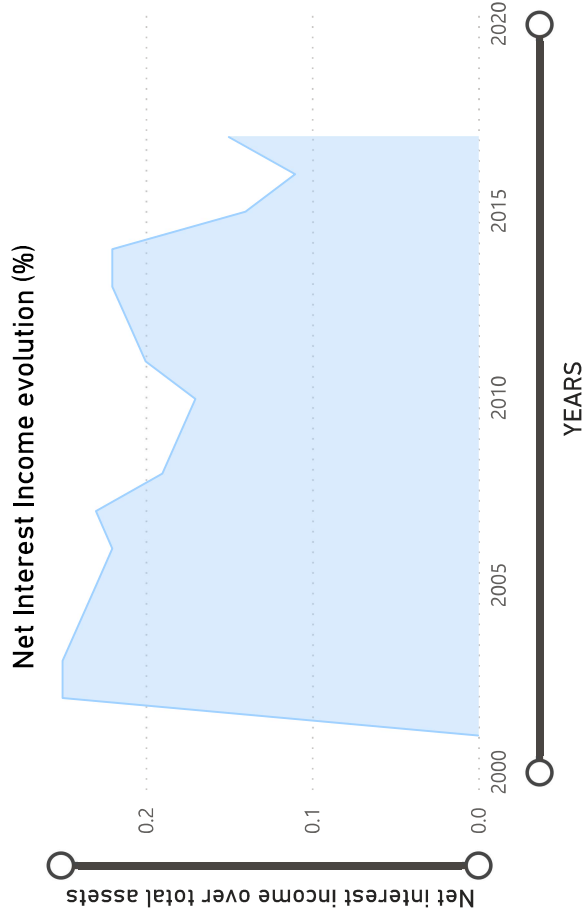# Lab Power BI

CASE STUDY: ASSES THE FINANCIAL PERFORMANCE OF A PERUVIAN RETAIL BANK.
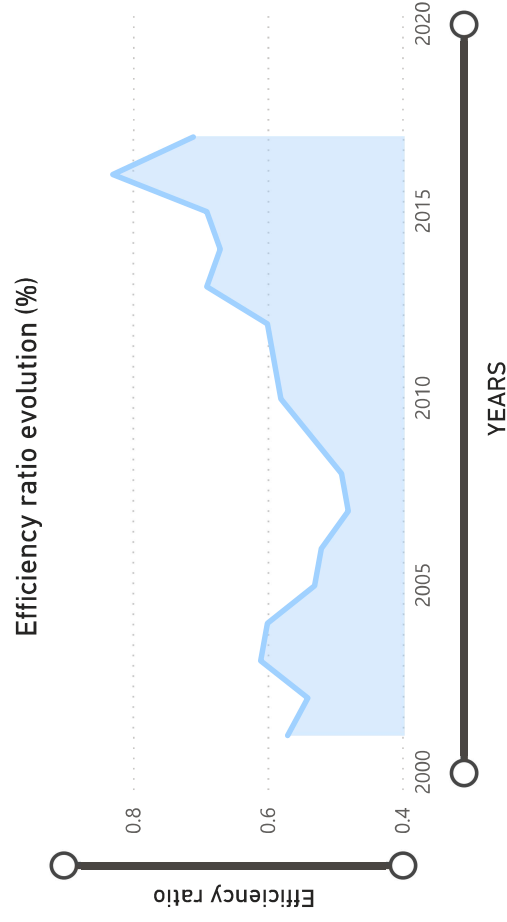
By: Blanca Ribas Pombo

Financial performance indicators: FY 2001 to FY 2017

Net Interest Income evolution (%)

At 0.83, 2016 had the highest Efficiency ratio and was 72.92% higher than 2007, which had the lowest Efficiency ratio at 0.48. 2016 had the highest Efficiency ratio at 0.83, followed by 2017 and 2013. 2007 had the lowest Efficiency ratio at 0.48.

2016 accounted for 8.56% of Efficiency ratio. Across all the years efficiency ratio reached a minimum of 0.48 and a maximum of 0.83.

Efficiency ratio evolution (%)

At 0.83, 2016 had the highest Efficiency ratio and was 72.92% higher than 2007, which had the lowest Efficiency ratio at 0.48.

