The Chart Library

The Chart Library

What is the Chart Library?

To enhance your financial analysis, Standard & Poor's Research Insight gives you an extensive collection of pre-defined company and industry performance charts. Charts not only make your information easier to read and understand, but they can also help you identify trends, make comparisons and clarify relationships that may not otherwise be apparent.

We've made it easy for you to customize each of the insightful charts included in our software to suit your individual needs. You can change a chart's style, colors and axis labels. You can add titles, change fonts and customize the legend. You can even change a two-dimensional chart to a dynamic three-dimensional chart. **And, just like the Report Library, all the Research Insight charts are available in Excel!**

The Chart Library provides both an example and an explanation of each of the pre-defined charts available in Research Insight using the COMPUSTAT® (North America) database. The Chart Library features:

- 40 pre-defined charts
- Charts for commonly-used presentations
- Analytical charts such as fundamental, market and pricing
- Segment charts that allow you to compare companies among industries
- Easy modification to meet your specific needs

Selecting a Chart Which Meets Your Needs

Research Insight contains an extensive collection of pre-defined charts to help you enhance your financial analysis. All of the charts contained in the software are categorized according to the type of data they display. Each of these categories is explained below.

Fundamental Charts

Chart Name	Chart File Name
Capital Structure - Quarterly	CAPITAL
Compound Growth - Sales - 5 Year	CSALE5
Gross Profit Margin vs. Sales	CGPM
Receivables Turnover vs. Sales	CRTO
Sales vs. Income Before Extra Items	CSALENI

Line of Business Charts

Chart Name	Chart File Name
Line of Business - Operating Profit	SEG_OPER
Line of Business - Sales	SEG_SALE

Market Charts

Chart Name	Chart File Name
5 Year Total Return to Shareholders	TOT_RTN
Decile Analysis - Beta vs. Growth Rate and P/E	GROW_PE
Dividend Yield vs. Relative to S&P Index	DIVYIELD
Economic Returns - 10 Years	ECONRTN
Returns by Stock Rank	RTN_RANK
S&P 500 Earnings Yield vs. 3 Month T-Bills	SP_TBILL
S&P 500 Earnings Yield vs. 30 Year Government Bonds	SP_BOND
S&P 500 Price vs. 30 Year Government Bonds	SP_PRC
Total Return vs. S&P 500 - Monthly	TOT_RTNM
Value of $100 With Income Compounded Annually - 10 Years	VALUE10Y
Value of $100 With Income Compounded Annually - 20 Years	VALUE20Y

Peer Charts

| Chart Name	Chart File Name
Debt to Equity vs. Peer Companies (Quartiled)	DEBTEQ
Earnings Before Depreciation vs. Peer Set	EBITDA
Net Profit Margin vs. Peer Companies (Quartiled)	NPM
Return on Assets vs. Peer Set	ROAQ
Return on Average Equity vs. Peer Companies (Quartiled)	ROAE
Return on Equity vs. Peer Set	ROEQ

Pricing Charts

Chart Name	Chart File Name
Comparative Price/Earnings Ratio	PEM_PEER
Earnings & Price Momentum	MOMENTUM
Price and EPS	PRCEPS
Price Return vs. S&P 500 - Daily	PRC_RETD
Price Return vs. S&P 500 - Monthly	PRC_RETM
Price Value Base - Annual	VALUEBSE
Price Value Base - Daily	VALUEDAY
Price/Book Ratio vs. Relative to S&P Industry Index	PRC_BOOK
Price/Earnings Monthly vs. Relative to S&P Industry Index	PE_INDEX
Price/Earnings Ratio vs. 30 Year Government Bonds	PE_BONDS
Price/Sales Ratio vs. Industry Sector	PRC_SALE
Price-Close Daily vs. 14 Day Relative Strength Index	PRC_RSI
Price-Close Monthly - 10 Years	PRICE
Price-Close Monthly vs. Relative to S&P Industry Index	PRC_REL
Price-Close vs. Earnings Per Share and Dividends Per Share	EPS_DVPS
Price-High/Low/Close - Volume	HILOWCL

Running A Chart

In this section, we will show you how easy it is to run any of the Research Insight pre-defined charts. In this example we will run a chart that displays the operating profit for each business segment of Proctor & Gamble Company.
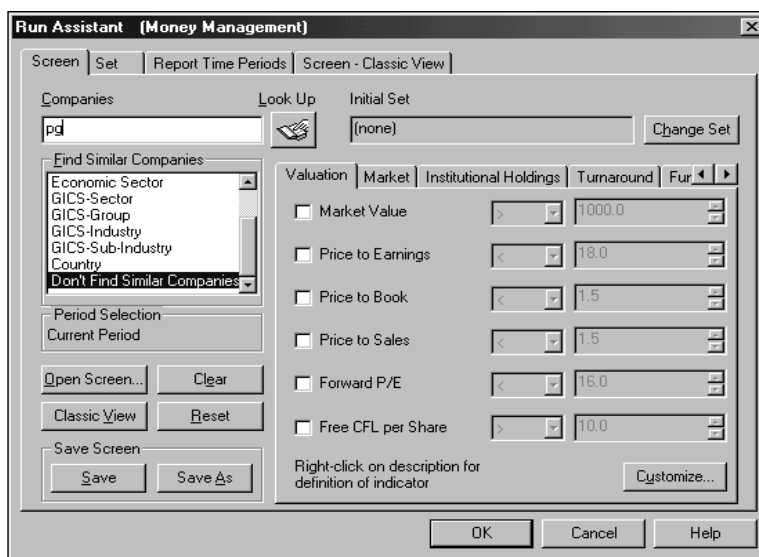
Begin from the Research Insight Desktop:

1. Click the ▮▮**(Open Chart)** button.
    You will see the File Open dialog box and a list of the charts in the COMPUSTAT Charts folder.
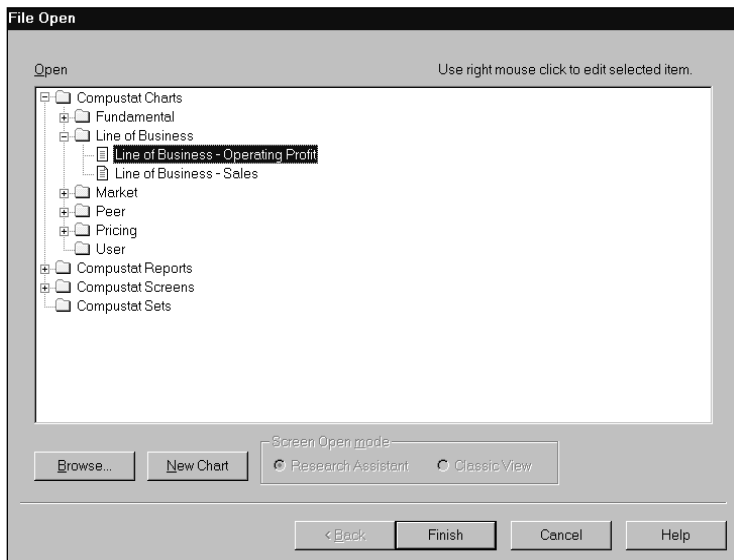
2. Open the **Line of Business** folder, select **Line of Business - Operating Profit**, and click **Finish**.

You'll see the Run Assistant Window.

3. Enter the ticker symbol for Proctor & Gamble Co. (pg) in the **Companies** field and click **OK**.
   Research Insight will display the operating profit for each line of business for Proctor and Gamble Co.
4. If you want to add, delete or change companies from your initial set, or modify your criteria, click the
   (Run) button to re-open the Run Assistant window.

Hint: If you are not sure of a ticker symbol, click the **(Look Up)** button to search the list of companies in
the COMPUSTAT database. When running a chart for multiple companies, you will need to separate
the tickers with commas. If you are running a chart for a set of companies, make sure to include a "**$**"
before the set name. For more information on running charts with sets, refer to the *Research Insight
Getting Started* manual or online help.

Opening a Research Insight Chart Using Excel

In Research Insight you have the ability to run *all* reports and charts as Excel spreadsheets. Excel requests data from the Research Insight database using a communication link known as Active-X Technology. Whether you're using Research Insight or Excel, the same information is available for your financial analysis without having to convert or import files. The example in this section was done using Microsoft Excel 8.0.
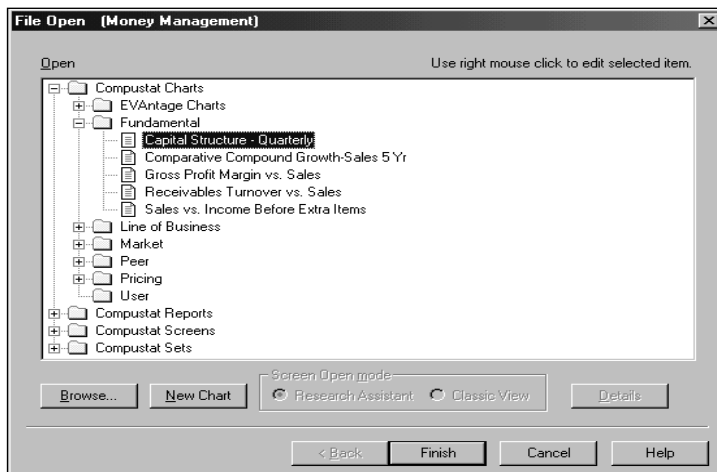
In this example, we'll show you how to open a chart that displays the quarterly capital structure for Chase Manhattan Corporation.

