

Quick Reference Guide – Key Business Ratios

Reports Tab

• Displaying Industry Ratios

- From the gray criteria selection bar (screenshot below) on the Ratio Spreadsheet (the main page), you can type an industry code in either the **SIC** (Standard Industry Classification) box or the **NAIC** (North American Industry Classification System) box. Once entered, this will change the **Line of Business** description.
 - Both industry code options feature an auto-fill selection complete with drop down menu of available industry codes. NOTE: A missing code means D&B is no longer collecting information on this industry and the sample size is too small to accurately calculate the ratios.

Industry	2009		2010		2011		2012					
Statement Sampling	Samples: 129		Samples: 106		Samples: 113		Samples: 36					
Solvency	Upper	Median	Lower	Upper	Median	Lower	Upper	Median	Lower			
Quick Ratio	2.50	0.80	0.30	1.90	0.90	0.30	1.90	0.70	0.30	4.40	1.00	0.30
Current Ratio	5.60	2.00	1.10	5.40	2.90	1.30	5.20	1.70	1.20	4.50	1.90	0.90
Current Liabilities / Net Worth (%)	7.70	29.70	89.80	8.10	33.60	82.90	10.00	33.80	103.90	9.50	26.70	136.50
Current Liabilities / Inventory (%)	65.90	145.90	480.50	63.50	142.70	471.00	67.50	151.20	478.20	62.80	262.10	611.90
Total Liabilities / Net Worth (%)	16.50	62.00	160.00	18.20	56.70	176.50	18.00	66.80	142.30	17.70	57.30	190.40
Fixed Assets / Net Worth (%)	36.30	68.60	114.50	44.40	70.10	108.90	42.20	62.10	106.30	41.30	54.60	93.00

- After selecting an industry, the ratios will be displayed with **Upper, Median and Lower** calculations shown.
 - Depending on your subscription level, you may see more than one year's worth of ratios.
 - After the Solvency, Efficiency and Profitability ratios are displayed; the median variance is shown for these same ratios. Again, depending on your subscription level, you may see more than one year's worth of data.
- The **Group By** box will allow you sort the results by **Asset Range** or **Region**.
 - When there are not enough company samples to accurately run a calculation, the asset range or region will be blank.
- If you wish to print the report, simply click on **Print**. A preview version of the report will be displayed in a separate window and the print dialog box appears. Enter any changes to the print settings, if needed, and then click print. To export the report, simply click on **Export**. A file download box will appear with two option, Comma Separated Value (.csv) and Portable Document File (.pdf). Your report will be displayed in your selected option. To save the report, click on FILE, then SAVE AS. Follow the remaining prompts.

• Displaying Company Information

- To access individual company data within KBR, click on the **Company** sub-tab of the **Reports** main yellow tab. The user can also sort by the following data points: **Company name, SIC, Line of Business, DUNS number, NAIC, MSA, City, State and Country**. The number of companies contained within the data point(s) will be displayed at the bottom.
- To review the individual ratios, just click on the box next to a company and then click on **Submit**. You will need more than one company to accurately calculate the ratios. The ratios will automatically be dropped into the corresponding year(s).

Company	SIC	Line of Business	DUNS NO	NAIC	MSA	Company Type	City	State	Country
<input checked="" type="checkbox"/> ANDALUSIA CITY SCHOOLS FOUNDATION, INC	82110300	PUBLIC ELEMENTARY AND SECONDARY SCHOOLS	100000017	611110	0000	Private	ANDALUSIA	AL	USA
<input type="checkbox"/> ANDALUSIA CITY SCHOOLS FOUNDATION, INC	82110300	PUBLIC ELEMENTARY AND SECONDARY SCHOOLS	100000017	611110	0000	Private	ANDALUSIA	AL	USA
<input type="checkbox"/> ATTALLA CITY SCHOOL DISTRICT	82110300	PUBLIC ELEMENTARY AND SECONDARY SCHOOLS	100000058	611110	0211	Private	ATTALLA	AL	USA
<input type="checkbox"/> ATTALLA CITY SCHOOL DISTRICT	82110300	PUBLIC ELEMENTARY AND SECONDARY SCHOOLS	100000058	611110	0211	Private	ATTALLA	AL	USA
<input type="checkbox"/> CHEROKEE COUNTY BOARD OF EDUCATION	82110300	PUBLIC ELEMENTARY AND SECONDARY SCHOOLS	100000165	611110	0000	Private	CENTRE	AL	USA
<input type="checkbox"/> CHEROKEE COUNTY BOARD OF EDUCATION	82110300	PUBLIC ELEMENTARY AND SECONDARY SCHOOLS	100000165	611110	0000	Private	CENTRE	AL	USA
<input type="checkbox"/> CHEROKEE COUNTY BOARD OF EDUCATION	82110300	PUBLIC ELEMENTARY AND SECONDARY SCHOOLS	100000165	611110	0000	Private	CENTRE	AL	USA
<input type="checkbox"/> TENNESSEE CLEAN WATER NETWORK	87480000	BUSINESS CONSULTING, NEC	100000566	541618	0283	Private	KNOXVILLE	TN	USA

