

+100 METRICS



Banking & Finance

+100 Finance & Accounting Metrics

• Metric Name	Net Interest Margin (NIM)
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{InterestIncome} - \text{InterestExpense}), \text{AVERAGE}(\text{EarningAssets}))$
• Definition	Measures the difference between the interest income generated by banks and the amount of interest paid out to lenders.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 2%
• Threshold (Normal)	2–4%
• Threshold (Positive)	> 4%
• Formula	$(\text{Interest Income} - \text{Interest Expense}) / \text{Average Earning Assets}$
• Application	Used to assess a bank's profitability, specifically how well it is managing its interest income and expenses.
• Note	A higher NIM indicates better profitability management of interest-earning assets.
• Data Source Requirements	Income statements, financial reports, balance sheets
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Line chart, bar graph
• Original Resources	Investopedia, Banking Financial Analysis textbooks
• Belong to	Income Statement
• Relevant Information	Useful for analyzing the profitability trends over time.



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• Metric Name	Return on Equity (ROE)
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{NetIncome}), \text{SUM}(\text{ShareholdersEquity}))$
• Definition	Measures a company's profitability in relation to shareholders' equity.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 5%
• Threshold (Normal)	5-10%
• Threshold (Positive)	> 10%
• Formula	Net Income / Shareholder's Equity
• Application	Evaluates how effectively a bank is using equity financing to generate profits, impacting shareholder value and investment decisions.
• Note	A higher ROE suggests effective management of equity and strong financial performance.
• Data Source Requirements	Financial statements, shareholder reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Line chart, bar graph
• Original Resources	Banking Financial Ratios textbooks, Investopedia
• Belong to	Income Statement
• Relevant Information	Important for investor relations and assessing financial health.



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• Metric Name	Cost-to-Income Ratio
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{OperatingCosts}), \text{SUM}(\text{OperatingIncome}))$
• Definition	The ratio of operating costs to operating income, used to measure a bank's efficiency.
• Desired Trend (Good)	Decreasing
• BSC Perspective	Internal Processes
• Threshold (Negative)	> 70%
• Threshold (Normal)	50–70%
• Threshold (Positive)	< 50%
• Formula	$\text{Operating Costs} / \text{Operating Income}$
• Application	Indicates the efficiency of a bank's operations by comparing costs to income, guiding cost management and operational strategies.
• Note	A lower ratio suggests more efficient operations, with lower costs relative to income.
• Data Source Requirements	Financial statements, income statements
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Banking Efficiency Metrics reports, Investopedia
• Belong to	Income Statement
• Relevant Information	Critical for operational assessments and cost control measures.



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• Metric Name	Return on Assets (ROA)
• DAX Formula in Power BI	DIVIDE(SUM(NetIncome), SUM(TotalAssets))
• Definition	Measures a company's profitability in relation to its total assets.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 0.5%
• Threshold (Normal)	0.5-1%
• Threshold (Positive)	> 1%
• Formula	Net Income / Total Assets
• Application	Helps assess how effectively a bank is utilizing its assets to generate earnings, indicating overall financial performance.
• Note	A higher ROA indicates better utilization of assets to generate profits.
• Data Source Requirements	Income statements, balance sheets
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Line chart, bar graph
• Original Resources	Financial Performance Analysis textbooks, Investopedia
• Belong to	Income Statement
• Relevant Information	Useful for internal management reviews and external reporting.



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• Metric Name	Net Profit Margin
• DAX Formula in Power BI	DIVIDE(SUM(NetProfit), SUM(TotalRevenue)) * 100
• Definition	The percentage of revenue remaining after all expenses have been deducted from total revenue, indicating overall profitability.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 5%
• Threshold (Normal)	5-10%
• Threshold (Positive)	> 10%
• Formula	(Net Profit / Total Revenue) * 100
• Application	Indicates the efficiency of a bank in managing its expenses and generating profit from its revenue, influencing strategic decisions.
• Note	A higher net profit margin indicates better control over costs relative to revenue.
• Data Source Requirements	Income statements, financial reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, pie chart
• Original Resources	Financial Performance Analysis textbooks, Investopedia
• Belong to	Income Statement
• Relevant Information	Essential for evaluating overall financial health and efficiency.



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• Metric Name	Earnings per Share (EPS)
• DAX Formula in Power BI	DIVIDE(SUM(NetIncome), SUM(WeightedAverageShares))
• Definition	The portion of a company's profit allocated to each outstanding share of common stock, indicating profitability on a per-share basis. Increasing
• Desired Trend (Good)	
• BSC Perspective	Financial
• Threshold (Negative)	< \$1.00
• Threshold (Normal)	\$1.00-\$2.50
• Threshold (Positive)	> \$2.50
• Formula	Net Income / Weighted Average Shares Outstanding
• Application	Helps assess a bank's profitability and shareholder value, guiding investment decisions and performance evaluations.
• Note	A higher EPS indicates better profitability and potential for higher shareholder returns, contributing to increased investor confidence.
• Data Source Requirements	Financial statements, shareholder reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Earnings Analysis and Shareholder Value textbooks, Investopedia
• Belong to	Income Statement
• Relevant Information	Commonly used by investors to evaluate stock performance.



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• Metric Name	Dividend Payout Ratio
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{DividendsPaid}), \text{SUM}(\text{NetIncome}))$
• Definition	The percentage of net income distributed to shareholders in the form of dividends, indicating the portion of earnings paid out versus retained. Increasing
• Desired Trend (Good)	
• BSC Perspective	Financial
• Threshold (Negative)	< 20%
• Threshold (Normal)	20-40%
• Threshold (Positive)	> 40%
• Formula	$\text{Dividends Paid} / \text{Net Income}$
• Application	Helps assess a bank's dividend policy, guiding shareholder expectations and capital allocation strategies.
• Note	A higher dividend payout ratio indicates more earnings being returned to shareholders, enhancing shareholder value and satisfaction.
• Data Source Requirements	Financial statements, shareholder reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Dividend Policy Analysis textbooks, Investopedia
• Belong to	Income Statement
• Relevant Information	Key metric for assessing dividend policy and shareholder returns.



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• Metric Name	Operating Margin
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{OperatingIncome}), \text{SUM}(\text{Revenue}))$
• Definition	The percentage of revenue that remains after deducting operating expenses, indicating operational efficiency and profitability.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 10%
• Threshold (Normal)	10-20%
• Threshold (Positive)	> 20%
• Formula	$\text{Operating Income} / \text{Revenue}$
• Application	Measures a bank's operational efficiency by showing the proportion of revenue that is retained as operating income.
• Note	A higher operating margin suggests better control of operating costs and higher profitability.
• Data Source Requirements	Income statements, financial reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Line chart, bar graph
• Original Resources	Financial Performance Analysis textbooks, Investopedia
• Belong to	Income Statement
• Relevant Information	Important for evaluating core business profitability.



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• Metric Name	Total Expense Ratio
• DAX Formula in Power BI	DIVIDE(SUM(OperatingExpenses), SUM(Revenue))
• Definition	The ratio of total operating expenses to total revenue, indicating cost efficiency in generating revenue.
• Desired Trend (Good)	Decreasing
• BSC Perspective	Internal Processes
• Threshold (Negative)	> 70%
• Threshold (Normal)	50-70%
• Threshold (Positive)	< 50%
• Formula	Total Operating Expenses / Total Revenue
• Application	Helps assess the efficiency of a bank's cost structure, guiding cost management and operational improvement strategies.
• Note	A lower expense ratio indicates more efficient use of resources in generating revenue, contributing to higher profitability.
• Data Source Requirements	Income statements, financial reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Banking Efficiency Metrics reports, Investopedia
• Belong to	Income Statement
• Relevant Information	Useful for cost management and operational efficiency analysis.



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• Metric Name	Interest Expense to Total Liabilities Ratio
• DAX Formula in Power BI	DIVIDE(SUM(InterestExpense), SUM(TotalLiabilities))
• Definition	The ratio of interest expenses to total liabilities, indicating the cost efficiency of a bank's funding structure.
• Desired Trend (Good)	Decreasing
• BSC Perspective	Financial
• Threshold (Negative)	> 5%
• Threshold (Normal)	3-5%
• Threshold (Positive)	< 3%
• Formula	Interest Expense / Total Liabilities
• Application	Helps assess the cost-effectiveness of a bank's liabilities, guiding interest rate risk management and funding strategies.
• Note	A lower ratio indicates more cost-efficient liabilities, contributing to better financial performance.
• Data Source Requirements	Income statements, balance sheets
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Cost Management and Interest Rate Analysis textbooks, Investopedia
• Belong to	Income Statement
• Relevant Information	Important for managing funding costs and interest expenses.



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+100 Finance & Accounting Metrics

• Metric Name	Return on Assets (ROA)
• DAX Formula in Power BI	DIVIDE(SUM(NetIncome), SUM(TotalAssets))
• Definition	Measures a company's profitability in relation to its total assets.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 0.5%
• Threshold (Normal)	0.5-1%
• Threshold (Positive)	> 1%
• Formula	Net Income / Total Assets
• Application	Helps assess how effectively a bank is utilizing its assets to generate earnings, indicating overall financial performance.
• Note	A higher ROA indicates better utilization of assets to generate profits.
• Data Source Requirements	Income statements, balance sheets
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Line chart, bar graph
• Original Resources	Financial Performance Analysis textbooks, Investopedia
• Belong to	Income Statement
• Relevant Information	Useful for internal management reviews and external reporting.



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• Metric Name	Debt Service Coverage Ratio (DSCR)
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{NetOperatingIncome}), \text{SUM}(\text{DebtService}))$
• Definition	Measures a bank's ability to use its operating income to cover all its debt obligations, including repayment of principal and interest.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 1.0
• Threshold (Normal)	1.0–1.5
• Threshold (Positive)	> 1.5
• Formula	Net Operating Income / Debt Service
• Application	Indicates a bank's ability to generate sufficient income to cover its debt obligations, guiding financial stability and creditworthiness.
• Note	A higher DSCR indicates a better ability to cover debt obligations, reducing financial risk.
• Data Source Requirements	Income statements, financial statements
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Credit Risk and Financial Stability textbooks, Investopedia
• Belong to	Income Statement
• Relevant Information	Key for assessing debt repayment capacity and risk.



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• Metric Name	Net Profit Margin
• DAX Formula in Power BI	DIVIDE(SUM(NetProfit), SUM(TotalRevenue)) * 100
• Definition	The percentage of revenue remaining after all expenses have been deducted from total revenue, indicating overall profitability.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 5%
• Threshold (Normal)	5-10%
• Threshold (Positive)	> 10%
• Formula	(Net Profit / Total Revenue) * 100
• Application	Indicates the efficiency of a bank in managing its expenses and generating profit from its revenue, influencing strategic decisions.
• Note	A higher net profit margin indicates better control over costs relative to revenue.
• Data Source Requirements	Income statements, financial reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, pie chart
• Original Resources	Financial Performance Analysis textbooks, Investopedia
• Belong to	Income Statement
• Relevant Information	Essential for evaluating overall financial health and efficiency.



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• Metric Name	Gross Operating Profit Margin
• DAX Formula in Power BI	DIVIDE(SUM(Revenue) - SUM(COGS), SUM(Revenue))
• Definition	The ratio of gross operating profit to total revenue, indicating operational profitability before deducting operating expenses.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 20%
• Threshold (Normal)	20-40%
• Threshold (Positive)	> 40%
• Formula	(Revenue - Cost of Goods Sold) / Revenue
• Application	Helps assess the core profitability of a bank's operations, guiding pricing and cost management strategies.
• Note	A higher margin indicates more efficient operations and better cost control, contributing to higher profitability.
• Data Source Requirements	Income statements, financial reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Line chart, bar graph
• Original Resources	Operational Profitability Analysis textbooks, Investopedia
• Belong to	Income Statement
• Relevant Information	Useful for analyzing core operational efficiency.



