



The most common ratios include liquidity, coverage, leverage, and operating ratios. One of the best places to look for explanations on how to calculate and interpret financial ratios is on the first few pages of the following resources (both available through Franklin University library):

[RMA Annual Statement Studies](#)

[Almanac of Business and Industrial Financial Ratios](#)

If you do not have access to these books, please call the [library](#) and request a copy of the definitions to be faxed to you.

## **DATABASES**

[Business and Company Research Center](#)

- Look in the “Investment Reports” and “Financials” tabs.

[Hoover’s](#)

- Type in company name and then click on the “Financial Data” link on the left menu.
- Compare market and industry ratios. (See Industry page for information on how to do this.)

[Mergent Online](#)

- Type in the company name, click on the “Company Financials” tab at the top of the page, and then click on “Ratios.”

[Morningstar](#)

- Type in the company name and explore the various links to the left of the screen.

[Standard & Poor’s](#)

- Type in the company and industry name and then explore links located to the left of the screen. Be sure to investigate the information in the “financials” and “industry survey” links.

[Thomson Research](#)

- Type in the company name, click on the “Overview Reports” link to the left of the screen. Search “Fundamental Ratios” and other reports for various ratios.

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## **INTERNET SITES**

### [Financial Ratios](#) (NetMBA)

- Provides formulas for five frequently used ratios: Liquidity, Asset Turnover, Financial Leverage, Profitability, and Dividend Policy.

### [Investopedia Financial Ratio Tutorial](#)

- Helpful articles and tutorials about how to determine the following ratios: Liquidity Measurement, Profitability Indicator, Debt, Operating Performance, Cash Flow Indicator, and Investment Valuation.

### [Quarterly Financial Report for Manufacturing, Mining, and Trade Corporations](#)

- U.S. Census Bureau.
- Financial and operating ratios for the domestic operations of all manufacturing corporations with assets over \$250,000, and corporations in the mining and trade areas with assets over \$50 million.

## **PRINT MATERIALS** (Available through Franklin University library)

### [Almanac of Business and Industrial Financial Ratios](#)

### [RMA Annual Statement Studies](#)

### [S&P Industry Surveys](#)

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