• Performing a Comparative Analysis

- Click on the **My Financials** sub-tab of the Reports tab. Enter the values from a company's financial statement in the appropriate fields. You may also enter a company name and location in the appropriate locations (not required). When finished, you may **Save** or **Compare** the company details. The **Reset** button erases all fields.
 - If you click on **Save**, a pop-up box will appear where you can enter a Template Name and Email-ID. This will allow you to access this template at a later date in **My Profile**.
 - If you click on **Compare**, you are directed to another screen with two options: **Compare Against Industry** and **Compare Against Company**.
- When you **Compare Against Industry**, follow the prompts of: **SIC, LOB** (Line of Business), or **Asset Range/Region**. Each selection features a drop down box with multiple choices. Note: once you make a selection, the other boxes will automatically change. Click on **Submit** and the screen will jump to the ratio spreadsheet page. The following columns will be featured: **Subject, Median and Variance**.
 - The ratios calculated from the company entered in the **My Financials** tab will be in the **Subject** column.
 - The average of the Statement Sample and the Subject will be in the **Median** column.
 - The **Variance** column is between the Subject and the industry selected.
- When you **Compare Against Company**, you must input data in the **SIC Code** box and make a selection from **Compare with Field** (a drop down box). The plus/minus percentage can also be utilized here. The other areas can also be utilized, which will narrow your search results per your data points: **DUNS Number, NAIC, Country, State, City, PVT/PUB** (public companies soon to be released), **MSA and Company Name**.
 - NOTE: if your search results come back empty, it is because there are zero companies within the database that match your search parameters.
 - When your results are compiled, you will see up to five (5) companies displayed. Your results will also be displayed on a **Top 5 Company Comparison Graph**. Here, the individual companies will be charted against your company and the selected compare with field criteria (ex, Cash & Bank Balances).
 - To change your company's data points, click on the Edit button, which is in the top right hand corner. You will be redirected to the **My Financial** page. When finished, click **Submit** again to compare your company to others within the KBR database. Click **Save** if you want to keep this version of the financial document.
 - Each company will have their own icon and a financial number on the graph. There are print and download icons in the top right hand corner of the graph. Follow the necessary prompts.
 - Depending on your subscription level, you will also be able to change the year in the top right hand corner. NOTE: the company name(s) and number(s) may change after switching years due to sample size.
 - To compare these companies in the ratio spreadsheet, click on the company's corresponding box and then click on **Submit**. You will then move to the ratio spreadsheet page.
 - Finally, the individual financial line items for these top 5 companies are displayed below the graph.

Ratios Tab

• Calculating Key Business Ratios - Industry

- From the criteria selection bar, the user can select one of three Business Performance ratios: **Solvency, Efficiency and Profitability**. These will be displayed to the right of the screen.
- The **Search** button allows you to input a direct search.
- The options here are **SIC Code, Line of Business or Both**.
- The **Clear All** button clears your sort parameters and returns the screen to the default page.
- The **List Order** can be found on the right hand side of the page in a yellow box. This keeps track of how you have sorted the data.
- The default industry selection is via **SIC Code** and in numerical order. The Line of Business will change when you change the industry Code.
 - To change the industry, use the drop down box for the **NAIC and SIC** codes.
 - The NAIC Code features the individual codes; you can select more than one.
 - The SIC Code features the individual codes; you can select more than one. You can also sort via the 2 digit, 4 digit or all available digit places within the respective SIC Code.
 - You can also sort the industry code in ascending/descending order by clicking on that respective box.
 - Click on the page icon (between the industry codes) and you will be redirected to the **Ratio Spreadsheet** page within the Ratios tab.
 - All industry codes are hyperlinked to their respective industry sector report in the **First Research** database.

