Income Statements 5 Key Areas

* Revenue & Adjustment
* COGS (Cost of Goods Sold)
* Operating Expenses
* Operating Income and Margin
* Profit & Loss

Income statement Financial Performance

1. **Gross Profit = Net Sales – COGS**
2. **Operating Income = Gross Profit – Operating Expenses**
3. **Income before Taxes = Income before taxes expenses – Income Tax**

Average Utilize Ratio Performance

* **Total Revolving / Credit Card Limit = Avg. Utilize Ratio**

Data Processing

## Table: Customer\_details

* **Create Age\_Group column**

Age\_Group = SWITCH(

    TRUE(),

    'customer'[Customer\_Age] < 30, "20-30",

    'customer'[Customer\_Age] >= 30 && 'customer'[Customer\_Age] < 40, "30-40",

    'customer'[Customer\_Age] >= 40 && 'customer'[Customer\_Age] < 50, "40-50",

    'customer'[Customer\_Age] >= 50 && 'customer'[Customer\_Age] < 60, "50-60",

    'customer'[Customer\_Age] >= 60, "60+",

    "UNKNOWN"

)

* **Create Income\_Group Column**

Income\_Group = SWITCH(

     TRUE(),

     'customer'[Income] < 35000, "LOW",

     'customer'[Income] >= 35000 && 'customer'[Income] < 70000, "MED",

     'customer'[Income] >= 70000,"HIGH",

     "UNKNOW"

)

## Table: Credit\_Cards\_details

* **Create Revenue column**

Revenue ='cc\_detail'[Annual\_Fees]+'cc\_detail'[Total\_Trans\_Amt]+'cc\_detail'[Interest\_Earned]

* **Create Revenue column**

Week\_Num2 = WEEKNUM('credit\_card (2)'[Week\_Start\_Date])

* **Create Measure column (Curt)**

Current\_week\_revenue = CALCULATE(

    SUM('credit\_card (2)'[Revenue]),

    FILTER(

        ALL('credit\_card (2)'),

        'credit\_card (2)'[Week\_Num2]=MAX('credit\_card (2)'[Week\_Num2])

    )

)

* **Create Measure column (Prev)**

Previous\_week\_revenue = CALCULATE(

    SUM('credit\_card (2)'[Revenue]),

    FILTER(

        ALL('credit\_card (2)'),

        'credit\_card (2)'[Week\_Num2]=MAX('credit\_card (2)'[Week\_Num2])-1

    )

)

* **Create Measure column (Week over week)**

wow\_revenue = DIVIDE(('credit\_card (2)'[Current\_week\_revenue] - 'credit\_card (2)'[Previous\_week\_revenue]),'credit\_card (2)'[Previous\_week\_revenue])