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+100 Finance & Accounting Metrics

• Metric Name	Operating Profit Margin
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{OperatingIncome}), \text{SUM}(\text{Revenue}))$
• Definition	The percentage of revenue that remains after deducting operating expenses, indicating operational efficiency and profitability.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 10%
• Threshold (Normal)	10-20%
• Threshold (Positive)	> 20%
• Formula	$\text{Operating Income} / \text{Revenue}$
• Application	Measures a bank's operational efficiency by showing the proportion of revenue that is retained as operating income.
• Note	A higher operating margin suggests better control of operating costs and higher profitability.
• Data Source Requirements	Income statements, financial reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Line chart, bar graph
• Original Resources	Financial Performance Analysis textbooks, Investopedia
• Belong to	Income Statement
• Relevant Information	Important for evaluating core business profitability.



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+100 Finance & Accounting Metrics

• Metric Name	Interest Coverage Ratio (ICR)
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{EBIT}), \text{SUM}(\text{InterestExpense}))$
• Definition	The ratio of earnings before interest and taxes (EBIT) to interest expenses, indicating a bank's ability to cover interest payments with its earnings.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 1.5
• Threshold (Normal)	1.5–3.0
• Threshold (Positive)	> 3.0
• Formula	Earnings Before Interest and Taxes / Interest Expense
• Application	Helps evaluate a bank's ability to meet its interest obligations, guiding financial planning and risk management strategies.
• Note	A higher interest coverage ratio indicates better ability to cover interest payments, reducing the risk of financial distress.
• Data Source Requirements	Income statements, financial reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Financial Stability Analysis textbooks, Investopedia
• Belong to	Income Statement
• Relevant Information	Key metric for assessing financial health.



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+100 Finance & Accounting Metrics

• Metric Name	Earnings Before Interest and Taxes (EBIT) Margin
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{EBIT}), \text{SUM}(\text{TotalRevenue}))$
• Definition	The ratio of EBIT to total revenue, indicating a bank's operating efficiency before interest and taxes.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 15%
• Threshold (Normal)	15–25%
• Threshold (Positive)	> 25%
• Formula	$\text{EBIT} / \text{Total Revenue}$
• Application	Helps assess a bank's operating performance by showing the proportion of revenue retained as operating profit, guiding operational strategies.
• Note	A higher EBIT margin indicates more effective cost control and revenue generation, contributing to stronger profitability.
• Data Source Requirements	Income statements, financial reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Line chart, bar graph
• Original Resources	Operational Efficiency Analysis textbooks, Investopedia
• Belong to	Income Statement
• Relevant Information	Important for evaluating pre-tax profitability.



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+100 Finance & Accounting Metrics

• Metric Name	Net Operating Income (NOI)
• DAX Formula in Power BI	$SUM(TotalOperatingIncome) - SUM(TotalOperatingExpenses)$
• Definition	Measures the total operating income after deducting operating expenses, indicating the profitability of core banking activities.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< \$1 million
• Threshold (Normal)	\$1-\$5 million
• Threshold (Positive)	> \$5 million
• Formula	Total Operating Income - Total Operating Expenses
• Application	Helps assess the profitability of a bank's core operations, guiding financial planning and operational improvement strategies.
• Note	A higher NOI indicates more profitable operations, contributing to better financial performance and sustainability.
• Data Source Requirements	Income statements, financial reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Core Banking Profitability Analysis textbooks, Investopedia
• Belong to	Income Statement
• Relevant Information	Key for understanding core operational profitability.



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• Metric Name	Return on Revenue (ROR)
• DAX Formula in Power BI	<code>DIVIDE(SUM(NetIncome), SUM(TotalRevenue))</code>
• Definition	The ratio of net income to total revenue, indicating how efficiently a bank converts revenue into profit.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 5%
• Threshold (Normal)	5-10%
• Threshold (Positive)	> 10%
• Formula	Net Income / Total Revenue
• Application	Helps assess the overall profitability of a bank, guiding strategic decisions on revenue management and cost control.
• Note	A higher ROR indicates better profitability management, contributing to improved financial performance.
• Data Source Requirements	Income statements, financial reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, pie chart
• Original Resources	Profitability Analysis textbooks, Investopedia
• Belong to	Income Statement
• Relevant Information	Useful for analyzing overall revenue efficiency.



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+100 Finance & Accounting Metrics

• Metric Name	Net Interest Income (NII)
• DAX Formula in Power BI	$SUM(InterestIncome) - SUM(InterestExpense)$
• Definition	The difference between interest earned on assets and interest paid on liabilities, indicating the core profitability of a bank's lending and deposit activities. Increasing
• Desired Trend (Good)	
• BSC Perspective	Financial
• Threshold (Negative)	< \$500,000
• Threshold (Normal)	\$500,000-\$1 million
• Threshold (Positive)	> \$1 million
• Formula	Interest Income - Interest Expense
• Application	Helps assess the profitability of a bank's core lending and deposit activities, guiding pricing and asset-liability management strategies.
• Note	A higher NII indicates effective management of interest income and expenses, contributing to better financial performance.
• Data Source Requirements	Income statements, financial reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Line chart, bar graph
• Original Resources	Core Banking Operations Analysis textbooks, Investopedia
• Belong to	Income Statement
• Relevant Information	Key metric for evaluating core banking profitability.



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+100 Finance & Accounting Metrics

• Metric Name	Net Income per Employee
• DAX Formula in Power BI	DIVIDE(SUM(NetIncome), COUNTROWS(Employees))
• Definition	The ratio of net income to the total number of employees, indicating the profitability generated per employee.
• Desired Trend (Good)	Increasing
• BSC Perspective	Internal Processes
• Threshold (Negative)	< \$10,000
• Threshold (Normal)	\$10,000-\$20,000
• Threshold (Positive)	> \$20,000
• Formula	Net Income / Total Number of Employees
• Application	Helps assess workforce efficiency in generating profit, guiding human resource management and operational strategies.
• Note	A higher net income per employee indicates a more productive and efficient workforce, contributing to better financial performance.
• Data Source Requirements	Income statements, HR reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Workforce Productivity Analysis textbooks, Investopedia
• Belong to	Income Statement
• Relevant Information	Important for assessing employee productivity and efficiency.



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+100 Finance & Accounting Metrics

• Metric Name	Cash Flow to Sales Ratio
• DAX Formula in Power BI	DIVIDE(SUM(OperatingCashFlow), SUM(Sales))
• Definition	The ratio of operating cash flow to sales, indicating how well current sales are generating cash.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 5%
• Threshold (Normal)	5-10%
• Threshold (Positive)	> 10%
• Formula	Operating Cash Flow / Sales
• Application	Helps assess the effectiveness of a bank's operations in generating cash from sales, influencing operational efficiency and profitability strategies.
• Note	A higher ratio indicates more efficient operations, translating sales into cash effectively.
• Data Source Requirements	Cash flow statements, sales reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Operational Cash Flow Analysis textbooks, Investopedia
• Belong to	Income Statement
• Relevant Information	Useful for evaluating sales efficiency and liquidity.



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• Metric Name	Comprehensive Income
• DAX Formula in Power BI	$SUM(NetIncome) + SUM(OtherComprehensiveIncome)$
• Definition	Includes all changes in equity during a period except those resulting from investments by owners and distributions to owners, providing a broader view of financial performance.
• Desired Trend (Good)	Financial
• BSC Perspective	< 0
• Threshold (Negative)	0-5%
• Threshold (Normal)	> 5%
• Threshold (Positive)	
• Formula	Net Income + Other Comprehensive Income
• Application	Helps assess the total changes in a bank's equity from non-owner sources, guiding strategic planning and financial reporting.
• Note	A higher comprehensive income indicates overall growth in equity, providing a complete picture of financial performance.
• Data Source Requirements	Income statements, equity reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Financial Reporting Standards textbooks, Investopedia
• Belong to	Income Statement
• Relevant Information	Important for understanding overall financial health.



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• Metric Name	Cost of Funds
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{InterestExpense}), \text{AVERAGE}(\text{InterestBearingLiabilities}))$
• Definition	Measures the average rate paid by banks on their interest-bearing liabilities, indicating the cost of acquiring funds.
• Desired Trend (Good)	Decreasing
• BSC Perspective	Financial
• Threshold (Negative)	> 3%
• Threshold (Normal)	2-3%
• Threshold (Positive)	< 2%
• Formula	Total Interest Expense / Average Interest-Bearing Liabilities
• Application	Helps assess the cost efficiency of a bank's funding structure, guiding interest rate risk management and pricing strategies.
• Note	A lower cost of funds indicates more efficient management of funding costs, contributing to improved profitability.
• Data Source Requirements	Income statements, financial reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Line chart, bar graph
• Original Resources	Funding Cost Analysis textbooks, Investopedia
• Belong to	Income Statement
• Relevant Information	Important for managing interest rate risk and funding costs.



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• Metric Name	Return on Risk-Weighted Assets (RORWA)
• DAX Formula in Power BI	DIVIDE(SUM(NetIncome), SUM(RiskWeightedAssets))
• Definition	Measures a bank's profitability relative to its risk-weighted assets, indicating risk-adjusted performance.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 0.5%
• Threshold (Normal)	0.5-1.0%
• Threshold (Positive)	> 1.0%
• Formula	Net Income / Risk-Weighted Assets
• Application	Helps assess how effectively a bank is using its risk-weighted assets to generate earnings, guiding risk management and capital allocation strategies.
• Note	A higher RORWA indicates better risk-adjusted profitability, contributing to financial stability and regulatory compliance.
• Data Source Requirements	Income statements, risk management reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Risk-Adjusted Performance Analysis textbooks, Investopedia
• Belong to	Income Statement
• Relevant Information	Key for assessing risk-adjusted financial performance.



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• Metric Name	Dividend Yield
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{DividendPerShare}), \text{SUM}(\text{SharePrice}))$
• Definition	The dividend per share divided by the share price, indicating the return on investment from dividends relative to the share price.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 1%
• Threshold (Normal)	1–3%
• Threshold (Positive)	> 3%
• Formula	Dividend per Share / Share Price
• Application	Helps assess the return provided to shareholders in the form of dividends, guiding investment decisions and shareholder satisfaction.
• Note	A higher dividend yield indicates better return on investment from dividends, enhancing shareholder value and attractiveness.
• Data Source Requirements	Financial statements, stock market reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Dividend Policy and Investment Analysis textbooks, Investopedia
• Belong to	Income Statement
• Relevant Information	Useful for evaluating shareholder returns.



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+100 Finance & Accounting Metrics

• Metric Name	Interest Income Ratio
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{InterestIncome}), \text{SUM}(\text{TotalRevenue}))$
• Definition	The ratio of interest income to total revenue, indicating the proportion of revenue generated from interest-earning activities.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 50%
• Threshold (Normal)	50-70%
• Threshold (Positive)	> 70%
• Formula	$\text{Interest Income} / \text{Total Revenue}$
• Application	Helps assess the importance of interest income in a bank's overall revenue, guiding strategies to diversify income sources and manage risks.
• Note	A higher interest income ratio indicates greater reliance on interest-earning activities, which may increase exposure to interest rate risk.
• Data Source Requirements	Income statements, financial reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, pie chart
• Original Resources	Revenue Composition Analysis textbooks, Investopedia
• Belong to	Income Statement
• Relevant Information	Key for analyzing revenue structure and diversification.



Phuong Thao Analytics

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+100 Finance & Accounting Metrics

• Metric Name	Earnings Retention Ratio
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{RetainedEarnings}), \text{SUM}(\text{NetIncome}))$
• Definition	The ratio of retained earnings to net income, indicating the proportion of earnings retained in the business versus distributed as dividends.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 40%
• Threshold (Normal)	40–60%
• Threshold (Positive)	> 60%
• Formula	Retained Earnings / Net Income
• Application	Helps assess a bank's strategy for reinvesting earnings versus paying out dividends, guiding growth and financial stability strategies.
• Note	A higher earnings retention ratio indicates more earnings being reinvested into the business, contributing to capital growth and financial stability.
• Data Source Requirements	Financial statements, shareholder reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Financial Growth and Stability Analysis textbooks, Investopedia
• Belong to	Income Statement
• Relevant Information	Important for evaluating reinvestment strategy.