Begin with Excel open:

1.   From the **S&P** menu, select **Welcome to Research Insight.**
        You will see the Welcome to Research Insight window appear on top of Excel.
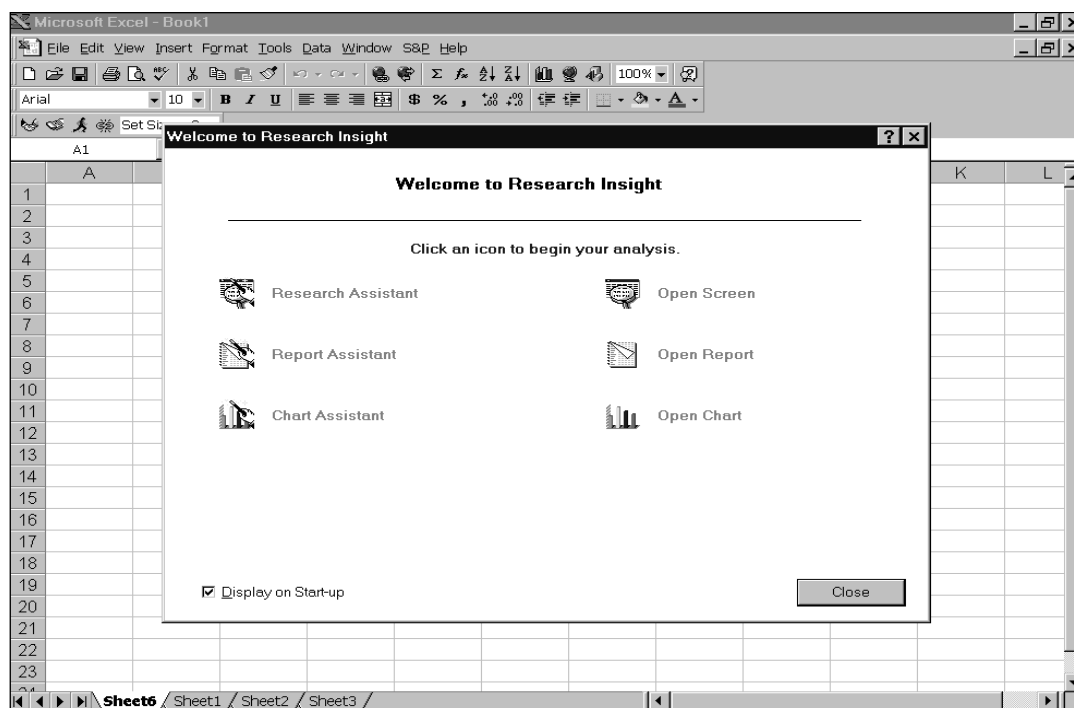
2. Select **Open Chart**.
   You will see the File Open window

3. From the **Fundamental** folder, select **Capital Structure - Quarterly** and click **Finish**.

4. Enter the ticker symbol for Chase Manhattan Corporation (**cmb**) in the **Companies** field.
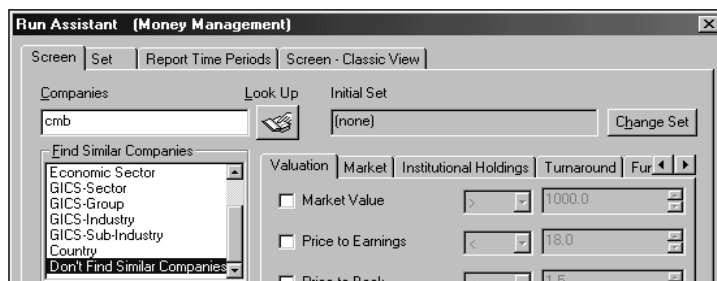
Hint: If you are not sure of a ticker symbol, click the (**Look Up**) button to search the companies in the North America database.

5.   Click **OK**.
      You will see a Capital Structure - Quarterly Chart for Chase Manhattan Corporation in Excel
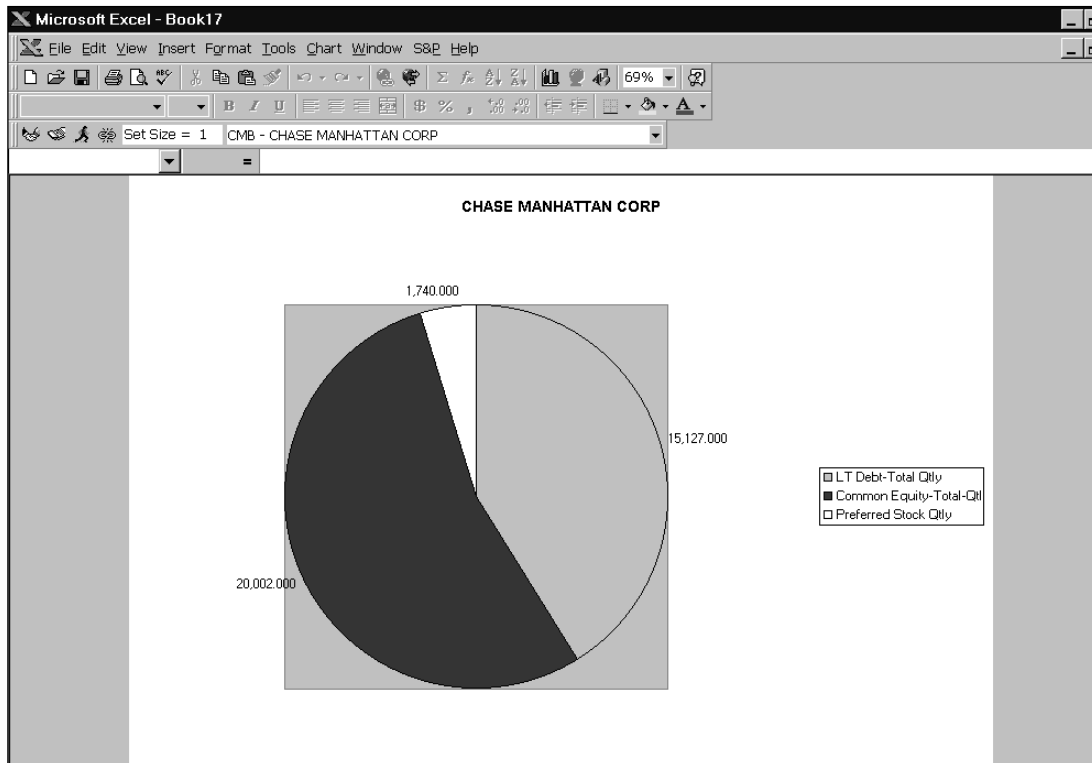
Hint: To view the chart for other companies, click the ![Run] **(Run)** button to open the Run Assistant window
            where you can add, change, or delete companies from your initial set or modify the criteria used to create
            the spreadsheet.

Charts in the Fundamental Folder

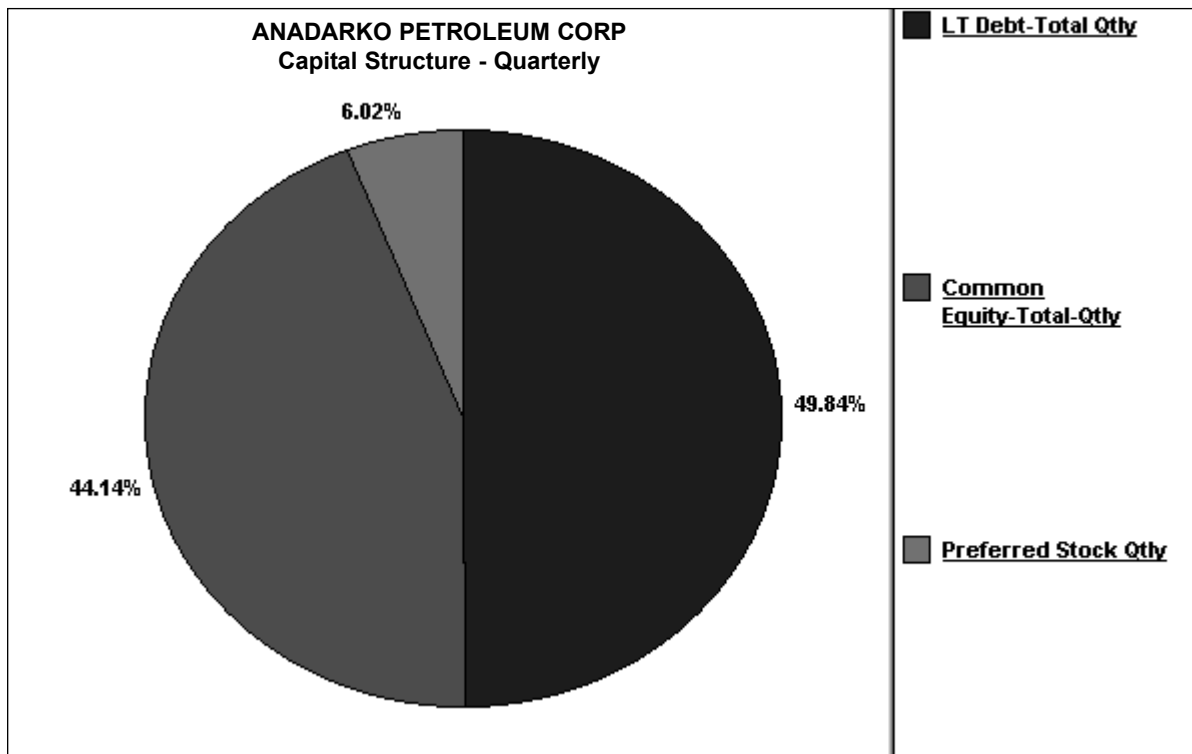| Chart Name	Chart Mnemonic
Capital Structure - Quarterly	CAPITAL
Comparative Compound Growth - Sales - 5 Year	CSALE5
Gross Profit Margin	CGPM
Receivables Turnover vs. Sales	CRTO
Sales vs. Income Before Extra Items	CSALENI
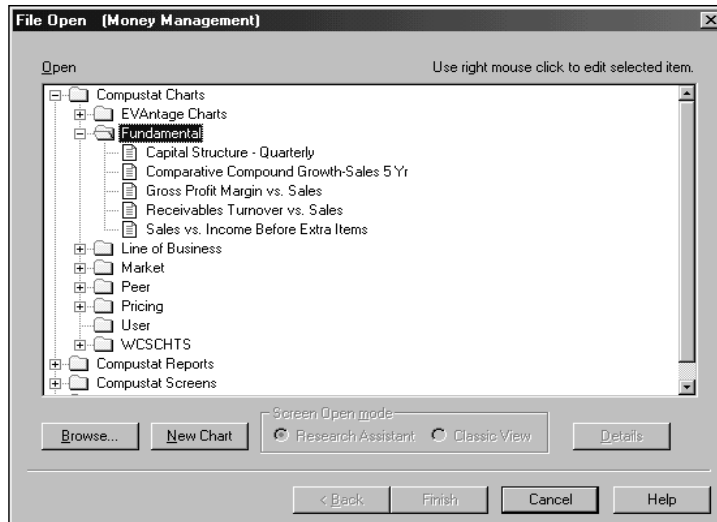
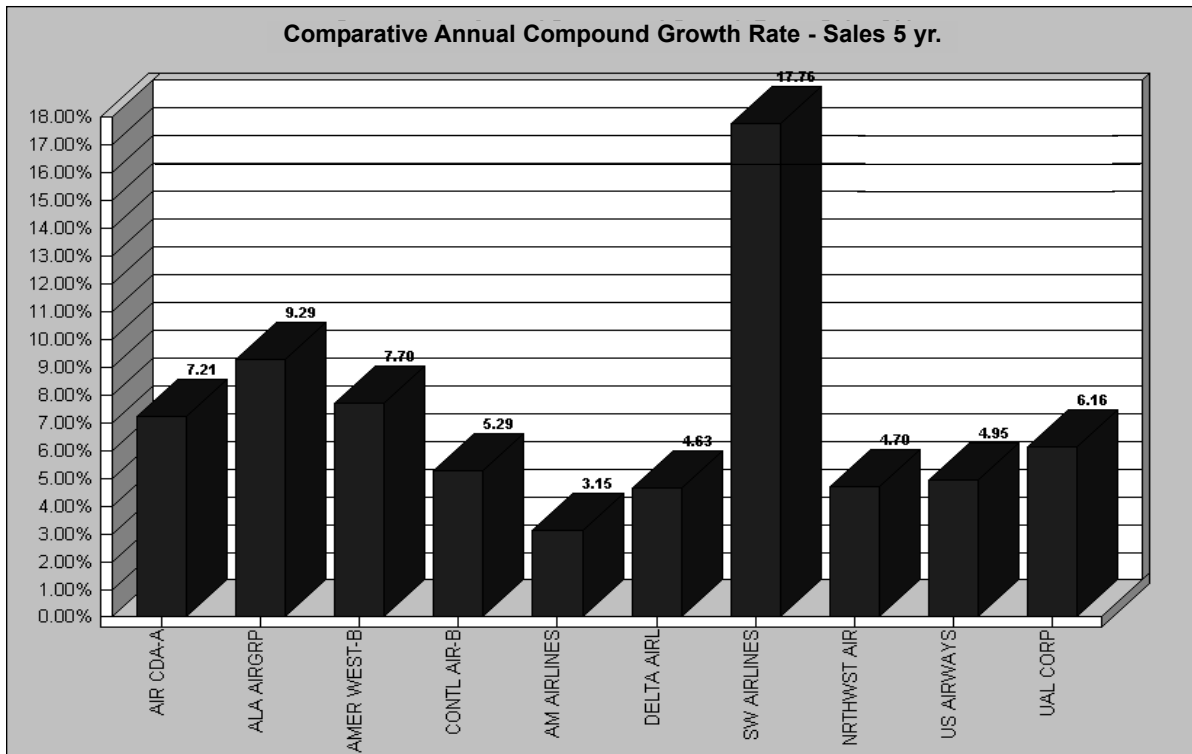# Capital Structure - Quarterly (CAPITAL)

