Perfect — let’s restructure the **Key Financial Metrics requirements** exactly in the way your screenshot grouped them:  
 (1) **Financial Performance**, (2) **Stock Market Metrics**, (3) **Valuation & Market Ratios**, (4) **Financial Health & Leverage**, (5) **Return Metrics & Efficiency**, and (6) **Comparison to Benchmarks**.

I’ll break each into **First-Time Client** vs **Returning Client** with developer-friendly specificity so system prompts can be written cleanly.

# **02.03.xx Client Insights – Key Financial Metrics**

### 1. Recent Financial Performance

**First-Time Client**

* Show last **3 years** of Revenue, EBITDA, Net Income, and Cash Flow trends.
* Pull from CapIQ + Public Filings (EDGAR/SEDAR).
* Add management guidance from recent filings.

**Returning Client**

* Anchor to **last meeting date**.
* Show quarter-over-quarter changes since then (e.g., “Q2 Revenue ↑10% YoY; last time flat”).
* Only surface new financial disclosures since last call.

### 2. Stock Market Metrics (for Public Companies)

**First-Time Client**

* Show current stock price, 52-week high/low, market cap, YTD performance.
* Source: CapIQ/Bloomberg.

**Returning Client**

* Show **stock price delta since last meeting** (% change, absolute).
* Flag major price swings tied to news.
* Include analyst target price changes since last call.

### 3. Valuation & Market Ratios

**First-Time Client**

* Show current P/E, EV/EBITDA, P/B.
* Compare against 3–5 peers (from CapIQ).

**Returning Client**

* Highlight **changes in multiples** since last meeting (e.g., “EV/EBITDA moved from 7.5x → 8.2x”).
* Show analyst EPS revisions (Broker Reports).

### 4. Financial Health & Leverage

**First-Time Client**

* Show Debt/Equity, Debt/EBITDA, liquidity (current ratio), interest coverage.
* Flag if company has a credit rating.

**Returning Client**

* Show any **new debt raised/retired** since last meeting.
* Highlight change in leverage ratios vs last interaction.
* Example: “Debt/EBITDA ↓ from 4.0x → 3.2x since April.”

### 5. Return Metrics & Efficiency

**First-Time Client**

* Show ROE, ROA, efficiency ratios (asset turnover, profit per employee).
* Present as a snapshot of operational effectiveness.

**Returning Client**

* Show **changes** in ROE, ROA, or margins since last meeting.
* Only surface shifts significant enough to affect strategy (e.g., “ROE ↓ 2% since Q1”).

### 6. Comparison to Benchmarks

**First-Time Client**

* Compare client’s key metrics (margins, multiples, leverage) to industry averages/peer set.
* Example talking point: “Client EBITDA margin 25% vs industry 20%.”

**Returning Client**

* Show benchmark comparisons **with movement since last meeting**.
* Example: “Margins were below peers last quarter; now slightly above.”

## ✅ Developer Notes

* **First-Time Client Mode** = always show **full snapshot** for each category (3-year history, ratios, benchmarks).
* **Returning Client Mode** = filter **only data since last meeting date**; show **deltas** with ↑/↓ arrows.
* Each data point must be **traceable to its source** (CapIQ, Broker Report, Filing).
* Output grouped by **categories (1–6 above)** to match banker workflow.

Would you like me to **turn this into a side-by-side comparison table** (columns = first-time vs returning, rows = the 6 categories) so your devs can literally drop it into their prompt design?