**EVALUATION OF HSBC PERFORMANCE**

SUMMARY

The results have shown that the evaluated commercial bank has proven to be profitable though at a lower level and tried to recover at a very minimal pace as compared to the start of the period. Its overall evaluation has indicated that the bank outperformed the other banks. It applied a strategy of cost cutting, which did support the bank throughout the period when its returns decreased greatly. The bank has experienced huge amounts of fines relating to investment activities. The bank is slowly making improvements on its returns, and still maintaining the position as the biggest bank in Europe. With the present satiation, as the bank still expects new fines to emerge in the near future, it should focus its resources on high standard of banking practice to enhance compliances and continue to reduce costs on less productive operations, also mobilizing more resources to future growth economies for investment purposes.

Income statement, balance sheet, Statement of cash flow, ratio analysis, commercial bank, HSBC`s evaluation, banking sector, bank performance