Description

This chart displays the permanent sources of financing used by a company, including long-term debt, preferred stock, and common equity.

Comparative Compound Growth - Sales 5 Year (CSALE5)

Description

This chart compares the compound growth rates in sales for up to 10 companies.

Comparative Annual Compound Growth Rate - Sales 5 yr.

Company	Rate
AIR CDA-A	7.21
ALA AIRGRP	9.29
AMER WEST-B	7.70
CONTL AIR-B	5.29
AM AIRLINES	3.15
DELTA AIRL	4.63
SW AIRLINES	17.76
NRTHWST AIR	4.70
US AIRWAYS	4.95
UAL CORP	6.16

Gross Profit Margin vs. Sales (CGPM)

Description

This chart compares a company's trend in sales and gross profit margin for the past ten years.

MINNESOTA MINING & MFG.CO.
Gross Profit Margin vs. Sales

Gross Profit Margin

Net Sales
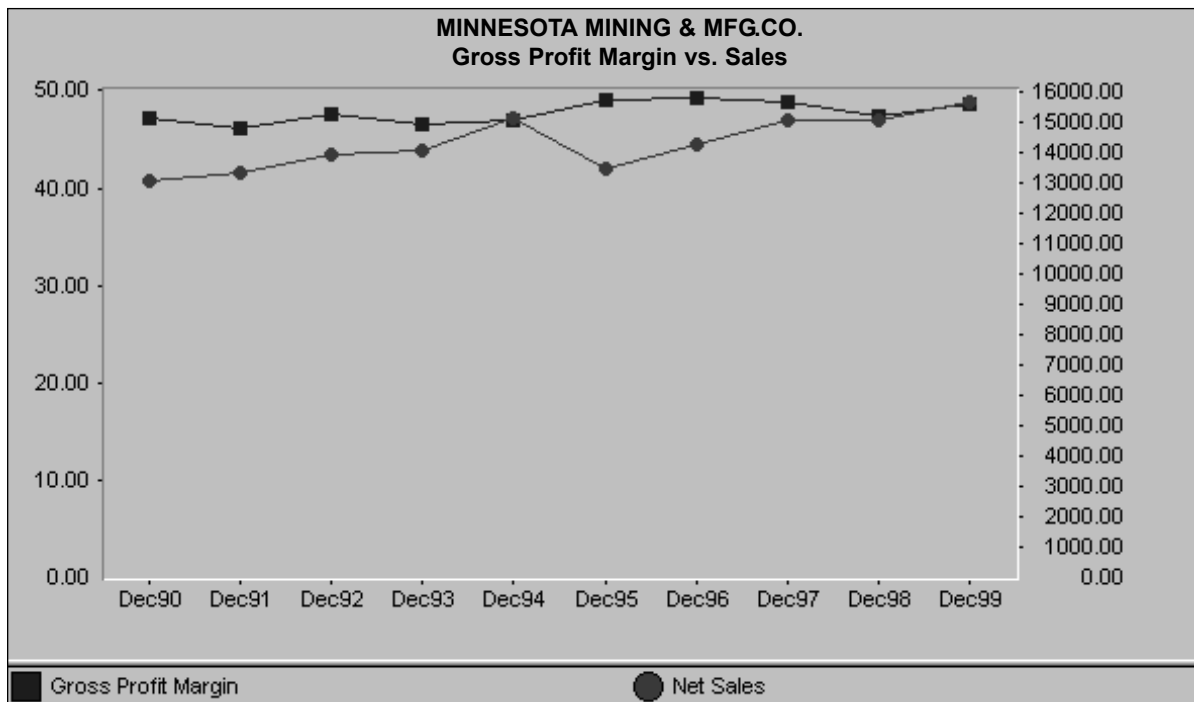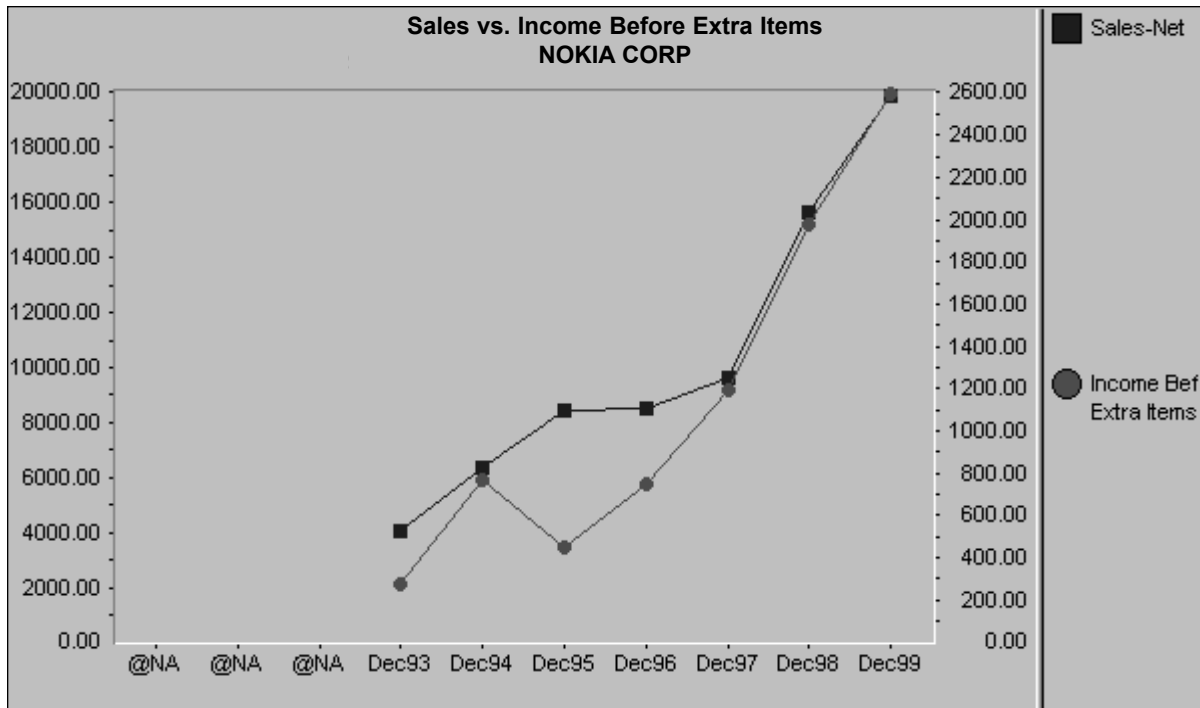
Receivables Turnover vs. Sales (CRTO)