2016 had the highest Efficiency ratio at 0.83, followed by 2017 and 2013. 2007 had the lowest Efficiency ratio at 0.48.

2016 accounted for 8.56% of Efficiency ratio.

Across all 16 YEARS, Efficiency ratio ranged from 0.48 to 0.83.

Financial performance indicators: FY 2001 to FY 2017
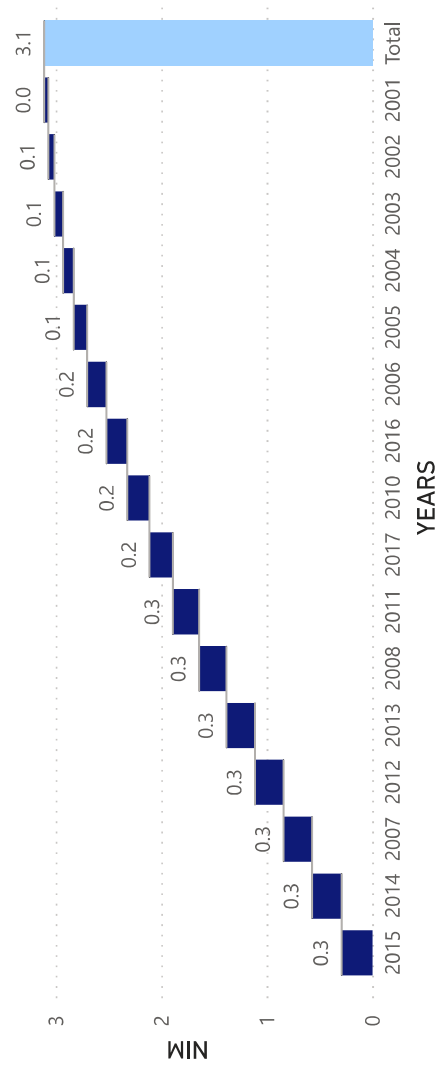
ROA & ROE evolution
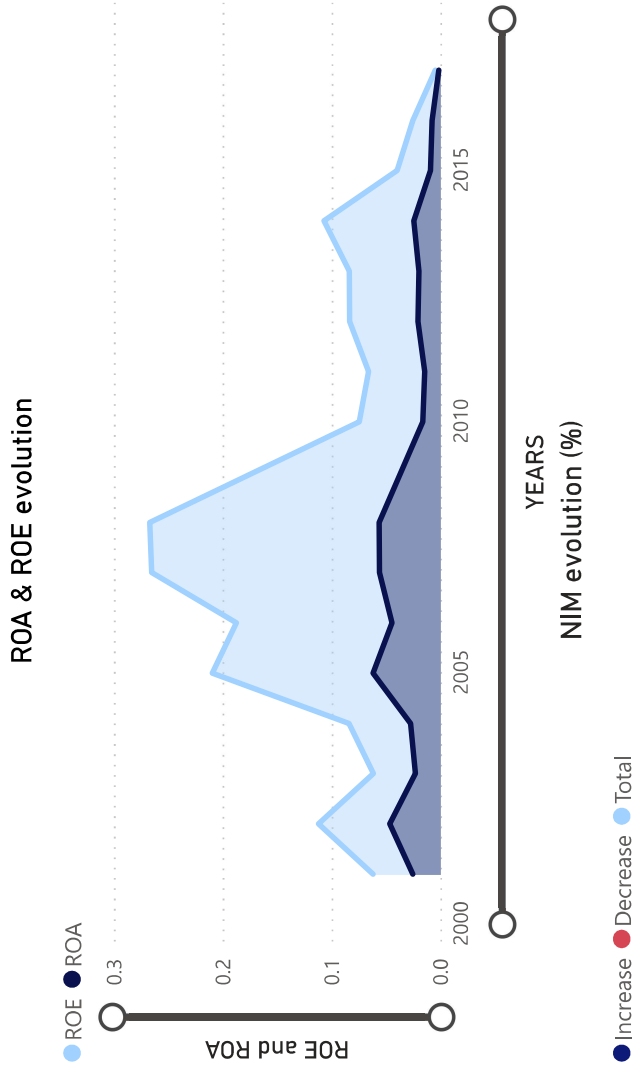
At 0.27, 2008 had the highest ROE and was 5,706.52% higher than 2017, which had the lowest ROE at 0.00.

