BANCO ZARAGOZANO S.A.: Labor Productivity Benchmarks and International Gap Analysis

**Description:** Though we heavily rely on historical performance, the figures reported in this report are not historical but are forecasts and projections for the coming fiscal year. The forecasts are updated quarterly. The source(s) for the various raw statistics include public filings, corporate releases, and various other data sources. Given a company's financial structure, the resulting figures are benchmarked across leading competitors. In choosing the leading competitors, Icon Group chooses only those firms with sound financial situations or those not undergoing radical restructuring, or where random volatility, mergers, or bankruptcy affects financial performance.

Since the calculation of competitors labor ratios proceeds in a similar fashion, but are aggregated across all competitors, one can directly conduct a gap analysis. Here, Icon Group graphically reports, for each labor productivity area, the larger gaps that the firm has vis-à-vis the leading competitors. A gap need not be a bad sign. Rather, it is simply a substantial difference that might merit further attention or signal a firm's relative strength or weakness for the coming fiscal year.

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