Description
This chart compares a company's trend in receivables turnover to sales for the past ten years.
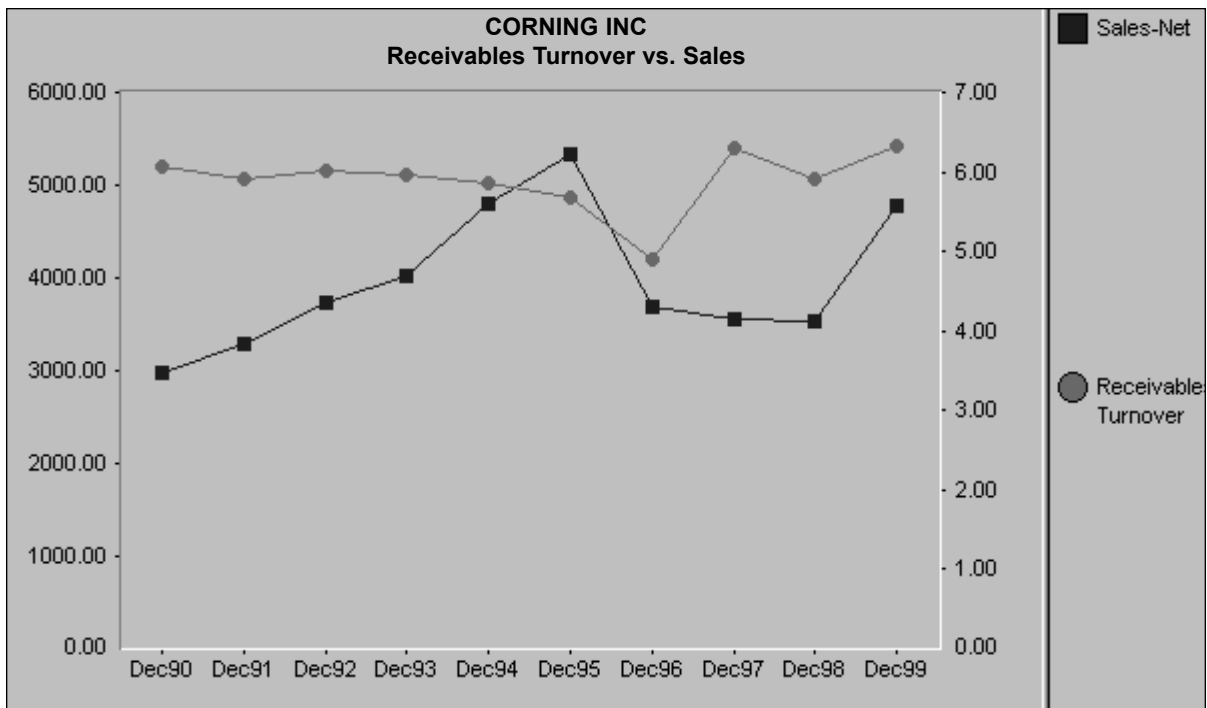
Sales vs. Income Before Extra Items (CSALENI)

Description

This chart compares a company's trend in income before extraordinary items to sales for the past ten years.

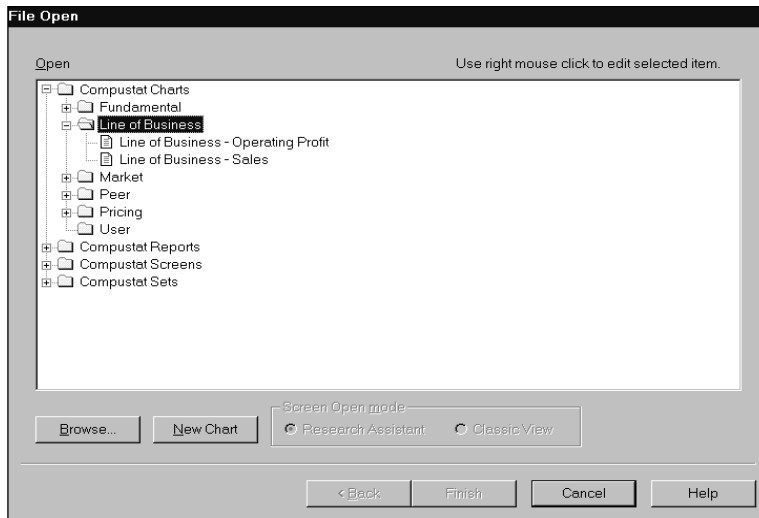## Charts in the Line of Business Folder

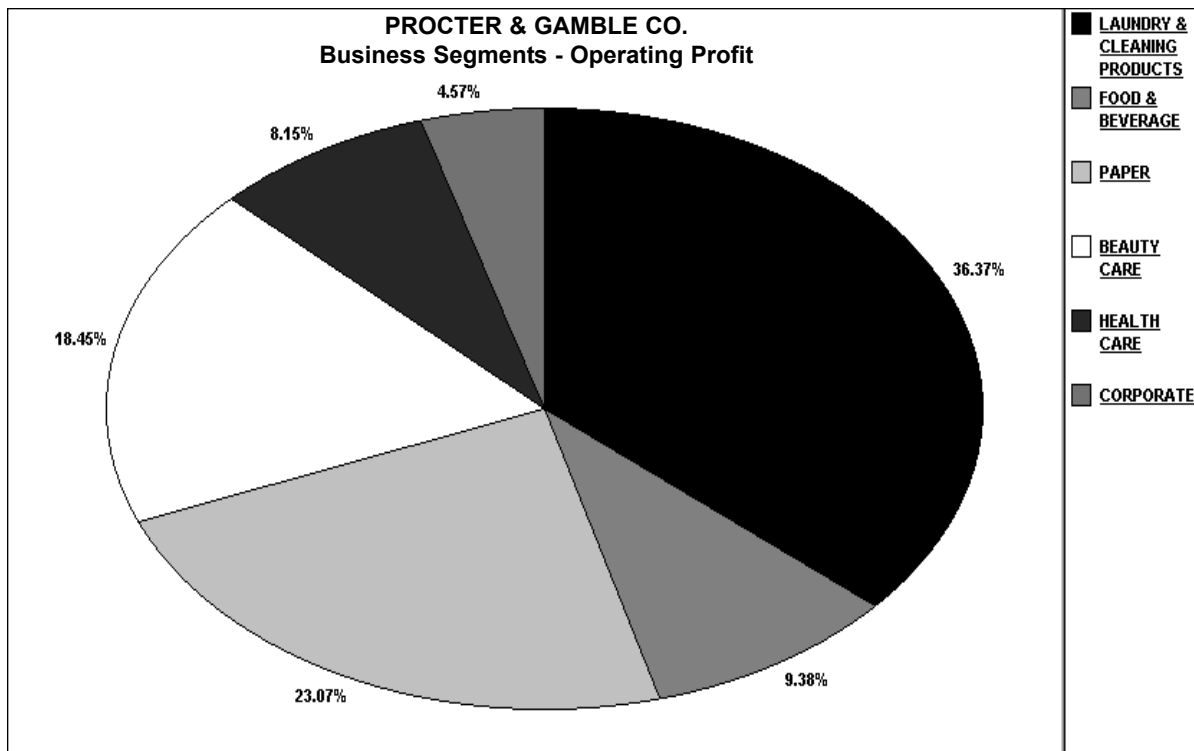| Chart Name	Chart Mnemonic
Line of Business - Operating Profit	SEG_OPER
Line of Business - Sales	SEG_SALE

Line of Business - Operating Profit (SEG_OPER)

Description

This chart displays the operating profit for all current segments of a company.

PROCTER & GAMBLE CO.
Business Segments - Operating Profit

Legend	
■	LAUNDRY & CLEANING PRODUCTS
■	FOOD & BEVERAGE
□	PAPER
□	BEAUTY CARE
■	HEALTH CARE
■	CORPORATE

4.57%
8.15%
18.45%
36.37%
23.07%
9.38%

Line of Business - Sales (SEG_SALE)

Description
This chart display annual sales for all current segments of a company.

GENERAL ELECTRIC CO.
Business Segments - Sales

11.08%   8.15%
7.85%   7.13%
5.72%   7.06%
9.36%   5.19%
5.46%
33.00%

Legend:
- AIRCRAFT ENGINE
- MAJOR APPLIANCES
- MATERIALS
- TECHNICAL PRODUCTS & SERVICE
- BROADCASTII
- FINANCING
- SPECIALTY INSURANCE
- OTHER
- POWER GENERATION
- INDUSTRIAL PRODS & SYSTEMS
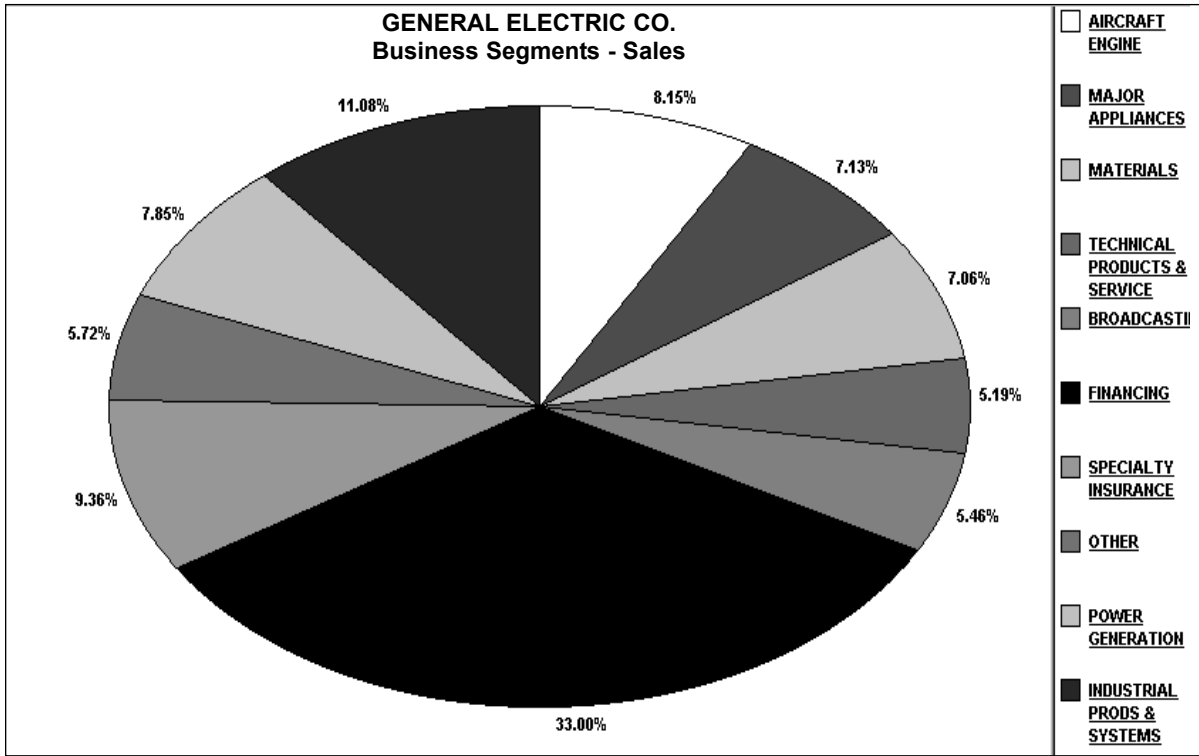
Notes

