

Ratios Tell a Story-2013

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Case 5

Ratio 10
Accounts Payable Turnover
Key Indicators: - P/E, - Working Expense, - Accounts Receivable

Ratio 12
Days Payable Outstanding
Key Indicators: - P/E, - Gross Margin

Ratio 2
Accounts Payable Turnover
Key Indicators: - Inventory, - Accounts Payable, - Expense & Development

Ratio 1
Accounts Payable Turnover
Key Indicators: - Accounts Payable, - P/E, - Accounts Receivable, - Inventory Turnover

Ratio 11
Current Ratio
Key Indicators: - Accounts Receivable, - LGD/Net

Ratio 3
ROE
Key Indicators: - Inventory, - P/E, - Financial Leverage, - Return on Equity

Ratio 6
Return on Equity
Key Indicators: - Accounts Receivable, - LGD/Net, - Return on Assets, - Expense & Development

Ratio 10
Current Ratio
Key Indicators: - Inventory Turnover, - Accounts Payable, - Gross Margin, - Accounts Receivable

Ratio 6
Current Ratio
Key Indicators: - Inventory Turnover, - Accounts Payable, - Gross Margin, - Accounts Receivable

Ratio 4
Current Ratio
Key Indicators: - Accounts Payable, - Accounts Receivable, - Accounts Receivable

Ratio 5
ROE
Key Indicators: - Inventory Turnover, - Accounts Payable, - Accounts Receivable

Ratio 7
Inventory Turnover
Key Indicators: - Inventory Turnover, - Accounts Payable, - Accounts Receivable

Ratio 9
Inventory Turnover
Key Indicators: - P/E, - Expense & Development

The End
SBJ
Solutions, LLC

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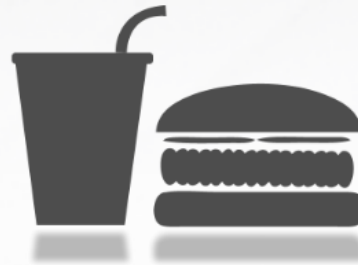
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Case 5



Ratio 1

Fast Food Restaurant



Key Indicators

- Accounts Payable
- Net PP&E
- Accounts Receivables
- Inventory Turnover

Year end	1.28.12
Assets:	
Cash	4.1%
Accts. Receivable	4.0%
Inventory	21.8%
Other CA	1.2%
Total Current Assets	31.2%
Net PP&E	61.6%
Goodwill	4.8%
Intangibles & Other	2.3%
Total Assets	100.0%
Liabilities:	
Accts. Pay.	18.4%
ST Debt	5.6%
Other	14.7%
Total Current Liabilities	38.8%
LT Debt	29.2%
Other	15.1%
Total Liabilities	83.1%
Equity:	
Noncontrolling Int.	-0.1%
Net Contr. Cap.	-16.0%
Ret. Inc. - OCI	32.9%
Total Equity	16.9%
Total Liab. & Equity	100.0%
ROS	0.7%
Asset Turnover	3.85
ROA	2.5%
Financial Leverage	5.92
ROE	15.0%
Current Ratio	0.80
Receivables Collection	4
Inventory Turnover	14.0
Gross Margin	20.9%
Dividend Payout	43.1%
Revenue Growth	10.1%
R&D ratio	N/A
CFFO (millions)	2658

5

Ratio 2

Computer Software Development



Key Indicators

- Inventory
- Accounts Payable
- Research & Development

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Year end	12.2.11
Assets:	
Cash	32.4%
Accts. Receivable	7.1%
Inventory	0.0%
Other CA	2.5%
Total Current Assets	41.9%
Net PP&E	5.9%
Goodwill	42.8%
Intangibles & Other	9.4%
Total Assets	100.0%
Liabilities:	
Accts. Pay.	1.0%
ST Debt	0.1%
Other	12.8%
Total Current Liabilities	13.9%
LT Debt	16.7%
Other	5.0%
Total Liabilities	35.7%
Equity:	
Noncontrolling Int.	0.0%
Net Contr. Cap.	-8.6%
Ret. Inc. - OCI	72.9%
Total Equity	64.3%
Total Liab. & Equity	100.0%
ROS	19.8%
Asset Turnover	0.47
ROA	9.3%
Financial Leverage	1.55
ROE	14.4%
Current Ratio	3.01
Receivables Collection	55
Inventory Turnover	N/A
Gross Margin	96.3%
Dividend Payout	0.0%
Revenue Growth	10.9%
R&D ratio	17.50%
CFFO (millions)	1543