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+100 Finance & Accounting Metrics

• Metric Name	Effective Tax Rate
• DAX Formula in Power BI	DIVIDE(SUM(TotalTaxExpense), SUM(EarningsBeforeTax))
• Definition	The average rate at which a bank's pre-tax profits are taxed, indicating the tax efficiency of a bank's operations.
• Desired Trend (Good)	Decreasing
• BSC Perspective	Financial
• Threshold (Negative)	> 30%
• Threshold (Normal)	20–30%
• Threshold (Positive)	< 20%
• Formula	Total Tax Expense / Earnings Before Tax
• Application	Helps assess a bank's tax planning strategies and efficiency, guiding financial planning and cost management strategies.
• Note	A lower effective tax rate indicates better tax management, contributing to improved net profitability and cash flow.
• Data Source Requirements	Income statements, tax reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Tax Efficiency Analysis textbooks, Investopedia
• Belong to	Income Statement
• Relevant Information	Key for understanding tax impact on profitability.



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+100 Finance & Accounting Metrics

• Metric Name	Expense Ratio
• DAX Formula in Power BI	DIVIDE(SUM(OperatingExpenses), SUM(TotalRevenue))
• Definition	The ratio of operating expenses to total revenue, indicating the proportion of revenue used to cover operating expenses. Decreasing
• Desired Trend (Good)	
• BSC Perspective	Internal Processes
• Threshold (Negative)	> 60%
• Threshold (Normal)	40–60%
• Threshold (Positive)	< 40%
• Formula	Operating Expenses / Total Revenue
• Application	Helps assess the efficiency of a bank's operations by measuring the proportion of revenue consumed by operating expenses, guiding cost management strategies.
• Note	A lower expense ratio indicates better cost control, contributing to higher profitability and operational efficiency.
• Data Source Requirements	Income statements, financial reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Cost Efficiency Analysis textbooks, Investopedia
• Belong to	Income Statement
• Relevant Information	Important for evaluating operational cost efficiency.



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+100 Finance & Accounting Metrics

• Metric Name	Pre-Provision Operating Profit (PPOP)
• DAX Formula in Power BI	$SUM(OperatingIncome) - SUM(OperatingExpenses)$
• Definition	The profit before deducting provisions for loan losses, indicating the core earnings power of a bank.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< \$500,000
• Threshold (Normal)	\$500,000–\$1 million
• Threshold (Positive)	> \$1 million
• Formula	Operating Income - Operating Expenses
• Application	Helps assess the core earnings capacity of a bank before accounting for loan loss provisions, guiding operational and risk management strategies.
• Note	A higher PPOP indicates stronger core profitability, providing a buffer for absorbing potential loan losses.
• Data Source Requirements	Income statements, financial reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Core Earnings Power Analysis textbooks, Investopedia
• Belong to	Income Statement
• Relevant Information	Key for evaluating core financial strength.



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+100 Finance & Accounting Metrics

• Metric Name	Non-Interest Income Ratio
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{NonInterestIncome}), \text{SUM}(\text{TotalIncome}))$
• Definition	The ratio of non-interest income to total income, indicating the diversification of a bank's revenue streams beyond traditional interest income. Increasing
• Desired Trend (Good)	
• BSC Perspective	Financial
• Threshold (Negative)	< 20%
• Threshold (Normal)	20–30%
• Threshold (Positive)	> 30%
• Formula	$\text{Non-Interest Income} / \text{Total Income}$
• Application	Helps assess the diversity of a bank's income sources, guiding strategies to reduce reliance on interest income and enhance revenue stability.
• Note	A higher ratio indicates a well-diversified income base, contributing to more stable financial performance and reduced risk of interest rate fluctuations.
• Data Source Requirements	Income statements, financial reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, pie chart
• Original Resources	Revenue Diversification Analysis textbooks, Investopedia
• Belong to	Income Statement
• Relevant Information	Essential for revenue diversification analysis.



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+100 Finance & Accounting Metrics

• Metric Name	Cost-to-Income Ratio
• DAX Formula in Power BI	DIVIDE(SUM(OperatingCosts), SUM(OperatingIncome))
• Definition	The ratio of operating costs to operating income, used to measure a bank's efficiency in generating income relative to its operating expenses.
• Desired Trend (Good)	Decreasing
• BSC Perspective	Internal Processes
• Threshold (Negative)	> 70%
• Threshold (Normal)	50-70%
• Threshold (Positive)	< 50%
• Formula	Operating Costs / Operating Income
• Application	Indicates the efficiency of a bank's operations by comparing costs to income, guiding cost management and operational strategies.
• Note	A lower ratio suggests more efficient operations, with lower costs relative to income.
• Data Source Requirements	Income statements, financial reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Banking Efficiency Metrics reports, Investopedia
• Belong to	Income Statement
• Relevant Information	Critical for operational assessments and cost control measures.



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+100 Finance & Accounting Metrics

• Metric Name	Debt-to-Equity Ratio
• DAX Formula in Power BI	DIVIDE(SUM(TotalDebt), SUM(ShareholdersEquity))
• Definition	Measures the relative proportion of a bank's debt to its shareholder equity, indicating financial leverage and stability.
• Desired Trend (Good)	Decreasing
• BSC Perspective	Financial
• Threshold (Negative)	> 2.0
• Threshold (Normal)	1.0–2.0
• Threshold (Positive)	< 1.0
• Formula	Total Debt / Shareholder's Equity
• Application	Helps assess a bank's financial leverage, indicating its reliance on debt financing and potential risk exposure.
• Note	A lower debt-to-equity ratio suggests a more conservative financial structure, reducing financial risk and increasing stability.
• Data Source Requirements	Financial statements, balance sheets
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Financial Leverage Analysis textbooks, Investopedia
• Belong to	Balance Sheet
• Relevant Information	Important for evaluating risk and financial stability.



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+100 Finance & Accounting Metrics

• Metric Name	Liquidity Coverage Ratio (LCR)
• DAX Formula in Power BI	DIVIDE(SUM(LiquidAssets), SUM(NetCashOutflows))
• Definition	Measures a bank's ability to cover short-term obligations with its liquid assets.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 100%
• Threshold (Normal)	100–120%
• Threshold (Positive)	> 120%
• Formula	High-Quality Liquid Assets / Total Net Cash Outflows over 30 days
• Application	Ensures that a bank maintains an adequate level of high-quality liquid assets to survive a significant stress scenario.
• Note	A higher LCR indicates better liquidity management, essential for meeting short-term obligations during financial stress.
• Data Source Requirements	Liquidity reports, balance sheets
• Frequency of Calculation	Monthly
• Visualization Recommendation	Line chart, bar graph
• Original Resources	Basel III Regulatory Framework, Investopedia
• Belong to	Balance Sheet
• Relevant Information	Key metric for regulatory compliance and risk management.



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+100 Finance & Accounting Metrics

• Metric Name	Net Stable Funding Ratio (NSFR)
• DAX Formula in Power BI	DIVIDE(SUM(StableFunding), SUM(RequiredFunding))
• Definition	Measures a bank's ability to fund its activities with stable sources over a one-year time frame.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 100%
• Threshold (Normal)	100–110%
• Threshold (Positive)	> 110%
• Formula	Available Stable Funding / Required Stable Funding
• Application	Ensures that a bank maintains a stable funding profile relative to the composition of its assets and off-balance-sheet activities.
• Note	A higher NSFR indicates more stable long-term funding, reducing liquidity risk.
• Data Source Requirements	Balance sheets, financial stability reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Line chart, bar graph
• Original Resources	Basel III Regulatory Framework, Financial Stability Analysis textbooks
• Belong to	Balance Sheet
• Relevant Information	Essential for assessing long-term liquidity management.



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+100 Finance & Accounting Metrics

• Metric Name	Loan-to-Deposit Ratio (LDR)
• DAX Formula in Power BI	<code>DIVIDE(SUM(TotalLoans), SUM(TotalDeposits))</code>
• Definition	Measures a bank's liquidity by comparing its total loans to its total deposits for a specified period.
• Desired Trend (Good)	Within range
• BSC Perspective	Financial
• Threshold (Negative)	> 100%
• Threshold (Normal)	80–100%
• Threshold (Positive)	< 80%
• Formula	Total Loans / Total Deposits
• Application	Indicates the liquidity of a bank by assessing its ability to cover loans with deposits, influencing risk management and lending policies.
• Note	A balanced LDR indicates optimal use of deposits to fund loans, contributing to stable financial performance.
• Data Source Requirements	Loan reports, deposit reports
• Frequency of Calculation	Monthly
• Visualization Recommendation	Line chart, bar chart
• Original Resources	Banking Liquidity Management textbooks, Investopedia
• Belong to	Balance Sheet
• Relevant Information	Useful for analyzing lending strategies and liquidity.



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+100 Finance & Accounting Metrics

• Metric Name	Capital Adequacy Ratio (CAR)
• DAX Formula in Power BI	DIVIDE(SUM(Tier1Capital + Tier2Capital), SUM(RiskWeightedAssets))
• Definition	The ratio of a bank's capital to its risk-weighted assets, ensuring that the bank can absorb a reasonable amount of loss. Increasing
• Desired Trend (Good)	
• BSC Perspective	Financial
• Threshold (Negative)	< 8%
• Threshold (Normal)	8-12%
• Threshold (Positive)	> 12%
• Formula	(Tier 1 Capital + Tier 2 Capital) / Risk-Weighted Assets
• Application	Helps ensure that banks have enough capital to sustain operating losses while still having sufficient capital to protect depositors.
• Note	A higher CAR indicates a well-capitalized bank, reducing insolvency risk.
• Data Source Requirements	Regulatory reports, financial statements
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Line chart, bar graph
• Original Resources	Basel III Regulatory Framework, Financial Stability Analysis textbooks
• Belong to	Balance Sheet
• Relevant Information	Key metric for regulatory compliance and capital management.



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+100 Finance & Accounting Metrics

• Metric Name	Non-Performing Loan Ratio (NPL)
• DAX Formula in Power BI	DIVIDE(SUM(NonPerformingLoans), SUM(TotalLoans))
• Definition	The percentage of loans that are in default or close to being in default.
• Desired Trend (Good)	Decreasing
• BSC Perspective	Customer
• Threshold (Negative)	> 5%
• Threshold (Normal)	2-5%
• Threshold (Positive)	< 2%
• Formula	Non-Performing Loans / Total Loans
• Application	Indicates the quality of a bank's loan portfolio, impacting risk management and credit policies.
• Note	A lower NPL ratio suggests better credit management and lower default risk.
• Data Source Requirements	Loan reports, credit risk reports
• Frequency of Calculation	Monthly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Credit Risk Management textbooks, Investopedia
• Belong to	Balance Sheet
• Relevant Information	Important for assessing credit risk and loan quality.



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+100 Finance & Accounting Metrics

• Metric Name	Loan-to-Asset Ratio
• DAX Formula in Power BI	DIVIDE(SUM(TotalLoans), SUM(TotalAssets))
• Definition	The ratio of total loans to total assets, indicating the proportion of a bank's assets that are financed by loans.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 40%
• Threshold (Normal)	40–60%
• Threshold (Positive)	> 60%
• Formula	Total Loans / Total Assets
• Application	Helps evaluate the composition of a bank's assets and the extent of loan financing, influencing asset management and risk strategies.
• Note	A higher loan-to-asset ratio suggests greater reliance on loans for revenue, which may increase risk exposure.
• Data Source Requirements	Loan reports, financial statements
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Line chart, bar chart
• Original Resources	Asset Management and Utilization Analysis textbooks, Investopedia
• Belong to	Balance Sheet
• Relevant Information	Useful for analyzing asset composition and risk exposure.



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+100 Finance & Accounting Metrics

• Metric Name	Asset Quality Ratio
• DAX Formula in Power BI	DIVIDE(SUM(NonPerformingAssets), SUM(TotalAssets))
• Definition	The ratio of non-performing assets (NPAs) to total assets, indicating the quality of a bank's assets and credit risk management.
• Desired Trend (Good)	Decreasing
• BSC Perspective	Customer
• Threshold (Negative)	> 5%
• Threshold (Normal)	2-5%
• Threshold (Positive)	< 2%
• Formula	Non-Performing Assets / Total Assets
• Application	Helps assess the quality of a bank's assets, guiding risk management and provisioning strategies to mitigate potential losses.
• Note	A lower asset quality ratio suggests better credit risk management, contributing to higher asset quality and reduced risk of losses.
• Data Source Requirements	Financial statements, risk management reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Credit Risk Management textbooks, Investopedia
• Belong to	Balance Sheet
• Relevant Information	Critical for understanding overall asset health and risk.