Charts in the Market Folder

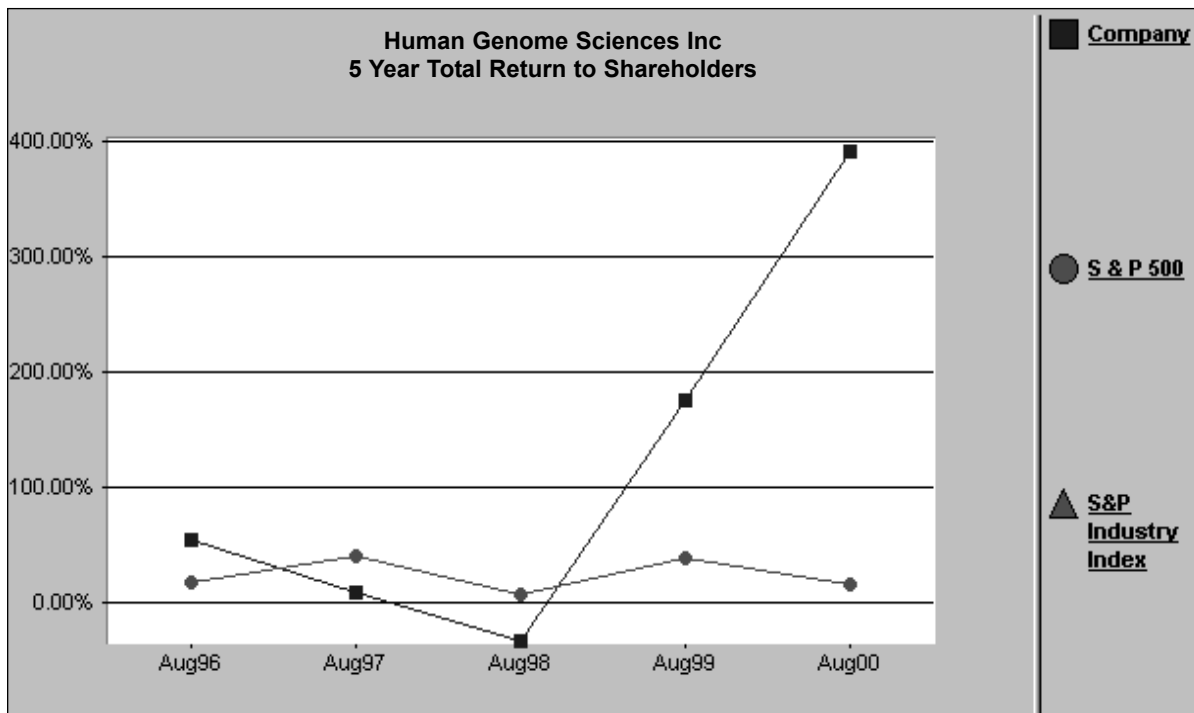| Chart Name	Chart Mnemonic
5 Year Total Return to Shareholders	TOT_RTN
Decile Analysis - Beta vs. Growth Rate and P/E	GROW_PE
Dividend Yield vs. Relative to S&P Index	DIVYIELD
Economic Returns - 10 Years	ECONRTN
Returns by Stock Rank	RTN_RANK
S&P 500 Earnings Yield vs. 3 Month T-Bills	SP_TBILL
S&P 500 Earnings Yield vs. 30 Year Government Bonds	SP_BOND
S&P 500 Price vs. 30 Year Government Bonds	SP_PRC
Total Return vs. S&P 500 - Monthly	TOT_RTNM
Value of $100 With Income Compounded Annually - 10 Years	VALUE10Y
Value of $100 With Income Compounded Annually - 20 Years	VALUE20Y

5 Year Total Return to Shareholders

Description

This chart displays five years of total return figures for a given company, the corresponding S&P Industry Index and the S&P 500 Index.

Decile Analysis - Beta vs. Growth Rate and P/E (GROW_PE)
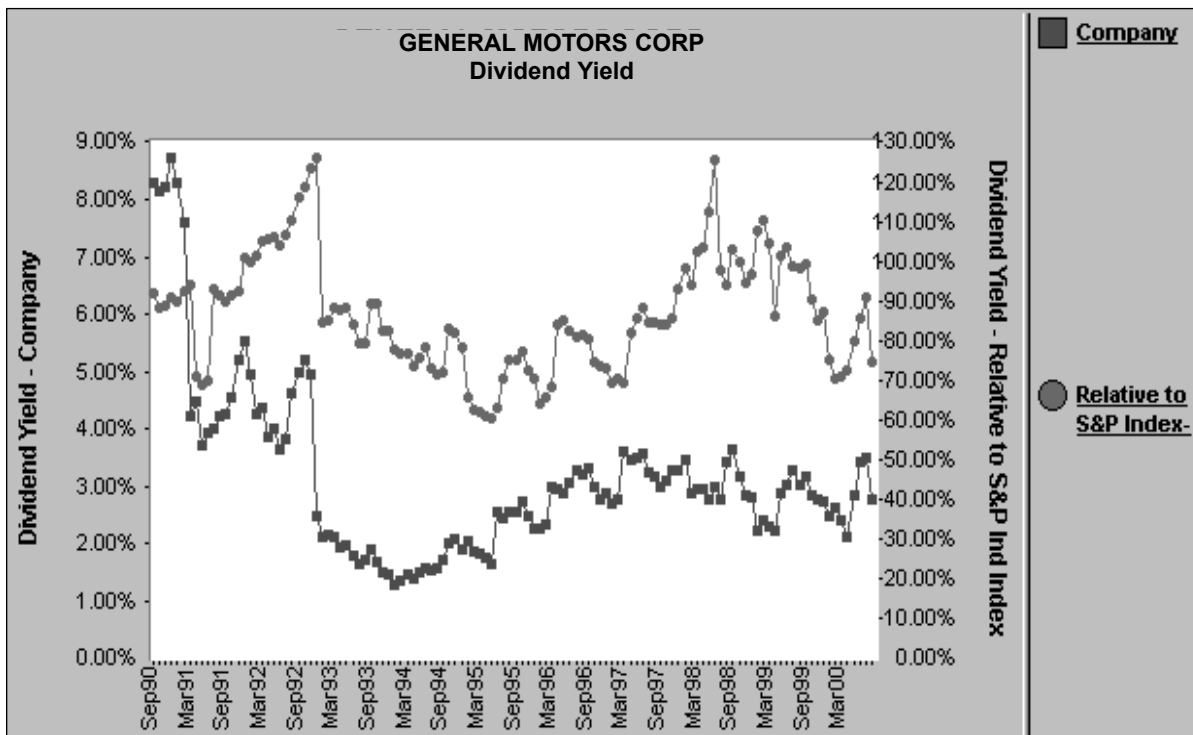
Description

Beta measures the relationship between an investment's returns and the market's returns. This chart displays 10 groupings of beta for the S&P 500 Index, 10 being the highest and 1 being the lowest.
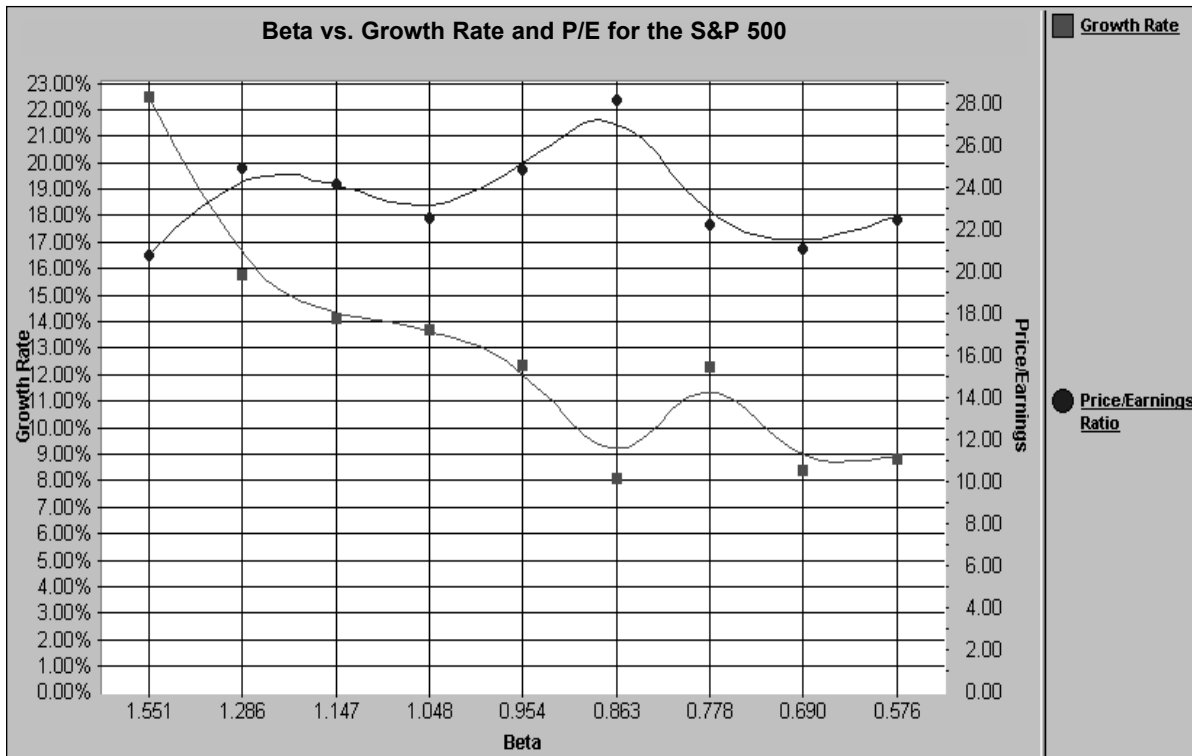
# Dividend Yield vs. Relative to S&P Index (DIVYIELD)

Description

This chart compares the dividend yield for a given company to the dividend yield for the corresponding S&P Industry Index.