Ratio 3

Airline



Key Indicators

- Inventory
- PP&E
- Financial Leverage
- Return on Equity

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Year end	12.31.11
Assets: Cash	23.4%
Accts. Receivable	3.9%
Inventory	2.8%
Other CA	6.5%
Total Current Assets	36.6%
Net PP&E	49.8%
Goodwill	0.0%
Intangibles & Other	13.6%
Total Assets	100.0%
Liabilities: Accts. Pay.	4.6%
ST Debt	5.2%
Other	28.1%
Total Current Liabilities	37.9%
LT Debt	49.6%
Other	10.7%
Total Liabilities	98.2%
Equity: Noncontrolling Int.	0.0%
Net Contr. Cap.	25.5%
Ret. Inc. - OCI	-23.7%
Total Equity	1.8%
Total Liab. & Equity	100.0%
ROS	0.5%
Asset Turnover	1.57
ROA	0.9%
Financial Leverage	55.57
ROE	47.3%
Current Ratio	0.96
Receivables Collection	9
Inventory Turnover	N/A
Gross Margin	N/A
Dividend Payout	0.0%
Revenue Growth	9.6%
R&D ratio	N/A
CFFO (millions)	472

Ratio 4

Internet Retail



Key Indicators

- Accounts Payable
- Accounts Receivable
- Receivable Collections

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Year end	12.31.11
Assets:	
Cash	8.8%
Accts. Receivable	32.3%
Inventory	3.1%
Other CA	6.6%
Total Current Assets	50.8%
Net PP&E	3.3%
Goodwill	41.2%
Intangibles & Other	4.6%
Total Assets	100.0%
Liabilities:	
Accts. Pay.	45.3%
ST Debt	0.0%
Other	11.6%
Total Current Liabilities	56.9%
LT Debt	18.5%
Other	5.2%
Total Liabilities	80.6%
Equity:	
Noncontrolling Int.	2.3%
Net Contr. Cap.	-19.6%
Ret. Inc. - OCI	36.7%
Total Equity	19.4%
Total Liab. & Equity	100.0%
ROS	7.6%
Asset Turnover	0.68
ROA	5.2%
Financial Leverage	5.15
ROE	26.6%
Current Ratio	0.89
Receivables Collection	175
Inventory Turnover	N/A
Gross Margin	N/A
Dividend Payout	25.4%
Revenue Growth	10.6%
R&D ratio	N/A
CFFO (millions)	1315

Ratio 5

Railroad



Key Indicators

- Accounts Payable
- Accounts Receivable
- Receivable Collections

Year end	12.31.11
Assets:	
Cash	8.8%
Accts. Receivable	32.3%
Inventory	3.1%
Other CA	6.6%
Total Current Assets	50.8%
Net PP&E	3.3%
Goodwill	41.2%
Intangibles & Other	4.6%
Total Assets	100.0%
Liabilities:	
Accts. Pay.	45.3%
ST Debt	0.0%
Other	11.6%
Total Current Liabilities	56.9%
LT Debt	18.5%
Other	5.2%
Total Liabilities	80.6%
Equity:	
Noncontrolling Int.	2.3%
Net Contr. Cap.	-19.6%
Ret. Inc. - OCI	36.7%
Total Equity	19.4%
Total Liab. & Equity	100.0%
ROS	7.6%
Asset Turnover	0.68
ROA	5.2%
Financial Leverage	5.15
ROE	26.6%
Current Ratio	0.89
Receivables Collection	175
Inventory Turnover	N/A
Gross Margin	N/A
Dividend Payout	25.4%
Revenue Growth	10.6%
R&D ratio	N/A
CFFO (millions)	1315

Ratio 6

Discount General Merchandise Retail



Key Indicators

- PP&E
- Inventories
- Inventory Turnover
- Accounts Payable
- Accounts Receivable
- Gross Profit Margin

Year end	1.31.12	
Assets:	Cash	3.4%
	Accts. Receivable	3.1%
	Inventory	21.1%
	Other CA	0.9%
Total Current Assets		28.4%
	Net PP&E	58.1%
	Goodwill	10.7%
	Intangibles & Other	2.8%
Total Assets		100.0%
Liabilities:	Accts. Pay.	18.9%
	ST Debt	3.3%
	Other	10.0%
Total Current Liabilities		32.2%
	LT Debt	24.3%
	Other	4.3%
Total Liabilities		60.8%
Equity:	Noncontrolling Int.	2.3%
	Net Contr. Cap.	2.1%
	Ret. Inc. - OCI	34.8%
Total Equity		39.2%
Total Liab. & Equity		100.0%
	ROS	3.7%
	Asset Turnover	2.31
	ROA	8.5%
	Financial Leverage	2.55
	ROE	21.6%
	Current Ratio	0.88
	Receivables Collection	5
	Inventory Turnover	8.2
	Gross Margin	24.5%
	Dividend Payout	30.8%
	Revenue Growth	6.0%
	R&D ratio	N/A
	CFFO (millions)	24255

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