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+100 Finance & Accounting Metrics

• Metric Name	Fixed Asset Turnover Ratio
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{Revenue}), \text{SUM}(\text{NetFixedAssets}))$
• Definition	The ratio of revenue to fixed assets, indicating how efficiently a bank uses its fixed assets to generate revenue.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 1.0
• Threshold (Normal)	1.0–2.0
• Threshold (Positive)	> 2.0
• Formula	$\text{Revenue} / \text{Net Fixed Assets}$
• Application	Helps assess the efficiency of a bank's use of fixed assets in generating revenue, guiding asset management and investment strategies.
• Note	A higher fixed asset turnover ratio indicates better utilization of fixed assets, contributing to increased revenue generation and profitability.
• Data Source Requirements	Financial statements, asset management reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Asset Management and Utilization Analysis textbooks, Investopedia
• Belong to	Balance Sheet
• Relevant Information	Important for analyzing asset utilization and productivity.



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+100 Finance & Accounting Metrics

• Metric Name	Quick Ratio
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{Cash} + \text{MarketableSecurities} + \text{Receivables}), \text{SUM}(\text{CurrentLiabilities}))$
• Definition	The ratio of liquid assets to current liabilities, indicating a bank's ability to meet short-term obligations without relying on inventory sales.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 0.8
• Threshold (Normal)	0.8-1.2
• Threshold (Positive)	> 1.2
• Formula	$(\text{Cash} + \text{Marketable Securities} + \text{Receivables}) / \text{Current Liabilities}$
• Application	Helps assess a bank's short-term liquidity and ability to cover liabilities without liquidating inventory, guiding liquidity management strategies.
• Note	A higher quick ratio indicates better liquidity, reducing reliance on inventory for meeting short-term obligations.
• Data Source Requirements	Balance sheets, financial reports
• Frequency of Calculation	Monthly
• Visualization Recommendation	Line chart, bar chart
• Original Resources	Liquidity Management and Financial Stability textbooks, Investopedia
• Belong to	Balance Sheet
• Relevant Information	Essential for short-term liquidity analysis.



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+100 Finance & Accounting Metrics

• Metric Name	Current Ratio
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{CurrentAssets}), \text{SUM}(\text{CurrentLiabilities}))$
• Definition	The ratio of current assets to current liabilities, indicating a bank's ability to cover short-term obligations with short-term assets.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 1.0
• Threshold (Normal)	1.0–1.5
• Threshold (Positive)	> 1.5
• Formula	Current Assets / Current Liabilities
• Application	Helps assess a bank's ability to pay off its short-term liabilities with its short-term assets, guiding liquidity management strategies.
• Note	A higher current ratio indicates better short-term liquidity, contributing to financial stability.
• Data Source Requirements	Balance sheets, financial statements
• Frequency of Calculation	Monthly
• Visualization Recommendation	Line chart, bar chart
• Original Resources	Financial Stability Analysis textbooks, Investopedia
• Belong to	Balance Sheet
• Relevant Information	Important for assessing short-term financial health.



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+100 Finance & Accounting Metrics

• Metric Name	Working Capital Ratio
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{WorkingCapital}), \text{SUM}(\text{TotalAssets}))$
• Definition	The ratio of working capital to total assets, indicating how effectively a bank uses its working capital to support its assets and operations.
• Desired Trend (Good)	Increasing
• BSC Perspective	Internal Processes
• Threshold (Negative)	< 10%
• Threshold (Normal)	10-15%
• Threshold (Positive)	> 15%
• Formula	Working Capital / Total Assets
• Application	Helps assess a bank's efficiency in managing its working capital, guiding operational strategies and financial planning.
• Note	A higher working capital ratio indicates better management of short-term assets and liabilities, contributing to operational efficiency.
• Data Source Requirements	Balance sheets, financial reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Line chart, bar chart
• Original Resources	Working Capital Management textbooks, Investopedia
• Belong to	Balance Sheet
• Relevant Information	Useful for evaluating operational efficiency and liquidity.



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+100 Finance & Accounting Metrics

• Metric Name	Retained Earnings to Total Equity Ratio
• DAX Formula in Power BI	DIVIDE(SUM(RetainedEarnings), SUM(TotalEquity))
• Definition	The ratio of retained earnings to total equity, indicating the proportion of reinvested profits relative to total equity.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 20%
• Threshold (Normal)	20-40%
• Threshold (Positive)	> 40%
• Formula	Retained Earnings / Total Equity
• Application	Helps assess a bank's strategy for reinvesting earnings versus paying out dividends, guiding financial stability and growth strategies.
• Note	A higher ratio indicates more earnings being reinvested into the business, contributing to capital growth and financial stability.
• Data Source Requirements	Financial statements, balance sheets
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Financial Growth and Stability Analysis textbooks, Investopedia
• Belong to	Balance Sheet
• Relevant Information	Important for assessing reinvestment strategy and growth.



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+100 Finance & Accounting Metrics

• Metric Name	Book Value per Share
• DAX Formula in Power BI	DIVIDE(SUM(TotalEquity), SUM(TotalOutstandingShares))
• Definition	The amount of a company's total equity allocated to each outstanding share, indicating the net asset value per share.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< \$5.00
• Threshold (Normal)	\$5.00-\$10.00
• Threshold (Positive)	> \$10.00
• Formula	Total Equity / Total Outstanding Shares
• Application	Helps assess the value of a bank's net assets on a per-share basis, guiding investment decisions and performance evaluations.
• Note	A higher book value per share indicates a stronger equity position, contributing to increased investor confidence and financial stability.
• Data Source Requirements	Financial statements, shareholder reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Equity Valuation and Investment Analysis textbooks, Investopedia
• Belong to	Balance Sheet
• Relevant Information	Key for evaluating shareholder equity value.



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+100 Finance & Accounting Metrics

• Metric Name	Leverage Ratio
• DAX Formula in Power BI	DIVIDE(SUM(TotalAssets), SUM(ShareholderEquity))
• Definition	The ratio of a bank's total assets to its shareholder equity, indicating financial leverage and capital adequacy.
• Desired Trend (Good)	Within range
• BSC Perspective	Financial
• Threshold (Negative)	> 15
• Threshold (Normal)	15-Oct
• Threshold (Positive)	< 10
• Formula	Total Assets / Shareholder Equity
• Application	Helps assess a bank's use of debt versus equity to finance its assets, guiding capital structure and risk management decisions.
• Note	A lower leverage ratio indicates a more conservative capital structure, reducing financial risk and increasing stability.
• Data Source Requirements	Balance sheets, financial statements
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Financial Leverage and Risk Analysis textbooks, Investopedia
• Belong to	Balance Sheet
• Relevant Information	Key for evaluating leverage and capital adequacy.



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+100 Finance & Accounting Metrics

• Metric Name	Liquid Asset Ratio
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{LiquidAssets}), \text{SUM}(\text{TotalAssets}))$
• Definition	The ratio of liquid assets to total assets, indicating a bank's ability to meet short-term obligations with its liquid assets.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 5%
• Threshold (Normal)	5-15%
• Threshold (Positive)	> 15%
• Formula	Liquid Assets / Total Assets
• Application	Helps assess a bank's liquidity position and ability to cover short-term obligations, guiding liquidity management and risk strategies.
• Note	A higher liquid asset ratio indicates better liquidity management, contributing to financial stability and reducing default risk.
• Data Source Requirements	Balance sheets, liquidity reports
• Frequency of Calculation	Monthly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Liquidity Management and Financial Stability textbooks, Investopedia
• Belong to	Balance Sheet
• Relevant Information	Essential for short-term liquidity analysis.



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+100 Finance & Accounting Metrics

• Metric Name	Fixed Assets to Total Assets Ratio
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{FixedAssets}), \text{SUM}(\text{TotalAssets}))$
• Definition	The ratio of fixed assets to total assets, indicating the proportion of a bank's assets that are invested in fixed, long-term assets.
• Desired Trend (Good)	Within range
• BSC Perspective	Financial
• Threshold (Negative)	> 30%
• Threshold (Normal)	10-30%
• Threshold (Positive)	< 10%
• Formula	Fixed Assets / Total Assets
• Application	Helps assess the composition of a bank's assets, guiding asset management and investment strategies.
• Note	A balanced ratio indicates optimal use of fixed assets to support operations without over-investment, contributing to financial flexibility.
• Data Source Requirements	Balance sheets, financial statements
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, pie chart
• Original Resources	Asset Management and Utilization Analysis textbooks, Investopedia
• Belong to	Balance Sheet
• Relevant Information	Important for evaluating asset composition.



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+100 Finance & Accounting Metrics

• Metric Name	Non-Performing Asset Ratio (NPA)
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{NonPerformingAssets}), \text{SUM}(\text{TotalAssets}))$
• Definition	The ratio of non-performing assets (NPAs) to total assets, indicating the quality of a bank's assets and effectiveness in managing credit risk.
• Desired Trend (Good)	Decreasing
• BSC Perspective	Customer
• Threshold (Negative)	> 5%
• Threshold (Normal)	2-5%
• Threshold (Positive)	< 2%
• Formula	Non-Performing Assets / Total Assets
• Application	Helps assess the quality of a bank's assets, guiding risk management and provisioning strategies to mitigate potential losses.
• Note	A lower NPA ratio suggests better credit risk management, contributing to higher asset quality and reduced risk of losses.
• Data Source Requirements	Loan reports, financial statements
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Credit Risk Management textbooks, Investopedia
• Belong to	Balance Sheet
• Relevant Information	Critical for understanding overall asset health and risk.



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• Metric Name	Core Deposits to Total Liabilities Ratio
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{CoreDeposits}), \text{SUM}(\text{TotalLiabilities}))$
• Definition	The ratio of core deposits (stable, low-cost deposits) to total liabilities, indicating the stability and reliability of a bank's funding sources.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 50%
• Threshold (Normal)	50-70%
• Threshold (Positive)	> 70%
• Formula	$\text{Core Deposits} / \text{Total Liabilities}$
• Application	Helps assess the stability of a bank's funding, guiding liquidity management and funding strategies to reduce reliance on volatile sources.
• Note	A higher ratio indicates a more stable and reliable funding base, reducing liquidity risk and funding costs.
• Data Source Requirements	Deposit reports, financial statements
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Liquidity and Funding Stability Analysis textbooks, Investopedia
• Belong to	Balance Sheet
• Relevant Information	Important for funding stability analysis.



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+100 Finance & Accounting Metrics

• Metric Name	Equity to Asset Ratio
• DAX Formula in Power BI	<code>DIVIDE(SUM(TotalEquity), SUM(TotalAssets))</code>
• Definition	The ratio of total equity to total assets, indicating a bank's solvency and ability to absorb losses.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 5%
• Threshold (Normal)	5-10%
• Threshold (Positive)	> 10%
• Formula	Total Equity / Total Assets
• Application	Helps assess a bank's financial strength and solvency, guiding capital management and risk mitigation strategies.
• Note	A higher equity to asset ratio indicates a stronger equity position, contributing to better solvency and reduced financial risk.
• Data Source Requirements	Balance sheets, financial statements
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Financial Solvency Analysis textbooks, Investopedia
• Belong to	Balance Sheet
• Relevant Information	Key for assessing financial stability and risk.



+100 Finance & Accounting Metrics

• Metric Name	Asset Utilization Ratio
• DAX Formula in Power BI	DIVIDE(SUM(TotalRevenue), SUM(TotalAssets))
• Definition	The ratio of total revenue to total assets, indicating how effectively a bank is using its assets to generate revenue.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 0.5
• Threshold (Normal)	0.5-1.0
• Threshold (Positive)	> 1.0
• Formula	Total Revenue / Total Assets
• Application	Helps assess the efficiency of a bank's asset utilization, guiding asset management and operational strategies.
• Note	A higher asset utilization ratio indicates more efficient use of assets to generate revenue, contributing to improved financial performance.
• Data Source Requirements	Financial statements, balance sheets
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Line chart, bar graph
• Original Resources	Asset Management and Utilization Analysis textbooks, Investopedia
• Belong to	Balance Sheet
• Relevant Information	Useful for evaluating asset efficiency.