Economic Returns - 10 Years (ECONRTN)

Description

This chart compares the return for the S&P 500 Index, the 3-month treasury bill rate, the 30-year government bond rate and the inflation rate. (**Note:** Before you run this chart, you must first import the economic data. For instructions on importing data, refer to the *Standard & Poor's Research Insight Getting Started* manual.)
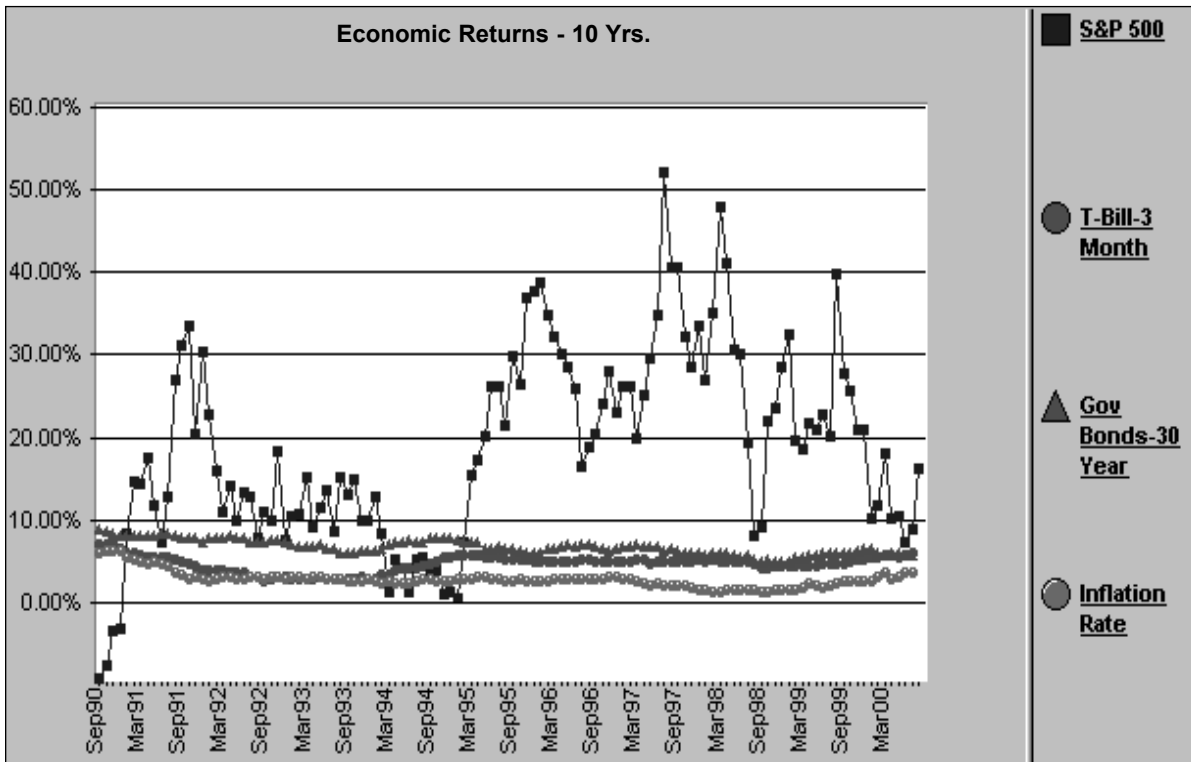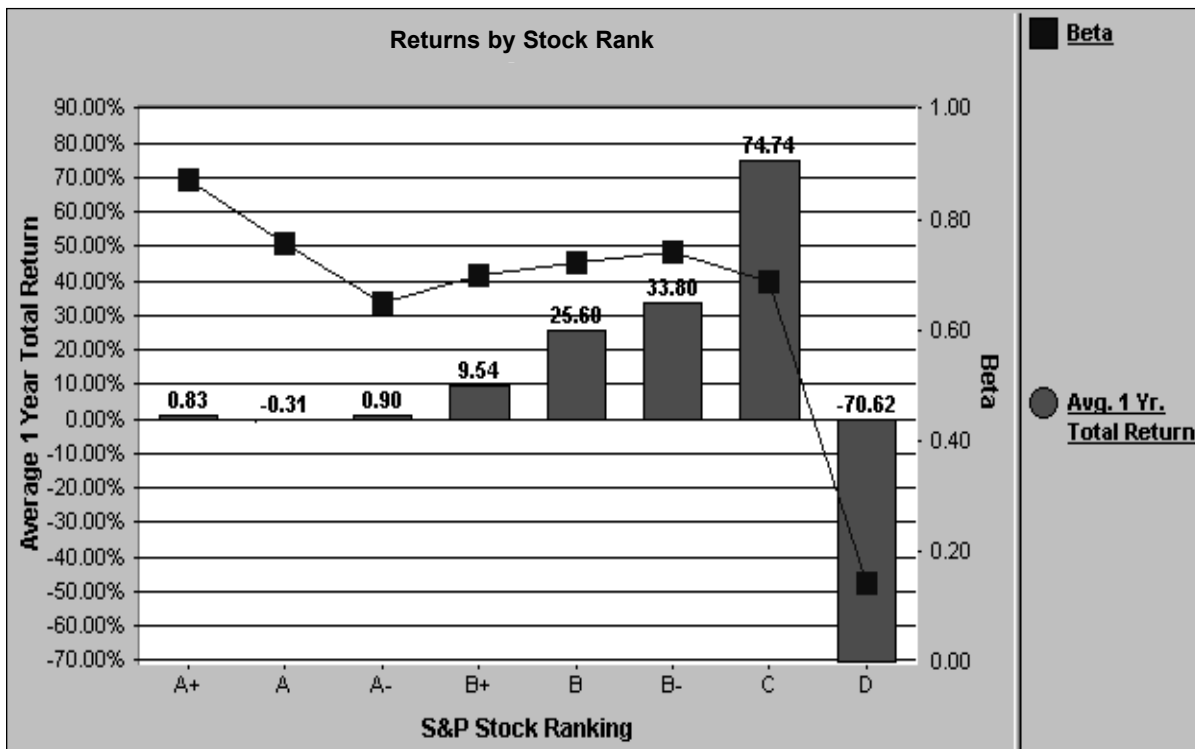
Returns by Stock Rank (RTN_RANK)

Description

This chart displays the 1-year average total return and beta for each of the eight S&P stock rankings.

# S&P 500 Earnings Yield vs. 3 Month T-Bills (SP_TBILL)

Description

This chart compares the earnings yields of the S&P 500 Index and 3-month treasury bills. (**Note:** Before you run this chart, you must first import economic data into Research Insight. For instructions on importing data, refer to the *Standard & Poor's Research Insight Getting Started* manual.)
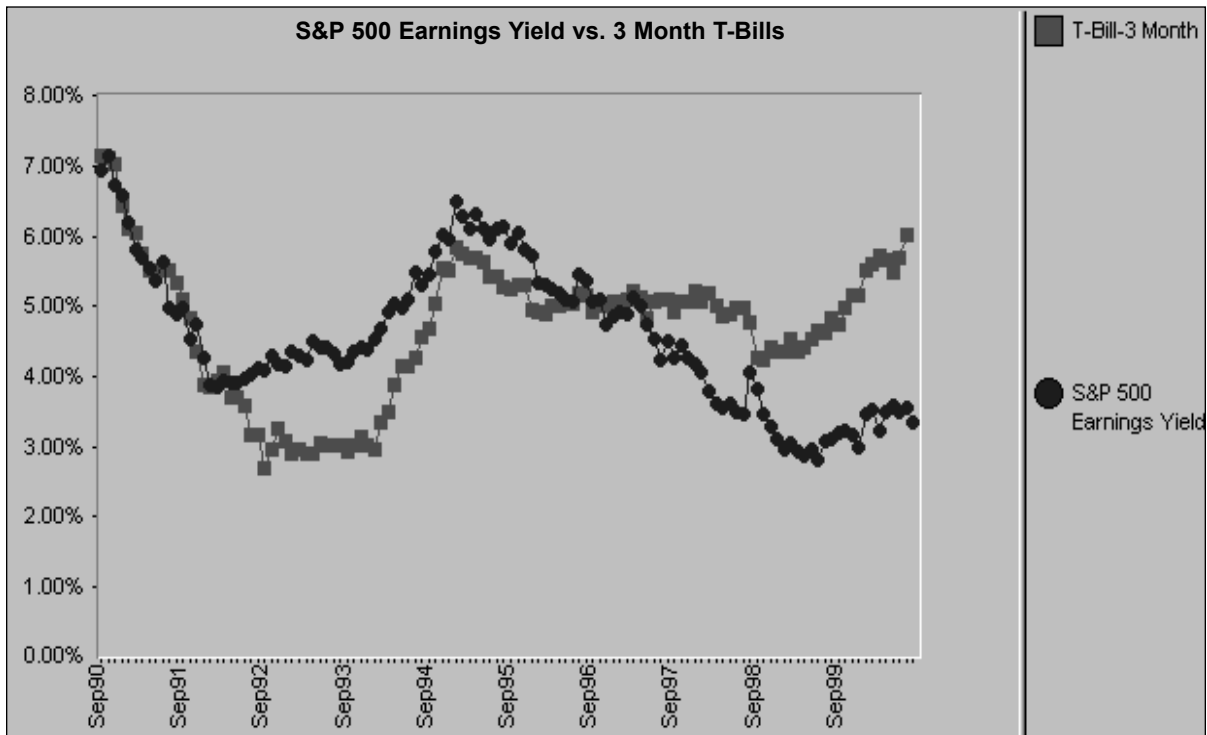
S&P 500 Earnings Yield vs. 30 Year Government Bonds (SP_BOND)
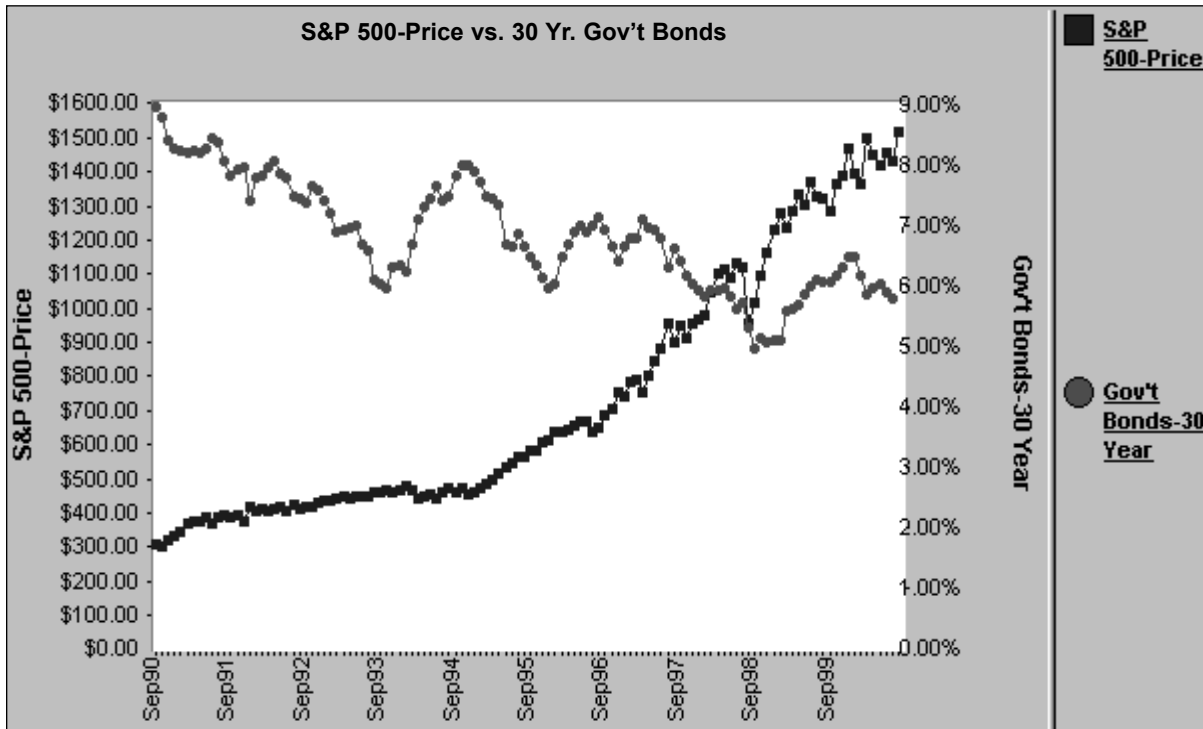
Description

