

## 5 SIMPLE FINANCIAL

# RATIOS FOR STOCK PICKING

### 1 PRICE TO EARNINGS RATIO

The Price to Earnings ratio is one of the most widely used financial ratio analysis among the investors for a very long time.

Price to Earnings Ratio =  
 $(\text{Price Per Share}) / (\text{Earnings Per Share})$

As a thumb rule, a low P/E ratio is preferred while buying a stock.



### 2 PRICE TO BOOK VALUE

Price to Book Ratio (P/B) is calculated by dividing the current price of the stock by the latest quarter's book value per share.

Price to Book Ratio =  
 $(\text{Price per Share}) / (\text{Book Value per Share})$

A lower P/BV ratio could mean that the stock is undervalued, but again the definition of lower varies from sector to sector.

### 3 DEBT TO EQUITY RATIO

The debt-to-equity ratio measures the relationship between the amount of capital that has been borrowed (i.e. debt) and the amount of capital contributed by shareholders (i.e. equity).

Debt to Equity Ratio =  
 $(\text{Total Liabilities}) / (\text{Total Shareholder Equity})$

As a thumb of rule, companies with a debt-to-equity ratio more than 1 are risky

### 4 RETURN ON EQUITY (ROE)

Return on equity (ROE) is the amount of net income returned as a percentage of shareholders equity.

Return on Equity =  
 $(\text{Net Income}) / (\text{Average Stockholder Equity})$

As a thumb rule, always invest in a company with ROE greater than 20% for at least last 3 years.

### 5 CURRENT RATIO

The current ratio is a key financial ratio for evaluating a company's liquidity. It measures the proportion of current assets available to cover current liabilities.

Current Ratio =  $(\text{Current Assets}) / (\text{Current Liabilities})$

As a thumb rule, always invest in a company with a current ratio greater than 1.

# Fundamentals Of Stock Picking By Serp Financial

**Yijin Wang**



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