Phuong Thao Analytics

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+100 Finance & Accounting Metrics

• Metric Name	Funding Gap Ratio
• DAX Formula in Power BI	$\text{SUM}(\text{RateSensitiveAssets}) - \text{SUM}(\text{RateSensitiveLiabilities})$
• Definition	The difference between rate-sensitive assets and rate-sensitive liabilities, indicating a bank's exposure to interest rate changes.
• Desired Trend (Good)	Within range
• BSC Perspective	Financial
• Threshold (Negative)	> 10%
• Threshold (Normal)	5-10%
• Threshold (Positive)	< 5%
• Formula	$\text{Rate-Sensitive Assets} - \text{Rate-Sensitive Liabilities}$
• Application	Helps assess the impact of interest rate changes on a bank's profitability, guiding interest rate risk management and hedging strategies.
• Note	A balanced funding gap ratio indicates effective management of interest rate exposure, contributing to stable financial performance.
• Data Source Requirements	Financial statements, interest rate risk reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Line chart, bar chart
• Original Resources	Interest Rate Risk Management textbooks, Investopedia
• Belong to	Balance Sheet
• Relevant Information	Key for managing interest rate risk.



Phuong Thao Analytics

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+100 Finance & Accounting Metrics

• Metric Name	Long-Term Debt to Equity Ratio
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{LongTermDebt}), \text{SUM}(\text{TotalEquity}))$
• Definition	The ratio of long-term debt to total equity, indicating the proportion of a bank's capital structure that is financed with long-term debt.
• Desired Trend (Good)	Within range
• BSC Perspective	Financial
• Threshold (Negative)	> 100%
• Threshold (Normal)	50–100%
• Threshold (Positive)	< 50%
• Formula	$\text{Long-Term Debt} / \text{Total Equity}$
• Application	Helps assess a bank's leverage and risk exposure from long-term debt, guiding capital structure and risk management strategies.
• Note	A lower long-term debt to equity ratio indicates a more conservative capital structure, reducing financial risk and enhancing stability.
• Data Source Requirements	Balance sheets, financial statements
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Capital Structure Analysis textbooks, Investopedia
• Belong to	Balance Sheet
• Relevant Information	Important for evaluating financial leverage and risk.



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+100 Finance & Accounting Metrics

• Metric Name	Net Loans to Total Deposits Ratio
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{NetLoans}), \text{SUM}(\text{TotalDeposits}))$
• Definition	The ratio of net loans to total deposits, indicating the proportion of deposits that are used to fund loans, reflecting liquidity and lending practices. Within range
• Desired Trend (Good)	
• BSC Perspective	Financial
• Threshold (Negative)	> 100%
• Threshold (Normal)	80–100%
• Threshold (Positive)	< 80%
• Formula	$\text{Net Loans} / \text{Total Deposits}$
• Application	Helps assess a bank's liquidity by comparing its total loans to its total deposits, influencing risk management and lending policies.
• Note	A balanced ratio indicates optimal use of deposits to fund loans, contributing to stable financial performance and liquidity management.
• Data Source Requirements	Loan reports, deposit reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Banking Liquidity Management textbooks, Investopedia
• Belong to	Balance Sheet
• Relevant Information	Useful for analyzing lending strategies and liquidity.



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+100 Finance & Accounting Metrics

• Metric Name	Debt-to-Total Assets Ratio
• DAX Formula in Power BI	<code>DIVIDE(SUM(TotalDebt), SUM(TotalAssets))</code>
• Definition	The ratio of a bank's total debt to its total assets, indicating the proportion of assets financed through debt.
• Desired Trend (Good)	Decreasing
• BSC Perspective	Financial
• Threshold (Negative)	> 80%
• Threshold (Normal)	50–80%
• Threshold (Positive)	< 50%
• Formula	Total Debt / Total Assets
• Application	Helps assess a bank's leverage and financial risk, guiding capital structure and risk management strategies.
• Note	A lower debt-to-total assets ratio indicates a more conservative capital structure, reducing financial risk and enhancing stability.
• Data Source Requirements	Balance sheets, financial statements
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, pie chart
• Original Resources	Capital Structure Analysis textbooks, Investopedia
• Belong to	Balance Sheet
• Relevant Information	Key for assessing leverage and risk.



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+100 Finance & Accounting Metrics

• Metric Name	Cash Ratio
• DAX Formula in Power BI	DIVIDE(SUM(CashAndCashEquivalents), SUM(CurrentLiabilities))
• Definition	The ratio of cash and cash equivalents to current liabilities, indicating a bank's ability to pay off its short-term liabilities with cash.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 0.2
• Threshold (Normal)	0.2-0.5
• Threshold (Positive)	> 0.5
• Formula	Cash and Cash Equivalents / Current Liabilities
• Application	Helps assess a bank's liquidity and short-term financial health, guiding liquidity management and risk strategies.
• Note	A higher cash ratio indicates better liquidity and ability to meet short-term obligations, contributing to financial stability.
• Data Source Requirements	Balance sheets, financial reports
• Frequency of Calculation	Monthly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Liquidity Management and Financial Stability textbooks, Investopedia
• Belong to	Balance Sheet
• Relevant Information	Essential for short-term liquidity analysis.



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+100 Finance & Accounting Metrics

• Metric Name	Loan-to-Asset Ratio
• DAX Formula in Power BI	DIVIDE(SUM(TotalLoans), SUM(TotalAssets))
• Definition	The ratio of total loans to total assets, indicating the proportion of a bank's assets that are financed by loans.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 40%
• Threshold (Normal)	40–60%
• Threshold (Positive)	> 60%
• Formula	Total Loans / Total Assets
• Application	Helps evaluate the composition of a bank's assets and the extent of loan financing, influencing asset management and risk strategies.
• Note	A higher loan-to-asset ratio suggests greater reliance on loans for revenue, which may increase risk exposure.
• Data Source Requirements	Loan reports, financial statements
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Line chart, bar chart
• Original Resources	Asset Management and Utilization Analysis textbooks, Investopedia
• Belong to	Balance Sheet
• Relevant Information	Useful for analyzing asset composition and risk exposure.



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+100 Finance & Accounting Metrics

• Metric Name	Net Stable Funding Ratio (NSFR)
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{StableFunding}), \text{SUM}(\text{RequiredFunding}))$
• Definition	Measures the stability of a bank's funding over a one-year time frame, ensuring that the bank maintains a stable funding profile relative to its assets.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 100%
• Threshold (Normal)	100–110%
• Threshold (Positive)	> 110%
• Formula	Available Stable Funding / Required Stable Funding
• Application	Ensures that a bank maintains sufficient stable funding to cover its longer-term assets, guiding liquidity management and regulatory compliance.
• Note	A higher NSFR indicates a more stable funding base, reducing liquidity risk and ensuring compliance with regulatory standards.
• Data Source Requirements	Balance sheets, financial stability reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Line chart, bar chart
• Original Resources	Basel III Regulatory Framework, Financial Stability Analysis textbooks
• Belong to	Balance Sheet
• Relevant Information	Essential for assessing long-term liquidity.



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+100 Finance & Accounting Metrics

• Metric Name	Interest-Earning Assets to Total Assets Ratio
• DAX Formula in Power BI	<code>DIVIDE(SUM(InterestEarningAssets), SUM(TotalAssets))</code>
• Definition	The ratio of interest-earning assets to total assets, indicating the proportion of a bank's assets that generate interest income.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 60%
• Threshold (Normal)	60–80%
• Threshold (Positive)	> 80%
• Formula	Interest-Earning Assets / Total Assets
• Application	Helps assess the efficiency of a bank's asset allocation, guiding strategies for maximizing interest income and managing risk.
• Note	A higher ratio indicates a greater proportion of assets that generate interest, contributing to increased profitability.
• Data Source Requirements	Balance sheets, financial statements
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Financial Performance Analysis textbooks, Investopedia
• Belong to	Balance Sheet
• Relevant Information	Key for evaluating asset allocation efficiency.



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+100 Finance & Accounting Metrics

• Metric Name	Allowance for Loan Losses to Total Loans Ratio
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{AllowanceForLoanLosses}), \text{SUM}(\text{TotalLoans}))$
• Definition	The ratio of allowance for loan losses to total loans, indicating the proportion of total loans that are covered by loan loss reserves.
• Desired Trend (Good)	Increasing
• BSC Perspective	Customer
• Threshold (Negative)	< 1%
• Threshold (Normal)	1-2%
• Threshold (Positive)	> 2%
• Formula	Allowance for Loan Losses / Total Loans
• Application	Helps assess the adequacy of a bank's reserves for covering potential loan losses, guiding credit risk management and provisioning strategies.
• Note	A higher ratio indicates more conservative provisioning for loan losses, reducing the risk of significant financial losses.
• Data Source Requirements	Loan reports, financial statements
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Credit Risk Management textbooks, Investopedia
• Belong to	Balance Sheet
• Relevant Information	Important for managing credit risk.



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+100 Finance & Accounting Metrics

• Metric Name	Capital Adequacy Ratio (CAR)
• DAX Formula in Power BI	DIVIDE(SUM(Tier1Capital + Tier2Capital), SUM(RiskWeightedAssets))
• Definition	The ratio of a bank's capital to its risk-weighted assets, indicating the ability to absorb a reasonable amount of loss.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 8%
• Threshold (Normal)	8–12%
• Threshold (Positive)	> 12%
• Formula	(Tier 1 Capital + Tier 2 Capital) / Risk-Weighted Assets
• Application	Helps ensure that banks have enough capital to sustain operating losses while still having sufficient capital to protect depositors.
• Note	A higher CAR indicates a well-capitalized bank, reducing insolvency risk and enhancing financial stability.
• Data Source Requirements	Regulatory reports, financial statements
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Basel III Regulatory Framework, Financial Stability Analysis textbooks
• Belong to	Balance Sheet
• Relevant Information	Key for regulatory compliance and capital management.



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+100 Finance & Accounting Metrics

• Metric Name	Operating Leverage Ratio
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{FixedCosts}), \text{SUM}(\text{VariableCosts}))$
• Definition	Measures the proportion of fixed costs in a bank's total cost structure, indicating sensitivity to changes in revenue.
• Desired Trend (Good)	Decreasing
• BSC Perspective	Internal Processes
• Threshold (Negative)	> 1.5
• Threshold (Normal)	1.0–1.5
• Threshold (Positive)	< 1.0
• Formula	Fixed Costs / Variable Costs
• Application	Helps assess the risk associated with a bank's cost structure, guiding operational efficiency and cost management strategies.
• Note	A lower operating leverage ratio indicates a more flexible cost structure, reducing financial risk.
• Data Source Requirements	Income statements, financial reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Line chart, bar chart
• Original Resources	Banking Operational Efficiency textbooks, Investopedia
• Belong to	Balance Sheet
• Relevant Information	Key for analyzing cost structure and risk.



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+100 Finance & Accounting Metrics

• Metric Name	Current Assets to Total Assets Ratio
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{CurrentAssets}), \text{SUM}(\text{TotalAssets}))$
• Definition	The ratio of current assets to total assets, indicating the proportion of a bank's assets that are easily convertible to cash within a year.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 10%
• Threshold (Normal)	10-20%
• Threshold (Positive)	> 20%
• Formula	Current Assets / Total Assets
• Application	Helps assess a bank's liquidity and ability to cover short-term obligations, guiding liquidity management and asset allocation strategies.
• Note	A higher current assets to total assets ratio indicates better liquidity management, reducing short-term liquidity risk.
• Data Source Requirements	Balance sheets, financial statements
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, pie chart
• Original Resources	Liquidity and Asset Allocation Analysis textbooks, Investopedia
• Belong to	Balance Sheet
• Relevant Information	Important for assessing asset liquidity.