This chart compares the earnings yield of the S&P 500 Index and 30-year government bond rates. (**Note:** Before you run this chart, you must first import economic data into Research Insight. For instructions on importing data, refer to the *Standard & Poor's Research Insight Getting Started* manual.)
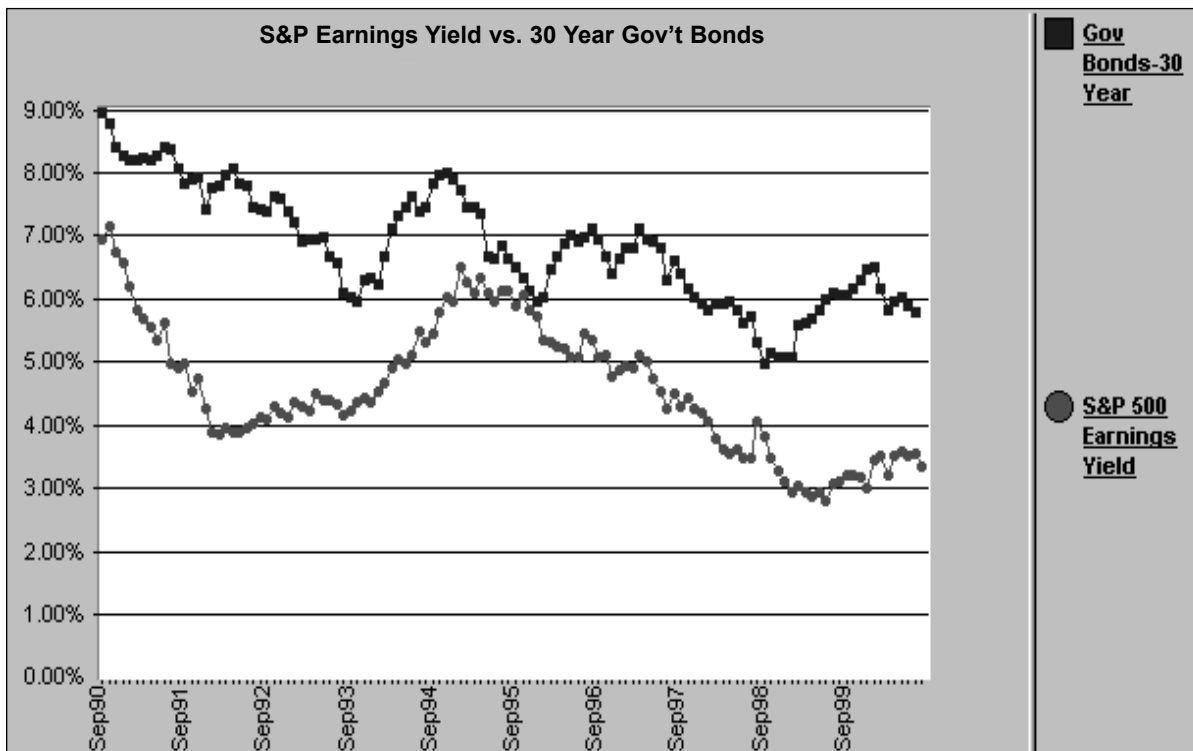
# S&P 500 Price vs. 30 Year Government Bonds (SP_PRC)

Description

This chart compares the monthly closing price of the S&P 500 Index and 30-year government bond rates. (**Note:** Before you run this chart, you must first import economic data into Research Insight. For instructions on importing data, refer to the *Standard & Poor's Research Insight Getting Started* manual.)

# Total Return vs. S&P 500 - Monthly (TOT_RTNM)

Description
This chart displays a company's total return for the past 12 months compared to the S&P 500.
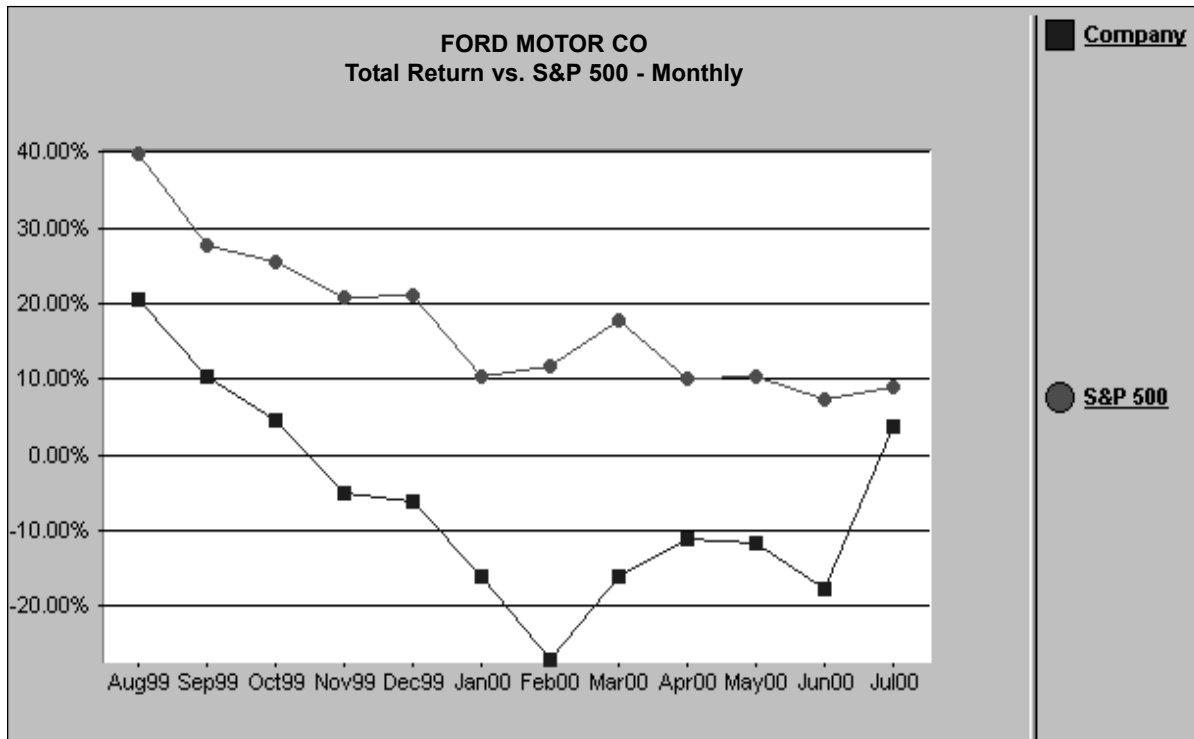
# Value of $100 With Income Compounded Annually - 10 Years (VALUE10Y)

Description

This chart shows the value of $100 invested 10 years ago in a given company. It also compares that value to the S&P 500 Index, 30-year government bonds, the 3-month treasury bills, and the inflation rate. (**Note:** Before you run this chart, you must first import the economic data. For instructions on importing data, refer to the *Standard & Poor's Research Insight Getting Started* manual.)

