

Perspectives	Finance	Customer	IO	IL	ER
Finance (F)		F->C ST (-) LT (+)	F->IO ST (-) LT (+)	F->IL ST (-) LT (+)	F->ER ST (-) LT (+)
Customer (C)	C->F ST (-) LT (+)		C->IO ST (+) LT (+)	C->IL ST (-) LT (+)	C->ER ST (-) LT (+)
Internal Operation (IO)	IS->F ST (-) LT (+)	IO->C ST (+) LT (+)		IO->IL ST (+) LT (+)	IO->ER ST (-) LT (+)
Innovation & Learning (IL)	IL->F ST (-) LT (+)	IL->C ST (-) LT (+)	IL->IO ST (+) LT (+)		IL->ER ST (-) LT (+)
External & Regulatory (ER)	ER->F ST (-) LT (+)	ER->C ST (-) LT (+)	IL->ER ST (-) LT (+)	ER->IL ST (-) LT (+)	

ST: short term; LT: long term

++: positive relation for both short and long term.

-+: negative relation for a short term. positive relation for a long term.