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+100 Finance & Accounting Metrics

• Metric Name	Long-Term Assets to Total Assets Ratio
• DAX Formula in Power BI	DIVIDE(SUM(LongTermAssets), SUM(TotalAssets))
• Definition	The ratio of long-term assets to total assets, indicating the proportion of a bank's assets that are not easily liquidated.
• Desired Trend (Good)	Within range
• BSC Perspective	Financial
• Threshold (Negative)	> 70%
• Threshold (Normal)	50-70%
• Threshold (Positive)	< 50%
• Formula	Long-Term Assets / Total Assets
• Application	Helps assess the composition of a bank's asset base, guiding asset management and investment strategies for optimal liquidity and returns.
• Note	A balanced ratio indicates a well-diversified asset base, contributing to financial flexibility and long-term growth.
• Data Source Requirements	Balance sheets, financial statements
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, pie chart
• Original Resources	Asset Composition and Management Analysis textbooks, Investopedia
• Belong to	Balance Sheet
• Relevant Information	Key for evaluating asset diversification.



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+100 Finance & Accounting Metrics

• Metric Name	Operating Cash Flow Ratio
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{OperatingCashFlow}), \text{SUM}(\text{CurrentLiabilities}))$
• Definition	Measures the proportion of a bank's current liabilities that can be covered by its operating cash flow, indicating short-term liquidity.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 1.0
• Threshold (Normal)	1.0-1.5
• Threshold (Positive)	> 1.5
• Formula	$\text{Operating Cash Flow} / \text{Current Liabilities}$
• Application	Helps assess a bank's short-term liquidity by indicating its ability to cover current liabilities with operating cash flow, guiding liquidity management strategies.
• Note	A higher operating cash flow ratio suggests better short-term liquidity, reducing reliance on external financing for covering liabilities.
• Data Source Requirements	Cash flow statements, financial reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Liquidity and Cash Flow Management textbooks, Investopedia
• Belong to	Cash Flow
• Relevant Information	Essential for short-term liquidity analysis.



Phuong Thao Analytics

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+100 Finance & Accounting Metrics

• Metric Name	Cash Flow Adequacy Ratio
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{CashFlowFromOperations}), \text{SUM}(\text{CapitalExpenditures}))$
• Definition	The ratio of cash flow from operations to capital expenditures, indicating a bank's ability to cover capital spending from operational cash flow. Increasing
• Desired Trend (Good)	
• BSC Perspective	Financial
• Threshold (Negative)	< 1.0
• Threshold (Normal)	1.0–1.5
• Threshold (Positive)	> 1.5
• Formula	$\text{Cash Flow from Operations} / \text{Capital Expenditures}$
• Application	Helps assess a bank's ability to finance its capital expenditures from operating cash flow, reducing reliance on external financing.
• Note	A higher cash flow adequacy ratio indicates better financial health and sustainability, contributing to stable operations and growth.
• Data Source Requirements	Cash flow statements, financial reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Cash Flow Management and Adequacy Analysis textbooks, Investopedia
• Belong to	Cash Flow
• Relevant Information	Useful for assessing sustainability of operations.



Phuong Thao Analytics

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+100 Finance & Accounting Metrics

• Metric Name	Net Cash Flow Margin
• DAX Formula in Power BI	DIVIDE(SUM(NetCashFlowFromOperations), SUM(Revenue))
• Definition	The ratio of net cash flow from operating activities to total revenue, indicating the efficiency of cash flow generation relative to sales.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 5%
• Threshold (Normal)	5-10%
• Threshold (Positive)	> 10%
• Formula	Net Cash Flow from Operations / Total Revenue
• Application	Helps assess a bank's ability to generate cash flow from its operations, guiding cash management and profitability strategies.
• Note	A higher net cash flow margin indicates more effective cash flow management, contributing to financial stability and operational efficiency.
• Data Source Requirements	Cash flow statements, financial reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Cash Flow Management and Profitability Analysis textbooks, Investopedia
• Belong to	Cash Flow
• Relevant Information	Essential for evaluating operational efficiency.



Phuong Thao Analytics

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+100 Finance & Accounting Metrics

• Metric Name	Free Cash Flow (FCF)
• DAX Formula in Power BI	$\text{SUM}(\text{CashFlowFromOperations}) - \text{SUM}(\text{CapitalExpenditures})$
• Definition	The cash a company generates after accounting for cash outflows to support operations and maintain its capital assets. Increasing
• Desired Trend (Good)	
• BSC Perspective	Financial
• Threshold (Negative)	< 0
• Threshold (Normal)	0-5%
• Threshold (Positive)	> 5%
• Formula	Cash Flow from Operations – Capital Expenditures
• Application	Indicates the amount of cash available for expansion, reducing debt, or paying dividends, guiding investment and financing decisions.
• Note	A higher free cash flow suggests strong liquidity, providing flexibility for strategic decisions and investments.
• Data Source Requirements	Cash flow statements, capital expenditure reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Free Cash Flow Analysis textbooks, Investopedia
• Belong to	Cash Flow
• Relevant Information	Key indicator of financial flexibility and strength.



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+100 Finance & Accounting Metrics

• Metric Name	Cash Conversion Cycle (CCC)
• DAX Formula in Power BI	$SUM(DIO + DSO - DPO)$
• Definition	Measures the time it takes for a bank to convert its investments in resources into cash flows from customers, indicating liquidity and operational efficiency.
• Desired Trend (Good)	Decreasing
• BSC Perspective	Internal Processes
• Threshold (Negative)	> 90 days
• Threshold (Normal)	60–90 days
• Threshold (Positive)	< 60 days
• Formula	$Days\ Inventory\ Outstanding + Days\ Sales\ Outstanding - Days\ Payables\ Outstanding$
• Application	Helps assess a bank's efficiency in managing its operations and liquidity, guiding cash flow management and working capital strategies.
• Note	A shorter cash conversion cycle indicates better management of cash flows, contributing to improved liquidity and operational efficiency.
• Data Source Requirements	Cash flow statements, inventory reports, sales reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Line chart, bar chart
• Original Resources	Cash Flow and Working Capital Management textbooks, Investopedia
• Belong to	Cash Flow
• Relevant Information	Important for managing working capital effectively.



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+100 Finance & Accounting Metrics

• Metric Name	Operating Cash Flow to Sales Ratio
• DAX Formula in Power BI	DIVIDE(SUM(OperatingCashFlow), SUM(Sales))
• Definition	The ratio of operating cash flow to sales, indicating how well current sales are generating cash.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 5%
• Threshold (Normal)	5-10%
• Threshold (Positive)	> 10%
• Formula	Operating Cash Flow / Sales
• Application	Helps assess the effectiveness of a bank's operations in generating cash from sales, influencing operational efficiency and profitability strategies.
• Note	A higher ratio indicates more efficient operations, translating sales into cash effectively.
• Data Source Requirements	Cash flow statements, sales reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Operational Cash Flow Analysis textbooks, Investopedia
• Belong to	Cash Flow
• Relevant Information	Useful for evaluating sales efficiency and liquidity.



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+100 Finance & Accounting Metrics

• Metric Name	Net Operating Cash Flow Ratio
• DAX Formula in Power BI	DIVIDE(SUM(NetOperatingCashFlow), SUM(TotalLiabilities))
• Definition	The ratio of net operating cash flow to total liabilities, indicating the company's ability to meet its liabilities with cash generated from operations. Increasing
• Desired Trend (Good)	
• BSC Perspective	Financial
• Threshold (Negative)	< 1.0
• Threshold (Normal)	1.0-1.5
• Threshold (Positive)	> 1.5
• Formula	Net Operating Cash Flow / Total Liabilities
• Application	Provides insight into a bank's ability to cover its liabilities with cash flow from operations, guiding financial planning and risk management.
• Note	A higher ratio indicates better liquidity and financial health, reducing reliance on external funding to cover liabilities.
• Data Source Requirements	Cash flow statements, financial reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Cash Flow Management and Liquidity Analysis textbooks, Investopedia
• Belong to	Cash Flow
• Relevant Information	Essential for assessing financial resilience.



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+100 Finance & Accounting Metrics

• Metric Name	Cash Return on Assets (CROA)
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{CashFlowFromOperations}), \text{AVERAGE}(\text{TotalAssets}))$
• Definition	Measures the cash generated from operations as a percentage of average total assets, indicating efficiency in using assets to generate cash. Increasing
• Desired Trend (Good)	
• BSC Perspective	Financial
• Threshold (Negative)	< 5%
• Threshold (Normal)	5-10%
• Threshold (Positive)	> 10%
• Formula	$\text{Cash Flow from Operations} / \text{Average Total Assets}$
• Application	Helps assess how effectively a bank is utilizing its assets to generate cash flows, influencing asset management and operational strategies.
• Note	A higher CROA indicates better utilization of assets to generate cash, contributing to stronger financial performance.
• Data Source Requirements	Cash flow statements, balance sheets
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Asset Management and Cash Flow Analysis textbooks, Investopedia
• Belong to	Cash Flow
• Relevant Information	Useful for evaluating asset utilization and efficiency.



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+100 Finance & Accounting Metrics

• Metric Name	Regulatory Liquidity Ratio
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{LiquidAssets}), \text{SUM}(\text{NetCashOutflows}))$
• Definition	Measures a bank's liquidity as required by regulatory bodies, indicating the ability to meet its short-term obligations.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 100%
• Threshold (Normal)	100–120%
• Threshold (Positive)	> 120%
• Formula	Liquid Assets / Total Net Cash Outflows over a specified period
• Application	Ensures compliance with regulatory liquidity requirements, guiding risk management and capital planning strategies.
• Note	A higher ratio indicates better liquidity management, essential for meeting regulatory standards and reducing liquidity risk.
• Data Source Requirements	Regulatory reports, liquidity reports
• Frequency of Calculation	Monthly
• Visualization Recommendation	Line chart, bar graph
• Original Resources	Basel III Regulatory Framework, Investopedia
• Belong to	Cash Flow
• Relevant Information	Important for regulatory compliance.



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+100 Finance & Accounting Metrics

• Metric Name	Interest Coverage Ratio
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{EBIT}), \text{SUM}(\text{InterestExpense}))$
• Definition	Measures the ability of a bank to meet its interest payments with its operating income, indicating financial stability and creditworthiness.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 1.5
• Threshold (Normal)	1.5–3.0
• Threshold (Positive)	> 3.0
• Formula	$\text{EBIT} / \text{Interest Expense}$
• Application	Helps assess a bank's ability to cover its interest obligations, guiding credit risk management and financial planning strategies.
• Note	A higher ratio indicates better financial stability and ability to meet interest obligations, reducing default risk.
• Data Source Requirements	Income statements, financial reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Financial Stability Analysis textbooks, Investopedia
• Belong to	Cash Flow
• Relevant Information	Key metric for assessing financial health.



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+100 Finance & Accounting Metrics

• Metric Name	Core Deposit Ratio
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{CoreDeposits}), \text{SUM}(\text{TotalDeposits}))$
• Definition	The ratio of core deposits (stable, low-cost deposits) to total deposits, indicating the stability and reliability of a bank's funding sources.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 50%
• Threshold (Normal)	50-70%
• Threshold (Positive)	> 70%
• Formula	$\text{Core Deposits} / \text{Total Deposits}$
• Application	Helps assess the stability of a bank's funding, guiding liquidity management and funding strategies to reduce reliance on volatile sources.
• Note	A higher core deposit ratio indicates a more stable and reliable funding base, reducing liquidity risk and funding costs.
• Data Source Requirements	Deposit reports, financial statements
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Liquidity and Funding Stability Analysis textbooks, Investopedia
• Belong to	Cash Flow
• Relevant Information	Important for funding stability analysis.



