Empathy ma

Use this framework to d
deep, shared understan
empathy for other peop
empathy map helps des
aspects of a user's expe
and pain points, to quick
understand your users' e
and mindset.

Build empathy

The information you add here should be representative of the observations and research you've done about your users.

Says
What have we heard them say?
What can we imagine them saying?

This session introduces bank financial statements and provides a traditional, **ratio-based for analyzing bank** financial performance using historical data

The financial statements of banks can prove to be a black hole. Lots of numbers can lead to more confusion than any clear understanding.

KPIs for banks, **net interest margin (NIM)** reveals a bank's net profit on interest-earning assets, such as loans or investment securities.

The financial performance of one specific firm can be evaluated in terms of **profitability, liquidity, dividend growth, asset base, capital employed**, etc.

While financial reports analyse business position and profits, the banking reports focus on the behaviors of the clients and the loan portfolio

Elements, **assets, liabilities, and equity** are included in the balance sheet.

Does
What behavior have we observed?
What can we imagine them doing?

Thinks
What are their wants, needs, hopes, and dreams? What other thoughts might influence their behavior?

There are several factors affecting financial performance such as **Leverage, Liquidity, Firm size, Firm age, Managerial ownership, and Block holder ownership**.

The ways that a company manages and monitors financial results across an organization.

The methods that those examining the affairs of a business use to evaluate and assess its financial activity.

A Comprehensive Analysis of Financial Performance: Insights from a Leading Banks

There are several techniques used by analysts to develop a fair understanding of a company's financial performance over a period.

Bank performance is defined as **the main driver of profitability generated from their operations**.

Be Clear about the Most Critical in Your Financial Analysis. Different roles in the company focus on different aspects of financial analysis.
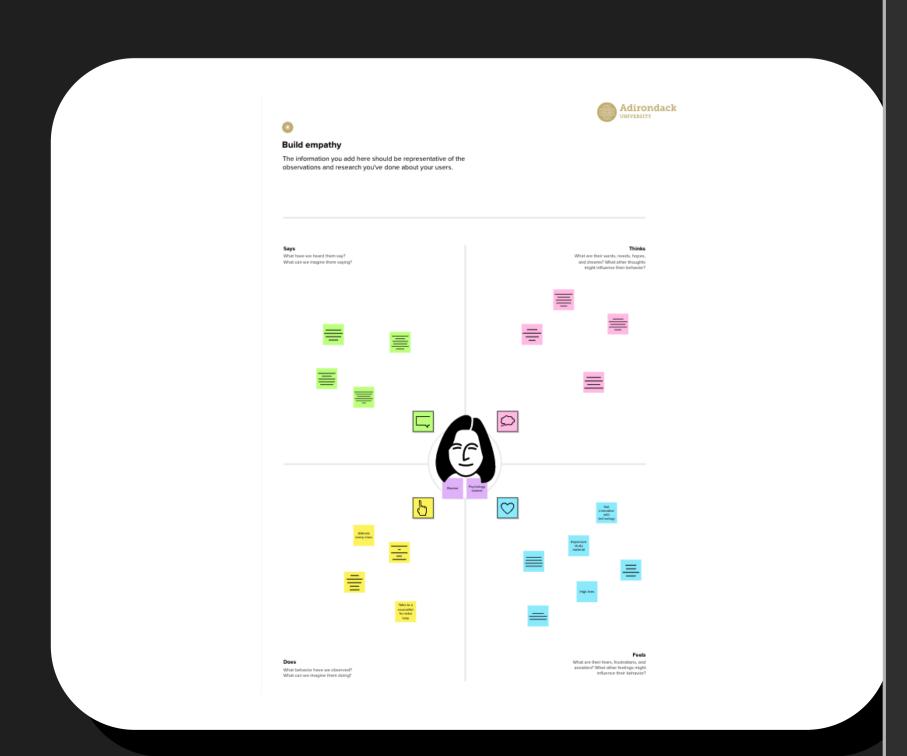
Feels
What are their fears, frustrations, and anxieties? What other feelings might influence their behavior?

Financial Performance
Analysis, Measures and Impact on Economic Growth
Elaine Moreno
Editor