NAIC	SIC	Line Of Business	Year	Asset Range	Count	Quick Ratio				
						Upper	Median	Lower	Upper	Lower
<input checked="" type="checkbox"/> 212224		GOLD ORE MINING	2009	All Asset Ranges within SIC Group	129	2.50	0.80	0.30	5.60	0.30
<input checked="" type="checkbox"/> 213114		SUPPORT ACTIVITIES FOR METAL MINING	2009	\$500,001 - \$1,000,000	41	2.50	0.50	0.20	5.90	0.20
<input type="checkbox"/> 211111		CRUDE PETROLEUM AND NATURAL GAS EXTRACTION	2009	\$1,000,001 - \$5,000,000	45	2.20	0.90	0.30	5.60	0.30
<input type="checkbox"/> 213111		DRILLING OIL AND GAS WELLS	2009	\$25,000,001 - \$50,000,000	16	1.70	0.90	0.50	3.30	0.50
<input type="checkbox"/> 213112		SUPPORT ACTIVITIES FOR OIL AND GAS FIELD OPERATIONS	2009	All Asset Ranges within SIC Group	47	2.60	0.70	0.00	3.50	0.00
<input type="checkbox"/> 212212		CRUSHED AND BROKEN	2009	\$25,000,001 - \$50,000,000	18	12.30	2.10	0.80	12.30	0.80
<input type="checkbox"/> 212114		COAL MINING SERVICES	2009	All Asset Ranges within SIC Group	23	1.90	0.70	0.10	2.90	0.10
<input type="checkbox"/> 12		Coal Mining	2009	All Asset Ranges within SIC Group	14	6.00	1.10	0.00	10.20	0.00
<input type="checkbox"/> 13		Oil and Gas Extraction	2009	All Asset Ranges within SIC Group	21	1.20	0.80	0.30	2.00	0.30
			2009	All Asset Ranges within SIC Group	246	2.30	1.00	0.40	3.00	0.40

- To change the **Line of Business**, use the drop down box and check off the corresponding box for a LOB. More than one LOB can be selected.
- To change the **Year**, use the drop down box and click on the year that you want. More than one year can be selected.
- To change the **Asset Range**, use the drop down box and click on the range that you want. More than one asset range can be selected.
- To change the sample size, use the drop down box for **Count**. By changing the count criteria, you will be limited to the top range selected. For example, if you select "15," the ratio calculations will be limited to the top 15 companies within that selected industry code range
- Use the slide bar (below the ratios, on the right) to scroll through the calculated ratios.
- The ratios can be displayed in **Ascending/Descending** order by using the drop down box next to **Median**.
- Use the page navigation links, located on the top right corner and lower right corner, to display pages. The navigation links are numbers and arrows.

• Calculating Key Business Ratios – Company

- From the criteria selection bar, the user can select one of six Business Performance ratios: **Profitability & Return Measures, Solvency, Liquidity, Working Capital, Management Effectiveness and Bank & Insurance Ratios**. These will be displayed to the right of the screen.
- The Search button allows you to input a direct search.
 - The options here are **Company Name, SIC, LOB, Duns No., NAIC, State, Country, City, MSA and Private/Public** (soon to be included).
 - More than one option can be used. NOTE: If you get **No matching records found**, this means that there are no companies in the KBR database that fit your search query.
- The **Clear All** button clears your sort parameters and returns the screen to the default page.
- The **List Order** can be found on the right hand side of the page in a yellow box. This keeps track of how you have sorted the data.
- The default company selection is via **DUNS Number** and is in numerical order.
 - Use the **Ascending/Descending** box to change the order.
- To change the industry, use the drop down box for the **NAIC and SIC** codes.
 - The NAIC Code features the individual codes; you can select more than one.
 - The SIC Code features the individual codes; you can select more than one. You can also sort via the 2 digit, 4 digit or all available digit places within the respective SIC Code.
 - You can also sort the industry code in ascending/descending order by clicking on that respective box.
 - All industry codes are hyperlinked to their respective industry sector report in the **First Research** database
- To change the **Line of Business**, use the drop down box and check off the corresponding box for a LOB. More than one LOB can be selected.
 - You can also sort the LOB in ascending/descending order by clicking on that respective box.
- To change the **Company** order, click on the ascending/descending order box.
- To change the **Year**, use the drop down box and click on the year that you want. More than one year can be selected.
 - You can also sort the year in ascending/descending order by clicking on that respective box.
- Use the slide bar to scroll through the calculated ratios.
 - The ratios can be displayed in **Ascending/Descending** order by using the drop down box next to **Median**.
- Use the page navigation links, located on the top right corner and lower right corner, to display pages. The navigation links are numbers and arrows.

Profile Tab

- This is where the user can personalize their KBR session. To activate your personalized session, please enter an email address.
- Any saved templates from **My Financials** will be found here.
 - The user can share their templates with someone else by using the **Share** button.
 - Click on the required template, then click on the share button.
 - Enter the necessary email address and click on **Submit**.
 - The user can add additional email addresses by clicking on **Add Email**.
 - The user can delete a template here by selecting a template and then click on the **Remove** button.
- To upload information from another source, click on the Choose File button in the **Upload Financial Data** box. Once a file has been chosen, click on the **UPLOAD** button.
 - We have provided a mock template to use if you need one.
 - Under the upload area, click on the **Click Here to Download Template** link
 - Fill in the columns as needed, which will match up with the data items found in the **My Financials** template.

Remove	Share	Upload Financial Data
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text" value="Browse..."/> No file selected.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="button" value="UPLOAD"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="button" value="Click here to download template"/>