Phuong Thao Analytics

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+100 Finance & Accounting Metrics

• Metric Name	Net Interest Spread
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{InterestEarned}), \text{AVERAGE}(\text{EarningAssets})) - \text{DIVIDE}(\text{SUM}(\text{InterestPaid}), \text{AVERAGE}(\text{BearingLiabilities}))$
• Definition	The difference between the average yield on interest-earning assets and the average rate paid on interest-bearing liabilities. Increasing
• Desired Trend (Good)	
• BSC Perspective	Financial
• Threshold (Negative)	< 2%
• Threshold (Normal)	2-4%
• Threshold (Positive)	> 4%
• Formula	$(\text{Interest Earned on Assets} / \text{Average Earning Assets}) - (\text{Interest Paid on Liabilities} / \text{Average Interest-Bearing Liabilities})$
• Application	Indicates the profitability of a bank's core activities, reflecting its ability to manage interest rate risk.
• Note	A higher net interest spread suggests effective management of interest income and expenses, contributing to higher profitability.
• Data Source Requirements	Income statements, financial reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Line chart, bar graph
• Original Resources	Financial Performance Analysis textbooks, Investopedia
• Belong to	Cash Flow
• Relevant Information	Essential for interest rate risk management.



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+100 Finance & Accounting Metrics

• Metric Name	Interest Rate Gap
• DAX Formula in Power BI	$\text{SUM(InterestEarningAssets)} - \text{SUM(InterestBearingLiabilities)}$
• Definition	The difference between interest-earning assets and interest-bearing liabilities over a specific time period, indicating sensitivity to interest rate changes.
• Desired Trend (Good)	Within range
• BSC Perspective	Financial
• Threshold (Negative)	> 5%
• Threshold (Normal)	2-5%
• Threshold (Positive)	< 2%
• Formula	$\text{Interest-Earning Assets} - \text{Interest-Bearing Liabilities}$
• Application	Helps assess the impact of interest rate changes on a bank's profitability, guiding interest rate risk management strategies.
• Note	A balanced interest rate gap suggests effective management of interest rate exposure, contributing to stable earnings.
• Data Source Requirements	Income statements, balance sheets
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Line chart, area chart
• Original Resources	Interest Rate Risk Management textbooks, Investopedia
• Belong to	Cash Flow
• Relevant Information	Key for managing interest rate risk.



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+100 Finance & Accounting Metrics

• Metric Name	Earnings at Risk (EaR)
• DAX Formula in Power BI	<code>CALCULATE(SUM(Earnings[Change]), InterestRateChanges)</code>
• Definition	The potential change in earnings due to interest rate fluctuations over a specified period.
• Desired Trend (Good)	Decreasing
• BSC Perspective	Financial
• Threshold (Negative)	> 10%
• Threshold (Normal)	5-10%
• Threshold (Positive)	< 5%
• Formula	Change in Earnings Due to Interest Rate Changes
• Application	Indicates the sensitivity of a bank's earnings to changes in interest rates, impacting financial planning and risk management strategies.
• Note	Lower earnings at risk suggest better management of interest rate exposure, reducing volatility in financial performance.
• Data Source Requirements	Financial reports, interest rate risk reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Line chart, area chart
• Original Resources	Financial Risk Management textbooks, Investopedia
• Belong to	Cash Flow
• Relevant Information	Important for assessing financial exposure.



+100 Finance & Accounting Metrics

• Metric Name	Value at Risk (VaR)
• DAX Formula in Power BI	$\text{PortfolioValue} * \text{ZScore} * \text{PortfolioSD}$
• Definition	A statistical measure that estimates the potential loss in value of a portfolio over a defined period for a given confidence interval.
• Desired Trend (Good)	Decreasing
• BSC Perspective	Financial
• Threshold (Negative)	> 5%
• Threshold (Normal)	2-5%
• Threshold (Positive)	< 2%
• Formula	$\text{VaR} = \text{Portfolio Value} * \text{Z-Score} * \text{Portfolio Standard Deviation}$
• Application	Helps assess the maximum potential loss of a portfolio, guiding risk management and capital allocation strategies.
• Note	A lower VaR indicates a less risky portfolio, contributing to more stable financial performance and reduced risk of significant losses.
• Data Source Requirements	Portfolio management reports, risk analysis
• Frequency of Calculation	Monthly
• Visualization Recommendation	Line chart, bar chart
• Original Resources	Financial Risk Management textbooks, Investopedia
• Belong to	Cash Flow
• Relevant Information	Useful for risk management and capital planning.



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+100 Finance & Accounting Metrics

• Metric Name	Operating Leverage Ratio
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{FixedCosts}), \text{SUM}(\text{VariableCosts}))$
• Definition	Measures the proportion of fixed costs in a bank's total cost structure, indicating sensitivity to changes in revenue.
• Desired Trend (Good)	Decreasing
• BSC Perspective	Internal Processes
• Threshold (Negative)	> 1.5
• Threshold (Normal)	1.0–1.5
• Threshold (Positive)	< 1.0
• Formula	Fixed Costs / Variable Costs
• Application	Helps assess the risk associated with a bank's cost structure, guiding operational efficiency and cost management strategies.
• Note	A lower operating leverage ratio indicates a more flexible cost structure, reducing financial risk.
• Data Source Requirements	Income statements, financial reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Line chart, bar chart
• Original Resources	Banking Operational Efficiency textbooks, Investopedia
• Belong to	Cash Flow
• Relevant Information	Key for analyzing cost structure and risk.



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+100 Finance & Accounting Metrics

• Metric Name	Provision Coverage Ratio
• DAX Formula in Power BI	DIVIDE(SUM(LoanLossProvisions), SUM(NonPerformingLoans))
• Definition	The ratio of loan loss provisions to non-performing loans, indicating a bank's ability to cover potential losses.
• Desired Trend (Good)	Increasing
• BSC Perspective	Customer
• Threshold (Negative)	< 50%
• Threshold (Normal)	50–100%
• Threshold (Positive)	> 100%
• Formula	Loan Loss Provisions / Non-Performing Loans
• Application	Measures the adequacy of a bank's provisions for covering potential loan losses, impacting credit risk management strategies.
• Note	A higher provision coverage ratio indicates a more conservative approach to managing credit risk, reducing potential financial losses.
• Data Source Requirements	Loan reports, financial statements
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Credit Risk Management textbooks, Investopedia
• Belong to	Cash Flow
• Relevant Information	Essential for credit risk management.



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+100 Finance & Accounting Metrics

• Metric Name	Market Risk Weighted Assets
• DAX Formula in Power BI	$\text{SUMX}(\text{Assets}, \text{Assets}[\text{MarketValue}] * \text{Assets}[\text{MarketRiskWeight}])$
• Definition	The total assets weighted by market risk according to regulatory requirements, reflecting the risk level of a bank's market-related activities.
• Desired Trend (Good)	Decreasing
• BSC Perspective	Financial
• Threshold (Negative)	> 20%
• Threshold (Normal)	10-20%
• Threshold (Positive)	< 10%
• Formula	Sum of (Market Value of Assets * Market Risk Weight)
• Application	Helps assess the risk level of market-related activities, guiding market risk management and capital allocation strategies.
• Note	Lower market risk-weighted assets indicate better management of market risk, contributing to reduced volatility in financial performance.
• Data Source Requirements	Market risk reports, financial statements
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Basel III Regulatory Framework, Market Risk Management textbooks
• Belong to	Cash Flow
• Relevant Information	Important for managing market-related risks.



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+100 Finance & Accounting Metrics

• Metric Name	Net Fee and Commission Income
• DAX Formula in Power BI	$SUM(Feelcome) - SUM(FeeExpenses)$
• Definition	The difference between fee and commission income and fee and commission expenses, indicating the profitability of non-interest revenue sources. Increasing
• Desired Trend (Good)	
• BSC Perspective	Financial
• Threshold (Negative)	< 1%
• Threshold (Normal)	1–3%
• Threshold (Positive)	> 3%
• Formula	Fee and Commission Income - Fee and Commission Expenses
• Application	Helps assess the profitability of a bank's non-interest revenue activities, guiding revenue diversification and profitability strategies.
• Note	A higher net fee and commission income indicates effective management of non-interest revenue, contributing to overall profitability.
• Data Source Requirements	Income statements, financial reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Revenue Diversification Analysis textbooks, Investopedia
• Belong to	Cash Flow
• Relevant Information	Key for understanding revenue diversification.



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+100 Finance & Accounting Metrics

• Metric Name	Return on Regulatory Capital
• DAX Formula in Power BI	DIVIDE(SUM(NetIncome), SUM(RegulatoryCapital))
• Definition	The ratio of net income to regulatory capital, indicating the return generated on capital required to be held by regulators.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 8%
• Threshold (Normal)	8–12%
• Threshold (Positive)	> 12%
• Formula	Net Income / Regulatory Capital
• Application	Helps assess the efficiency of capital use in generating returns, guiding capital management and regulatory compliance strategies.
• Note	A higher return on regulatory capital indicates better utilization of required capital, contributing to financial performance.
• Data Source Requirements	Financial statements, regulatory reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Basel III Regulatory Framework, Capital Adequacy Analysis textbooks
• Belong to	Cash Flow
• Relevant Information	Important for regulatory compliance and performance analysis.



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+100 Finance & Accounting Metrics

• Metric Name	Average Loan Yield
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{InterestIncomeLoans}), \text{AVERAGE}(\text{TotalLoans}))$
• Definition	The average interest rate earned on a bank's loan portfolio, indicating the profitability of its lending activities.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 2%
• Threshold (Normal)	2–4%
• Threshold (Positive)	> 4%
• Formula	Total Interest Income from Loans / Average Total Loans
• Application	Helps assess the profitability of a bank's loan portfolio, guiding pricing and lending strategies to optimize interest income.
• Note	A higher average loan yield indicates more profitable lending activities, contributing to higher interest income and overall profitability.
• Data Source Requirements	Loan reports, income statements
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Loan Portfolio Performance Analysis textbooks, Investopedia
• Belong to	Cash Flow
• Relevant Information	Useful for evaluating lending strategies.



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• Metric Name	Concentration Risk Ratio
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{ExposureLargestCounterparties}), \text{SUM}(\text{TotalAssets}))$
• Definition	Measures the exposure of a bank to a single counterparty or a group of connected counterparties, indicating the risk of significant losses.
• Desired Trend (Good)	Decreasing
• BSC Perspective	Financial
• Threshold (Negative)	> 25%
• Threshold (Normal)	15–25%
• Threshold (Positive)	< 15%
• Formula	Exposure to Largest Counterparties / Total Assets
• Application	Helps assess the risk of significant losses due to high exposure to a single counterparty or group, guiding risk management strategies.
• Note	A lower concentration risk ratio indicates better diversification of assets, reducing potential losses from counterparty defaults.
• Data Source Requirements	Credit risk reports, financial statements
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, pie chart
• Original Resources	Risk Management and Asset Diversification textbooks, Investopedia
• Belong to	Cash Flow
• Relevant Information	Essential for managing concentration risk.



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+100 Finance & Accounting Metrics

• Metric Name	Off-Balance Sheet Exposure Ratio
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{OffBalanceSheetExposures}), \text{SUM}(\text{TotalAssets}))$
• Definition	The ratio of off-balance sheet exposures to total assets, indicating the potential risk from activities not recorded on the balance sheet.
• Desired Trend (Good)	Decreasing
• BSC Perspective	Financial
• Threshold (Negative)	> 20%
• Threshold (Normal)	10-20%
• Threshold (Positive)	< 10%
• Formula	Off-Balance Sheet Exposures / Total Assets
• Application	Helps assess the risk of potential liabilities or losses from off-balance sheet activities, guiding risk management and regulatory compliance.
• Note	A lower off-balance sheet exposure ratio indicates better management of contingent liabilities, contributing to reduced risk and financial stability.
• Data Source Requirements	Off-balance sheet reports, financial statements
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Financial Risk Management textbooks, Investopedia
• Belong to	Cash Flow
• Relevant Information	Key for understanding contingent liabilities.



