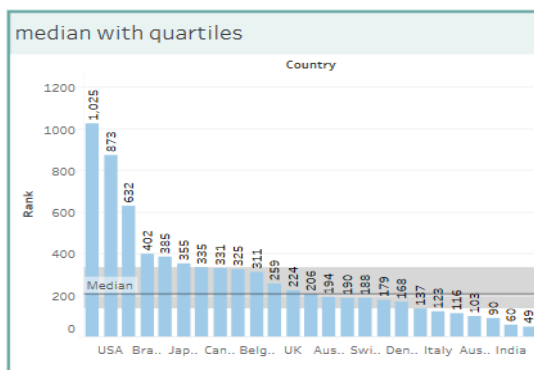
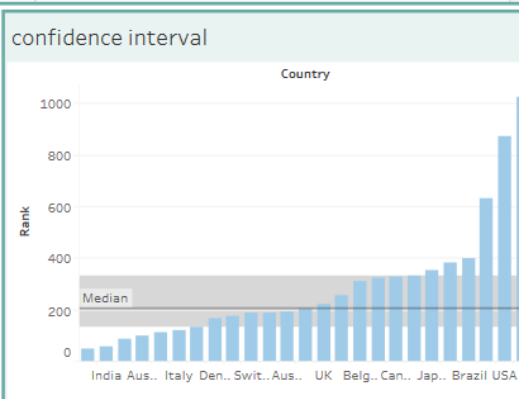
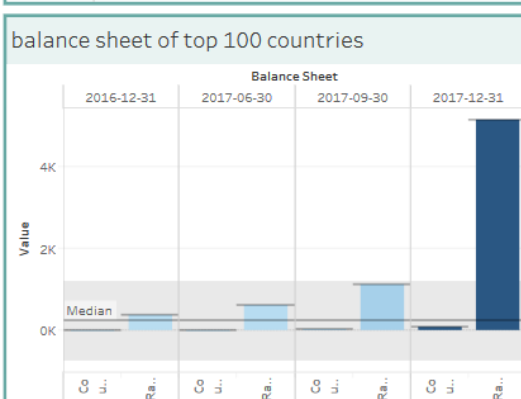
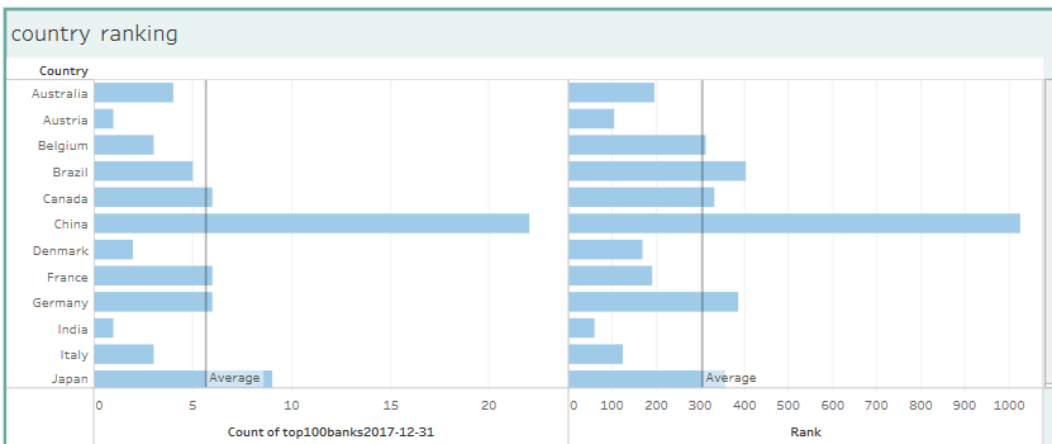
Rank

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7.Advantages and disadvantages

List of advantage and disadvantage of the proposed solutions

Big Data Analytics:

Advantages:

Improved data quality and accuracy.

Deeper insights into customer behaviour and market trends.

Enhanced risk identification and mitigation.

Ability to handle large datasets efficiently.

Disadvantages:

High implementation costs, including infrastructure and skilled personnel.

Privacy concerns and data security challenges.

Need for advanced analytics skills and expertise.

Potential challenges in integrating diverse data sources.

Blockchain Technology:

Advantages:

Enhanced data integrity and transparency.

Streamlined and secure financial transactions.

Reduction in intermediaries and associated costs.

Improved regulatory compliance and auditability.

Disadvantages:

Scalability limitations of current blockchain technologies.

Regulatory and legal uncertainties.

Energy consumption and environmental impact.

Potential resistance to adoption from traditional financial institutions.

Integrated Risk Management Frameworks:

Advantages:

Holistic view of risks, including credit, market, liquidity, and operational risks.

Improved risk assessment and mitigation strategies.

