

Financial ratio analysis

A reading prepared by Pamela Peterson Drake

OUTLINE

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-

1. Introduction

As a manager, you may want to reward employees based on their performance. How do you know how well they have done? How can you determine what departments or divisions have performed well? As a lender, how do you decide the borrower will be able to pay back as promised? As a manager of a corporation how do you know when existing capacity will be exceeded and enlarged capacity will be needed? As an investor, how do you predict how well the securities of one company will perform relative to that of another? How can you tell whether one security is riskier than another? We can address all of these questions through financial analysis.

Financial analysis is the selection, evaluation, and interpretation of financial data, along with other pertinent information, to assist in investment and financial decision-making. Financial analysis may be used internally to evaluate issues such as employee performance, the efficiency of operations, and credit policies, and externally to evaluate potential investments and the credit-worthiness of borrowers, among other things.

The analyst draws the financial data needed in financial analysis from many sources. The primary source is the data provided by the company itself in its annual report and required disclosures. The annual report comprises the income statement, the balance sheet, and the statement of cash flows, as well as footnotes to these statements. Certain businesses are required by securities laws to disclose additional information.

Besides information that companies are required to disclose through financial statements, other information is readily available for financial analysis. For example, information such as the market prices of securities of publicly-traded corporations can be found in the financial press and the electronic media daily. Similarly, information on stock price indices for industries and for the market as a whole is available in the financial press.

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