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+100 Finance & Accounting Metrics

• Metric Name	Non-Interest Expense to Average Assets
• DAX Formula in Power BI	DIVIDE(SUM(NonInterestExpenses), AVERAGE(TotalAssets))
• Definition	The ratio of non-interest expenses to average total assets, indicating the efficiency of expense management relative to asset base.
• Desired Trend (Good)	Decreasing
• BSC Perspective	Internal Processes
• Threshold (Negative)	> 3%
• Threshold (Normal)	1-3%
• Threshold (Positive)	< 1%
• Formula	Non-Interest Expenses / Average Total Assets
• Application	Helps assess a bank's efficiency in managing non-interest expenses, guiding cost control and operational efficiency strategies.
• Note	A lower ratio indicates better expense management relative to the asset base, contributing to higher profitability and efficiency.
• Data Source Requirements	Income statements, balance sheets
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Banking Efficiency Metrics reports, Investopedia
• Belong to	Cash Flow
• Relevant Information	Useful for expense management analysis.



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+100 Finance & Accounting Metrics

• Metric Name	Credit Risk Weighted Assets
• DAX Formula in Power BI	$\text{SUMX}(\text{Assets}, \text{Assets}[\text{Value}] * \text{Assets}[\text{CreditRiskWeight}])$
• Definition	The total assets weighted by credit risk according to regulatory requirements, reflecting the risk level of a bank's assets.
• Desired Trend (Good)	Decreasing
• BSC Perspective	Financial
• Threshold (Negative)	> 70%
• Threshold (Normal)	50-70%
• Threshold (Positive)	< 50%
• Formula	Sum of (Asset Value * Credit Risk Weight)
• Application	Helps evaluate the risk level of assets, influencing risk management and capital adequacy requirements.
• Note	Lower credit risk-weighted assets indicate better asset quality and reduced credit risk exposure.
• Data Source Requirements	Risk management reports, financial statements
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, pie chart
• Original Resources	Basel III Regulatory Framework, Financial Risk Management textbooks
• Belong to	Cash Flow
• Relevant Information	Important for credit risk management and capital planning.



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+100 Finance & Accounting Metrics

• Metric Name	Operational Risk Weighted Assets
• DAX Formula in Power BI	$\text{SUMX}(\text{Assets}, \text{Assets}[\text{OperationalValue}] * \text{Assets}[\text{OperationalRiskWeight}])$
• Definition	The total assets weighted by operational risk according to regulatory requirements, reflecting the risk level of a bank's operational activities. Decreasing
• Desired Trend (Good)	
• BSC Perspective	Internal Processes
• Threshold (Negative)	> 10%
• Threshold (Normal)	5-10%
• Threshold (Positive)	< 5%
• Formula	Sum of (Operational Value of Assets * Operational Risk Weight)
• Application	Helps assess the risk level of a bank's operational activities, guiding operational risk management and capital allocation strategies.
• Note	Lower operational risk-weighted assets indicate better management of operational risk, contributing to reduced financial volatility.
• Data Source Requirements	Operational risk reports, financial statements
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Basel III Regulatory Framework, Operational Risk Management textbooks
• Belong to	Cash Flow
• Relevant Information	Important for managing operational risk.



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+100 Finance & Accounting Metrics

• Metric Name	Basel III Leverage Ratio
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{Tier1Capital}), \text{SUM}(\text{TotalConsolidatedAssets}))$
• Definition	The ratio of a bank's Tier 1 capital to its average total consolidated assets, indicating leverage and capital adequacy under Basel III regulations.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 3%
• Threshold (Normal)	3–4%
• Threshold (Positive)	> 4%
• Formula	Tier 1 Capital / Total Consolidated Assets
• Application	Helps ensure a bank maintains sufficient leverage to absorb losses, guiding capital adequacy and regulatory compliance strategies.
• Note	A higher Basel III leverage ratio indicates better capital adequacy, reducing risk of insolvency and enhancing financial stability.
• Data Source Requirements	Regulatory reports, financial statements
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Basel III Regulatory Framework, Capital Adequacy Analysis textbooks
• Belong to	Cash Flow
• Relevant Information	Key for assessing leverage and regulatory compliance.



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+100 Finance & Accounting Metrics

• Metric Name	Cash Reserve Ratio
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{CashReserves}), \text{SUM}(\text{TotalDeposits}))$
• Definition	The percentage of total deposits that a bank must hold as cash reserves with the central bank, indicating liquidity management and regulatory compliance. Within range
• Desired Trend (Good)	Financial
• BSC Perspective	< 4%
• Threshold (Negative)	4-5%
• Threshold (Normal)	> 5%
• Threshold (Positive)	
• Formula	Cash Reserves / Total Deposits
• Application	Helps assess a bank's liquidity position and compliance with central bank requirements, guiding liquidity management and risk strategies.
• Note	A higher cash reserve ratio indicates better liquidity management, essential for regulatory compliance and financial stability.
• Data Source Requirements	Regulatory reports, balance sheets
• Frequency of Calculation	Monthly
• Visualization Recommendation	Line chart, bar chart
• Original Resources	Liquidity Management and Regulatory Compliance textbooks, Investopedia
• Belong to	Cash Flow
• Relevant Information	Important for liquidity management and compliance.



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• Metric Name	Gap Analysis Ratio
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{RateSensitiveAssets}) - \text{SUM}(\text{RateSensitiveLiabilities}), \text{SUM}(\text{TotalAssets}))$
• Definition	A measure of the difference between a bank's rate-sensitive assets and liabilities, indicating exposure to interest rate risk.
• Desired Trend (Good)	Within range
• BSC Perspective	Financial
• Threshold (Negative)	> 10%
• Threshold (Normal)	5-10%
• Threshold (Positive)	< 5%
• Formula	$(\text{Rate-Sensitive Assets} - \text{Rate-Sensitive Liabilities}) / \text{Total Assets}$
• Application	Helps assess the impact of interest rate changes on a bank's profitability, guiding interest rate risk management and hedging strategies.
• Note	A balanced gap analysis ratio indicates effective management of interest rate risk, contributing to stable financial performance.
• Data Source Requirements	Financial statements, interest rate risk reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Line chart, bar chart
• Original Resources	Interest Rate Risk Management textbooks, Investopedia
• Belong to	Cash Flow
• Relevant Information	Key for managing interest rate risk.



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• Metric Name	Non-Interest Income to Total Income Ratio
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{NonInterestIncome}), \text{SUM}(\text{TotalIncome}))$
• Definition	The ratio of non-interest income to total income, indicating the diversification of a bank's revenue streams beyond traditional interest income. Increasing
• Desired Trend (Good)	
• BSC Perspective	Financial
• Threshold (Negative)	< 20%
• Threshold (Normal)	20–30%
• Threshold (Positive)	> 30%
• Formula	Non-Interest Income / Total Income
• Application	Helps assess the diversity of a bank's income sources, guiding strategies to reduce reliance on interest income and enhance revenue stability.
• Note	A higher ratio indicates a well-diversified income base, contributing to more stable financial performance and reduced risk of interest rate fluctuations.
• Data Source Requirements	Income statements, financial reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, pie chart
• Original Resources	Revenue Diversification Analysis textbooks, Investopedia
• Belong to	Cash Flow
• Relevant Information	Essential for revenue diversification analysis.



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+100 Finance & Accounting Metrics

• Metric Name	Dividend Coverage Ratio
• DAX Formula in Power BI	<code>DIVIDE(SUM(NetIncome), SUM(DividendsPaid))</code>
• Definition	The ratio of net income to dividend payments, indicating the ability to cover dividend payments with earnings.
• Desired Trend (Good)	Increasing
• BSC Perspective	Financial
• Threshold (Negative)	< 1.0
• Threshold (Normal)	1.0–2.0
• Threshold (Positive)	> 2.0
• Formula	Net Income / Dividends Paid
• Application	Helps assess a bank's ability to sustain dividend payments, guiding shareholder expectations and dividend policy strategies.
• Note	A higher dividend coverage ratio indicates better ability to cover dividends, contributing to shareholder confidence and financial stability.
• Data Source Requirements	Financial statements, shareholder reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Dividend Policy and Financial Stability Analysis textbooks, Investopedia
• Belong to	Cash Flow
• Relevant Information	Important for evaluating dividend sustainability.



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+100 Finance & Accounting Metrics

• Metric Name	Loan Loss Provision Ratio
• DAX Formula in Power BI	DIVIDE(SUM(LoanLossProvisions), SUM(TotalLoans))
• Definition	The ratio of loan loss provisions to total loans, indicating the adequacy of provisions to cover potential loan losses.
• Desired Trend (Good)	Increasing
• BSC Perspective	Customer
• Threshold (Negative)	< 0.5%
• Threshold (Normal)	0.5-1.5%
• Threshold (Positive)	> 1.5%
• Formula	Loan Loss Provisions / Total Loans
• Application	Helps assess the adequacy of a bank's provisions for covering potential loan losses, impacting credit risk management strategies.
• Note	A higher loan loss provision ratio indicates a more conservative approach to managing credit risk, reducing potential financial losses.
• Data Source Requirements	Loan reports, financial statements
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Credit Risk Management textbooks, Investopedia
• Belong to	Cash Flow
• Relevant Information	Key for managing credit risk.



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+100 Finance & Accounting Metrics

• Metric Name	Cash Dividend Payout Ratio
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{CashDividends}), \text{SUM}(\text{NetIncome}))$
• Definition	The percentage of net income paid out as cash dividends, indicating the portion of earnings distributed to shareholders.
• Desired Trend (Good)	Within range
• BSC Perspective	Financial
• Threshold (Negative)	< 20%
• Threshold (Normal)	20-40%
• Threshold (Positive)	> 40%
• Formula	Cash Dividends / Net Income
• Application	Helps assess a bank's dividend policy and financial strategy, guiding decisions on earnings retention and shareholder returns.
• Note	A moderate cash dividend payout ratio suggests balanced dividend payments and earnings retention, contributing to financial stability.
• Data Source Requirements	Financial statements, shareholder reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Dividend Policy Analysis textbooks, Investopedia
• Belong to	Cash Flow
• Relevant Information	Important for evaluating dividend policy.



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+100 Finance & Accounting Metrics

• Metric Name	Regulatory Capital Ratio
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{Tier1Capital} + \text{Tier2Capital}), \text{SUM}(\text{RiskWeightedAssets}))$
• Definition	The ratio of a bank's capital to its risk-weighted assets, as required by regulatory authorities, indicating compliance with capital adequacy standards. Increasing
• Desired Trend (Good)	
• BSC Perspective	Financial
• Threshold (Negative)	< 10%
• Threshold (Normal)	10-12%
• Threshold (Positive)	> 12%
• Formula	$(\text{Tier 1 Capital} + \text{Tier 2 Capital}) / \text{Risk-Weighted Assets}$
• Application	Ensures that a bank maintains sufficient capital to absorb losses and meet regulatory requirements, guiding capital management strategies.
• Note	A higher regulatory capital ratio indicates better capital adequacy, reducing regulatory risk and enhancing financial stability.
• Data Source Requirements	Regulatory reports, financial statements
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Bar chart, line chart
• Original Resources	Basel III Regulatory Framework, Capital Adequacy Analysis textbooks
• Belong to	Cash Flow
• Relevant Information	Key for regulatory compliance and capital adequacy.



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+100 Finance & Accounting Metrics

• Metric Name	Interest Sensitivity Ratio
• DAX Formula in Power BI	$\text{DIVIDE}(\text{SUM}(\text{RateSensitiveAssets}), \text{SUM}(\text{RateSensitiveLiabilities}))$
• Definition	Measures the proportion of assets and liabilities that are sensitive to changes in interest rates, indicating exposure to interest rate fluctuations.
• Desired Trend (Good)	Within range
• BSC Perspective	Financial
• Threshold (Negative)	> 10%
• Threshold (Normal)	5-10%
• Threshold (Positive)	< 5%
• Formula	Rate-Sensitive Assets / Rate-Sensitive Liabilities
• Application	Helps assess the impact of interest rate changes on a bank's balance sheet, guiding interest rate risk management and hedging strategies.
• Note	A balanced interest sensitivity ratio indicates effective management of interest rate exposure, contributing to stable financial performance.
• Data Source Requirements	Financial statements, interest rate risk reports
• Frequency of Calculation	Quarterly
• Visualization Recommendation	Line chart, bar chart
• Original Resources	Interest Rate Risk Management textbooks, Investopedia
• Belong to	Cash Flow
• Relevant Information	Important for managing interest rate exposure.



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