

INDUSTRY DATA SOURCES AND INDUSTRY ANALYSES

Ing. Katarína Šebejová

Continued from issue 5/2005

Processing and utilising industry analyses

The bases for industry analyses are various, whether acquired from public sources, non-public sources or by means of questionnaire. A company which has underlying data at its disposal may either perform its own analyses or provide the data to another company for processing.

Among the main processors of industry data analyses are:

- large investment companies and commercial banks,
- specialist state institutions,
- private analyst firms,
- multinational institutions (the OECD, European Commission, World Bank),
- ratings agencies,
- news agencies and press publishers.

The most frequent users of industry analyses are:

- enterprises (particularly for corporate strategy),
- investment companies (decision-making on the capital market, fundamental and technical analysis, internal share value),
- government (overview of the economy by industry, favourable business environment, creating legislation, supporting the development of certain industries from the view of their long-term requirements),
- professional and special-interest associations (market protection),
- banks (loan transaction risk, profit potential and customer potential of industries),

Industry analyses are most frequently used for:

- risk management and for assessing the creditworthiness of borrowers from banks or from other creditor institutions within the framework of a comparative industry analysis,
- assessing the successfulness of enterprise activities within the framework of an industry analysis for potential investors, creditors and state institutions,
- comparing the performance results of particular corporate entities with those of entities engaged in the same or similar field of activity.

To perform an industry analysis means to evaluate a large volume of analytical material in the form of tables and text. In commercial banks, the prevailing trend at the moment is not to have in-house analyst teams, but rather to buy industry analyses from external sources. These analyses

may be carried out in a standard way (for several users) or they may be customer specific (for only one user).

Industry analysis processors in the Slovak Republic

Industry characteristics and indicators have for more than ten years been reckoned using the database of DataCentrum, an organisation established specifically for this purpose by the Ministry of Finance of the Slovak Republic. The data categorised for processing is drawn from the financial statements annexed to tax declarations, providing access to information on more than 40,000 corporate entities every year.

The company Infin, spol. s r.o., employs this database in its products, including the publication "Median Values of Financial Indicators for Economic Activities in the Slovak Republic". Part of the publication is accessible free of charge on the web site www.infinet.sk. The publication¹ contains values of selected ratios (20) that characterise the status quo and development of the financial situation – in terms of liquidity, profitability, indebtedness, and activity – according to particular industries as well as according to selected legal forms and the territorial-administrative division of the Slovak Republic. Within the classification of entities by the industry principle, indicator values are published in separated groups (double digit and triple digit) under the OKEČ (Industry Classification of Economic Activities), as well as cumulatively for the Slovak Republic, manufacturing sector, retail, wholesale, and services. The size structure within a given industry is worked out by setting interval ranges of assets and turnover for three groups within each size criteria. The ratio values of the financial analysis are determined by quartiles, enabling the position of the evaluated entity to be fixed and thus its risk level to be determined. The methodology for setting these indicators corresponds to the so-called standard indicators in developed economies. The results of financial analyses of particular industries for the previous four years create a time series, which enables a prediction to be made for the development of given indicators. Individual processing of financial analyses is

¹ Information source: www.infin.sk; the text is modified and abridged.

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