Enhanced decision-making based on comprehensive risk profiles.

Better alignment with regulatory requirements.

Disadvantages:

Complex implementation process.

Integration challenges with existing risk management systems.

Data collection and consolidation difficulties.

Need for skilled risk management professionals.

Regulatory Initiatives:

Advantages:

Enhanced transparency and comparability of financial data.

Improved investor confidence and trust.

Standardization of reporting formats and requirements.

Reduced information asymmetry.

Disadvantages:

Increased compliance burden on banks.

Costs associated with implementing and maintaining regulatory changes.

Potential for unintended consequences and unintended biases.

Lag time between regulatory updates and market changes.

8.APPLICATIONS

The area where this solution can be applied

The proposed solutions for financial analysis of banks can be used in various applications and areas within the banking industry. Some of the key areas where these solutions can be applied include:

Regulatory Compliance:

Ensuring compliance with regulatory requirements and reporting standards.

Facilitating accurate and timely financial reporting.

Supporting regulatory stress testing and scenario analysis.

Fraud Detection and Prevention:

Detecting and preventing fraudulent activities, including money laundering and identity theft.

Monitoring unusual transaction patterns and suspicious behaviour.

Improving fraud risk assessment and mitigation strategies.

Customer Insights and Personalization:

Analyzing customer behaviour, preferences, and needs.

Identifying cross-selling and upselling opportunities.

Enhancing customer segmentation and targeting for personalized services.

Financial Planning and Budgeting:

Facilitating budgeting and financial forecasting processes.

Supporting strategic planning and resource allocation.

Assessing the financial feasibility of new initiatives or projects.

9.CONCLUSION

summarizing the entire work and findings of the financial bank analysis project through tableau

The financial bank analysis project utilized Tableau to conduct a comprehensive analysis of the bank's financial performance and identify key insights. The project involved several data visualization and analysis techniques to derive meaningful findings. The following is a summary of the work and findings of the project:

Data Preparation and Exploration:

Data from various sources, including financial statements, transaction records, and market data, were gathered and processed for analysis in Tableau.

Exploratory data analysis techniques were employed to understand the data distribution, identify data quality issues, and ensure data accuracy.

Financial Performance Analysis:

Various financial performance metrics, such as revenue, expenses, profitability ratios, liquidity ratios, and risk indicators, were analysed using Tableau.

Trend analysis techniques were applied to identify patterns and changes in financial performance over time.

Comparative analysis was conducted to benchmark the bank's performance against industry peers and competitors.

Reporting and Dashboard Creation:
Interactive dashboards were developed in Tableau to present key findings, allowing stakeholders to explore data and gain insights easily.

Visualizations, including line charts, bar charts, tables, and maps, were used to communicate the analysis results effectively.

Filters, parameters, and interactivity features were incorporated to enable users to drill down into specific data points and time periods.

The findings of the financial bank analysis project provided valuable insights into the bank's financial performance, risk profile, and customer behavior. The visualizations and dashboards created in Tableau facilitated better decision-making, improved risk management, and identified areas for operational and strategic improvement

10. FUTURE SCOPE:

Enhancements that can be made in the future:

Advanced Predictive Analytics: Incorporate advanced predictive analytics techniques, such as machine learning and artificial intelligence, to improve forecasting accuracy and identify emerging trends and patterns. This can enable banks to make more informed decisions and anticipate market changes.

Real-time Data Processing: Implement real-time data processing capabilities to analyse and react to financial data as it is generated. This can provide banks with up-to-date insights and enable quicker responses to market events or changes in customer behaviour.

Enhanced Data Integration: Improve data integration capabilities to seamlessly integrate data from various internal and external sources. This can enable a comprehensive view of financial data, enhance data quality, and provide a more accurate analysis of the bank's financial performance.

Automation of Reporting and Compliance: Automate financial reporting processes and compliance requirements, leveraging technologies like robotic process automation (RPA) and natural language processing (NLP). This can streamline reporting tasks, reduce errors, and free up resources for more strategic analysis.

Expanded Use of Blockchain Technology: Explore the expanded use of blockchain technology beyond cryptocurrency transactions, such as facilitating secure and efficient cross-border payments, improving supply chain financing, and enhancing identity verification processes.

Integration of Regulatory Changes: Continuously update financial analysis solutions to incorporate evolving regulatory requirements. This ensures that banks can comply with changing regulations and effectively manage the associated risks and reporting obligations.

Enhanced Visualization and Interactivity: Continually improve the visualization and interactivity features of financial analysis dashboards to provide more intuitive and user-friendly interfaces. This can enable users to easily explore data, customize views, and gain deeper insights.