ROE and total ROA are positively correlated with each other.

2008 accounted for 15.42% of ROE.

Across all 16 YEARS, ROE ranged from 0.00 to 0.27 and ROA ranged from 0.00 to 0.06.
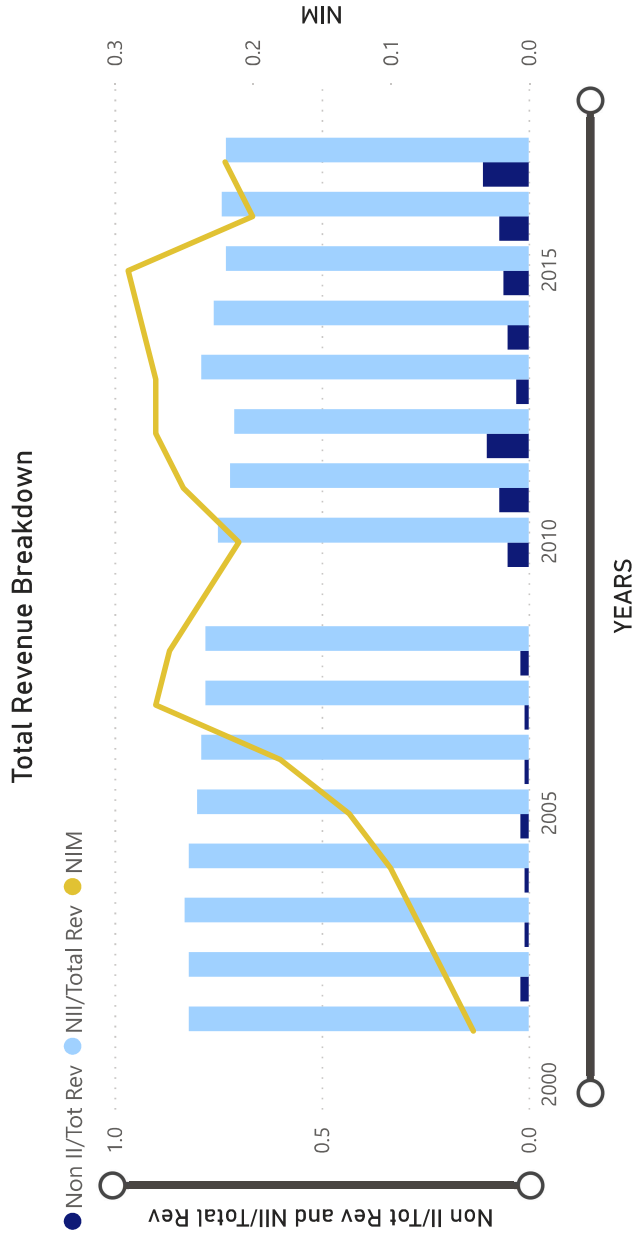
NIM evolution (%)

At 0.29, 2015 had the highest NIM and was 625.00% higher than 2001, which had the lowest NIM at 0.04.

2015 had the highest NIM at 0.29, followed by 2014 and 2007. 2001 had the lowest NIM at 0.04.

2015 accounted for 9.32% of NIM.

Across all 16 YEARS, NIM ranged from 0.04 to 0.29.

Total Revenue Breakdown

● Non II/Tot Rev ● NII/Total Rev ● NIM

At 0.11, 2017 had the highest Non II/Tot Rev and was Infinity higher than 2001, which had the lowest Non II/Tot Rev at 0.

Non II/Tot Rev and total NII/Total Rev are negatively correlated with each other.

2017 accounted for 17.19% of Non II/Tot Rev.

Across all 16 YEARS, Non II/Tot Rev ranged from 0 to 0.11, NII/Total Rev ranged from 0.71 to 0.83, and NIM ranged from 0.04 to 0.29.

NIM

0.3
0.2
0.1
0.0

Non II/Tot Rev and NII/Total Rev

1.0
0.5
0.0

YEARS

2000 2005 2010 2015

This high impact presentation analyses the financial performance indicators of a Peruvian bank.

Outcomes show that the product strategy the bank might be approaching does not meet the goals of growth of the bank.

Even though, performance indicators show a healthy performance, taking into account that the assessed years (2001-2017) include a severe financial crisis in 2008, and that the bank is based in Peru a developing country.