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BANK INCOME STATEMENT

An income statement is one of the major financial statements of a bank and shows the company's incomes and expenses during a particular period. It indicates how the interest and noninterest incomes are transformed into net income.

This Tableau Accelerator allows you to:

- **Appraise your financial results (income & expense): Income Statement, Waterfall, Annual Report, Branches**
- **Leverage what-if analysis to simulate different business scenarios and explore possible outcomes on your bottom line results**

Answer key business questions

- What are the results and performance of the bank?
- Which branches drive this performance?
- What would be the impact of a 2.5% growth in net interest income on our bottom line results?
- How much income has the bank generated?
- How does it trend?

Monitor and improve KPIs

Client Assets & Liabilities

- **Total Loans**: Total amount of money loaned at interest to borrowers (expressed in currency)
- **Total Deposits**: Total amount of money placed in a bank account (expressed in currency)

Interests

- **Total Interest Income**: Total income generated by Interests over the period, i.e. earned by lending money (expressed in currency)
- **Total Interest Expense**: Total costs incurred for borrowed funds over the period (expressed in currency)
- **NII (Net Interest Income)**: Total amount of the difference between the interest income earned from lending activities and the cost incurred for borrowed funds (expressed in currency)

Noninterest

- **Noninterest Income**: Total income that has been generated by noninterest-related activities over the period (expressed in currency)
- **Total Revenue**: Total amount of the net-interest income and non-interest income over the period (expressed in currency)
- **Noninterest Expense**: Total operating expense that is classified separately from interest expense and provision for credit losses (expressed in currency)
- **Provision**: Expense set aside to allow for uncollected loans and loan payments (expressed in currency)

Income

- **Income Before Income Taxes**: Net income after payment of all operating expenses, except income tax (expressed in currency)
- **Total Income Taxes**: Total levy imposed on the basis of income received (expressed in currency)
- **Net Income**: Total amount of the difference between income from lending activities and all the associated expenses, taxes included (expressed in currency)

Efficiency Ratios

- **Loan-to-deposit Ratio**: Assess bank's liquidity by comparing its total loans to its total deposits. The ideal loan-to-deposit ratio is 80% to 90% (expressed in %)
- **NIM (Net Interest Margin)**: Amount of money that a bank is earning in interest on loans compared to the amount it is paying in interest on deposits (expressed in %)
- **Efficiency Ratio**: It shows how well back-office expenses are controlled, by dividing non-interest expenses by revenues. The

Required attributes

- **Month** *(date)*: Date of the period
- **Branch** *(string)*: Designation of the branch
- **Measure Name** *(string)**: Name of the measure
- **Measure Breakdown** *(string)*: Level of detail you want to add to your measure
- **Measure Value** *(numeric)**: Amount associated with the "Measure" attribute

** [Measure Name] is an attribute where specific values are expected.*
For each [Measure Name], the corresponding value must be set in [Measure Value] attribute

Expected values in [Measure] attribute:

- ***'Loans'**: Total amount of money loaned at interest to borrowers (expressed in currency)*
- ***'Deposits'**: Total amount of money placed in a bank account (expressed in currency)*
- ***'Interest Income'**: Total income generated by Interests over the period, i.e. earned by lending money (expressed in currency)*
- ***'Interest Expense'**: Total costs incurred for borrowed funds over the period (expressed in currency)*
- ***'Noninterest Income'**: Total operating expense that is classified separately from interest expense and provision for credit losses (expressed in currency)*
- ***'Noninterest Expense'**: Total operating expense that is classified separately from interest expense and provision for credit losses (expressed in currency)*
- ***'Provision'**: Expense set aside to allow for uncollected loans and loan payments (expressed in currency)*
- ***'Income Taxes'**: Total levy imposed on the basis of income received (expressed in currency)*