Integration of Alternative Data Sources: Incorporate alternative data sources, such as social media data, web scraping, and satellite imagery, to gain additional insights into market trends, consumer sentiment, and industry dynamics. This can enhance the accuracy and depth of financial analysis.

11.BIBILOGRAPHY

Index.html:

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<html lang="en">

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  <meta charset="utf-8">
  <meta content="width=device-width, initial-scale=1.0" name="viewport">

  <title>FlexStart Bootstrap Template - Index</title>
  <meta content="" name="description">
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  <!-- Favicons -->
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400i,500,500i,600,600i,700,700i" rel="stylesheet">

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  * Template URL: https://bootstrapmade.com/flexstart-bootstrap-startup-
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  * Author: BootstrapMade.com
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    <!-- ===== Testimonials Section ===== -->
    <!-- End Testimonials Section -->

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    <!-- End Team Section -->

    <!-- ===== Clients Section ===== -->
    <!-- End Clients Section -->

    <!-- ===== Recent Blog Posts Section ===== -->
    <!-- End Recent Blog Posts Section -->

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                    <div class="error-message"></div>
                    <div class="sent-message">Your message has been sent. Thank
you!</div>

                    <button type="submit">Send Message</button>
                </div>

            </div>
        </form>

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</div>

</div>

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magna</p>
      </div>
      <div class="col-lg-6">
        <form action="" method="post">
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value="Subscribe">
        </form>
      </div>
    </div>
  </div>
</div>

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    <div class="row gy-4">
      <div class="col-lg-5 col-md-12 footer-info">
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        </a>
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diam phasellus.</p>
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instagram"></i></a>
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        </div>
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        <h4>Useful Links</h4>
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          <li><i class="bi bi-chevron-right"></i> <a href="#">About
us</a></li>
          <li><i class="bi bi-chevron-right"></i> <a
href="#">Services</a></li>

```

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service</a></li>
                <li><i class="bi bi-chevron-right"></i> <a href="#">Privacy
policy</a></li>
            </ul>
        </div>

```

```

        <div class="col-lg-2 col-6 footer-links">
            <h4>Our Services</h4>
            <ul>
                <li><i class="bi bi-chevron-right"></i> <a href="#">Web
Design</a></li>
                <li><i class="bi bi-chevron-right"></i> <a href="#">Web
Development</a></li>
                <li><i class="bi bi-chevron-right"></i> <a href="#">Product
Management</a></li>
                <li><i class="bi bi-chevron-right"></i> <a
href="#">Marketing</a></li>
                <li><i class="bi bi-chevron-right"></i> <a href="#">Graphic
Design</a></li>
            </ul>
        </div>

```

```

        <div class="col-lg-3 col-md-12 footer-contact text-center text-md-
start">
            <h4>Contact Us</h4>
            <p>
                A108 Adam Street <br>
                New York, NY 535022<br>
                United States <br><br>
                <strong>Phone:</strong> +1 5589 55488 55<br>
                <strong>Email:</strong> info@example.com<br>
            </p>
        </div>

```

```

    </div>
</div>
</div>

```

```

<div class="container">
    <div class="copyright">
        &copy; Copyright <strong><span>FlexStart</span></strong>. All Rights
Reserved
    </div>
    <div class="credits">
        <!-- All the links in the footer should remain intact. -->
    </div>

```



```

        <!-- You can delete the links only if you purchased the pro version. -
->
        <!-- Licensing information: https://bootstrapmade.com/license/ -->
        <!-- Purchase the pro version with working PHP/AJAX contact form:
https://bootstrapmade.com/flexstart-bootstrap-startup-template/ -->
        Designed by <a href="https://bootstrapmade.com/">BootstrapMade</a>
    </div>
</div>
</footer><!-- End Footer -->

<a href="#" class="back-to-top d-flex align-items-center justify-content-
center"><i class="bi bi-arrow-up-short"></i></a>

<!-- Vendor JS Files -->
<script
src="static/assets/vendor/purecounter/purecounter_vanilla.js"></script>
<script src="static/assets/vendor/aos/aos.js"></script>
<script
src="static/assets/vendor/bootstrap/js/bootstrap.bundle.min.js"></script>
<script src="static/assets/vendor/glightbox/js/glightbox.min.js"></script>
<script src="static/assets/vendor/isotope-
layout/isotope.pkgd.min.js"></script>
<script src="static/assets/vendor/swiper/swiper-bundle.min.js"></script>
<script src="static/assets/vendor/php-email-form/validate.js"></script>

<!-- Template Main JS File -->
<script src="static/assets/js/main.js"></script>

</body>

</html>

```

Flask code:

```

from flask import Flask, render_template

app = Flask(__name__)

@app.route('/')
def index():
    return render_template('index.html')

if __name__ == '__main__':
    app.run(debug=True)

```