AT&T CORP
With Income Compounded Annually

Legend:
- ■ S&P 500
- ● 30 YR. BOND
- ▲ T-BILL
- ● INFLATION
- ■ COMPANY
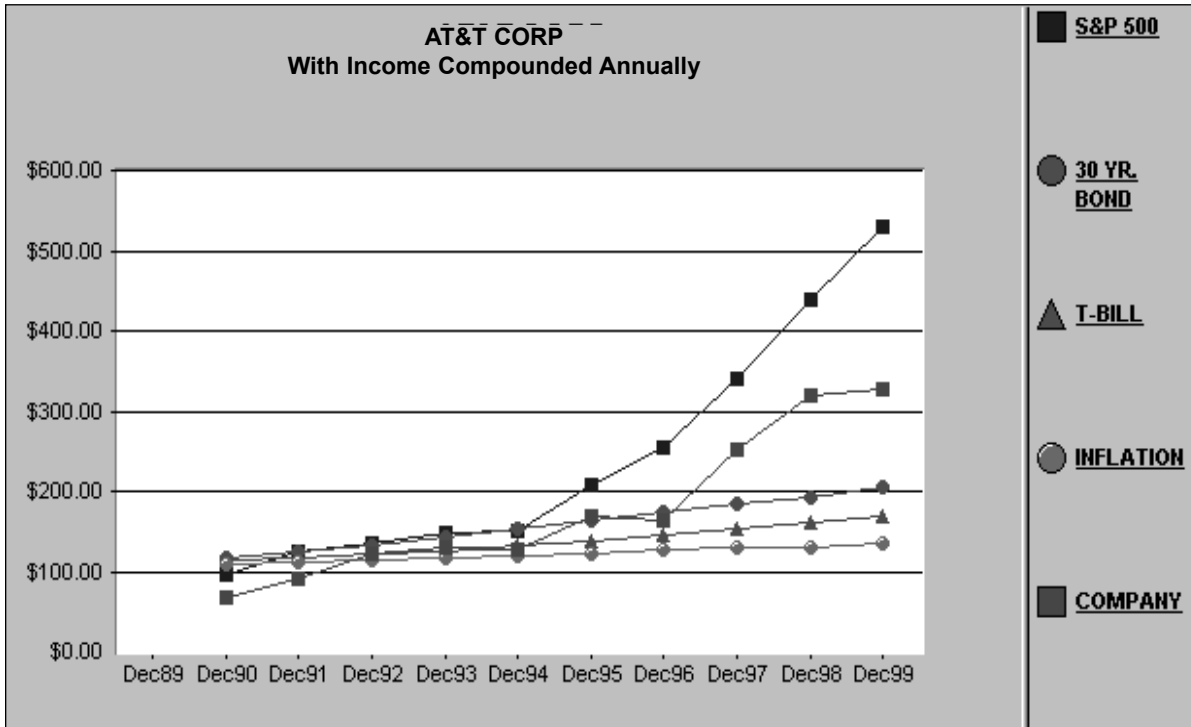
Value of $100 With Income Compounded Annually - 20 Years (VALUE20Y)

Description

This chart shows the value of $100 invested 20 years ago in a given company. It also compares that value to the S&P 500 Index, 30-year government bonds, the 3-month treasury bills and the inflation rate. (**Note:** Before you run this chart, you must first import economic data into Research Insight. For instructions on importing data, refer to the *Standard & Poor's Research Insight Getting Started* manual.)
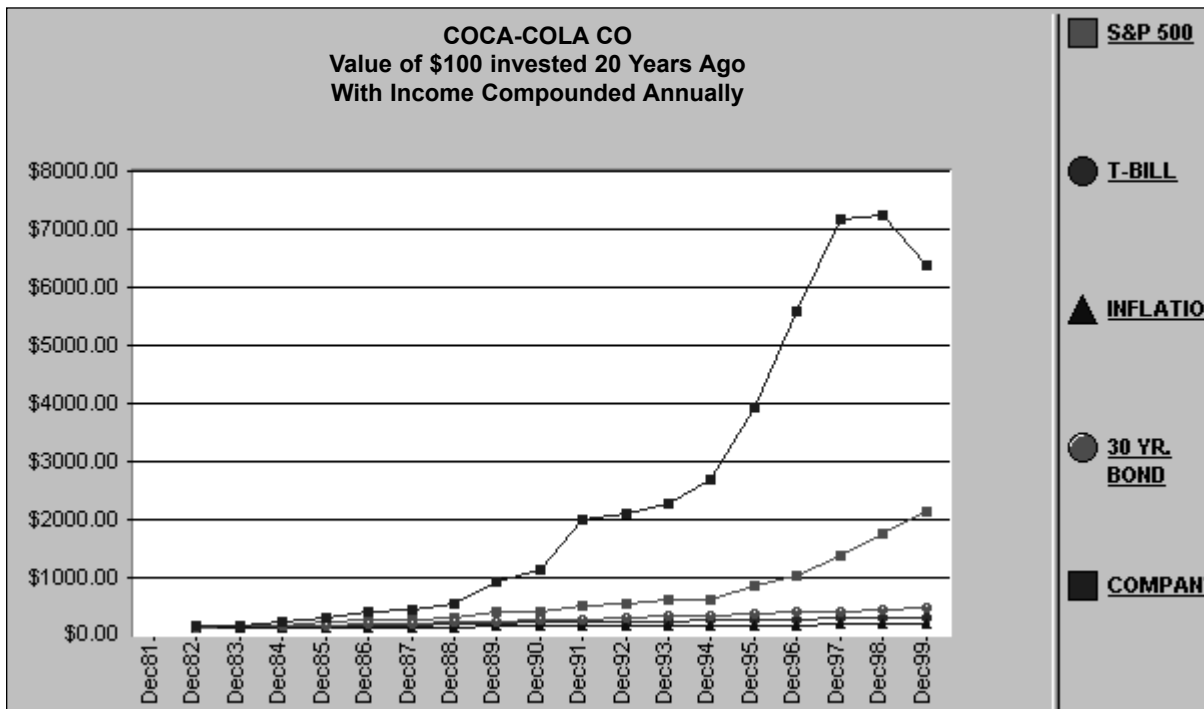
Charts in the Peer Folder

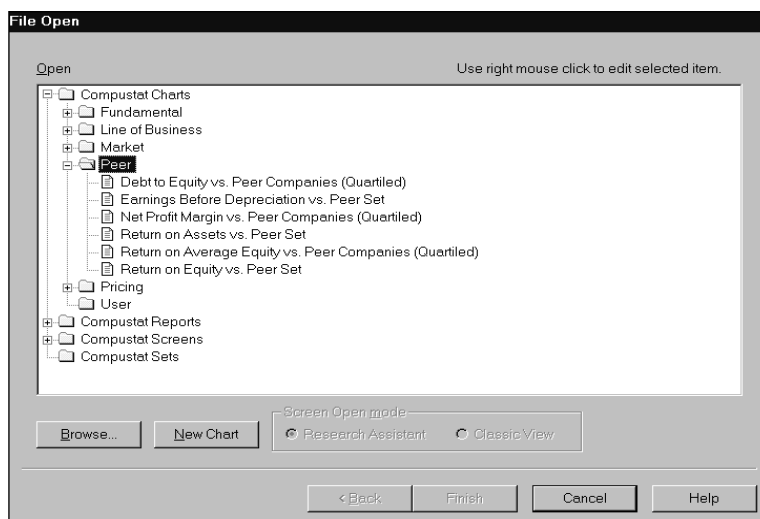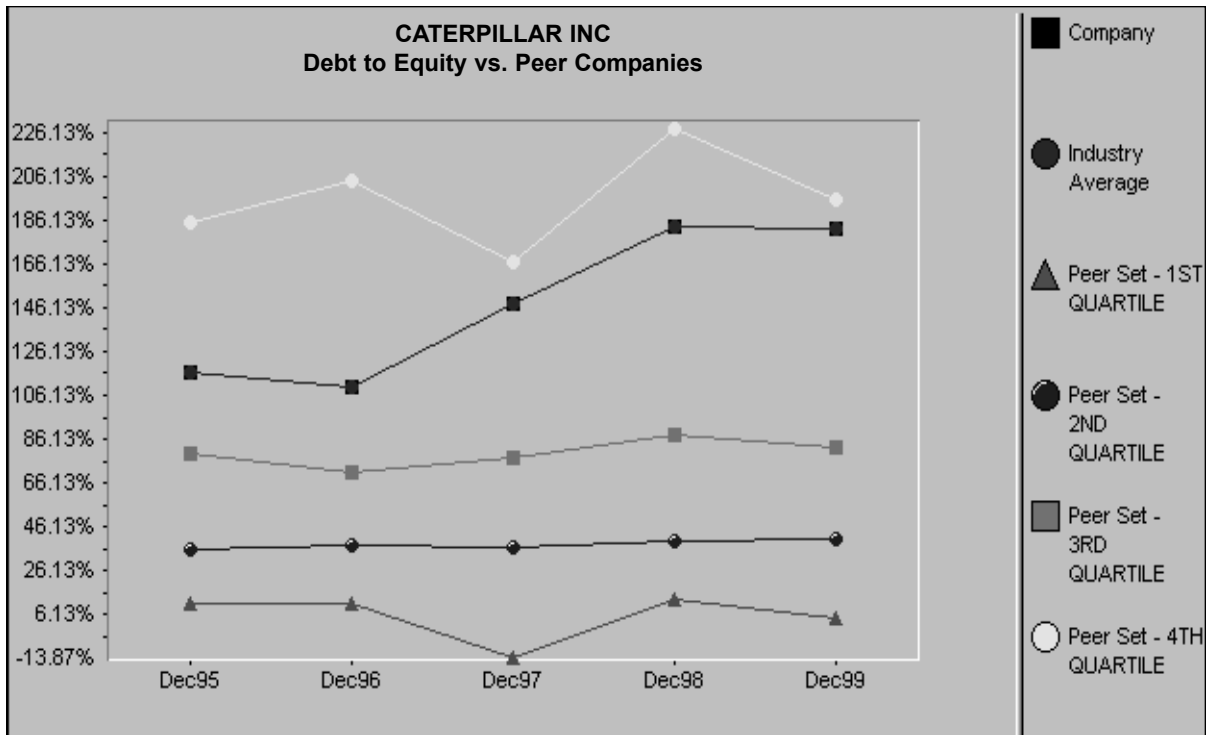| Chart Name	Chart Mnemonic
Debt to Equity vs. Peer Companies (Quartiled)	DEBTEQ
Earnings Before Depreciation vs. Peer Set	EBITDA
Net Profit Margin vs. Peer Companies (Quartiled)	NPM
Return on Assets vs. Peer Set	ROAQ
Return on Average Equity vs. Peer Companies (Quartiled)	ROAE
Return on Equity vs. Peer Set	ROEQ

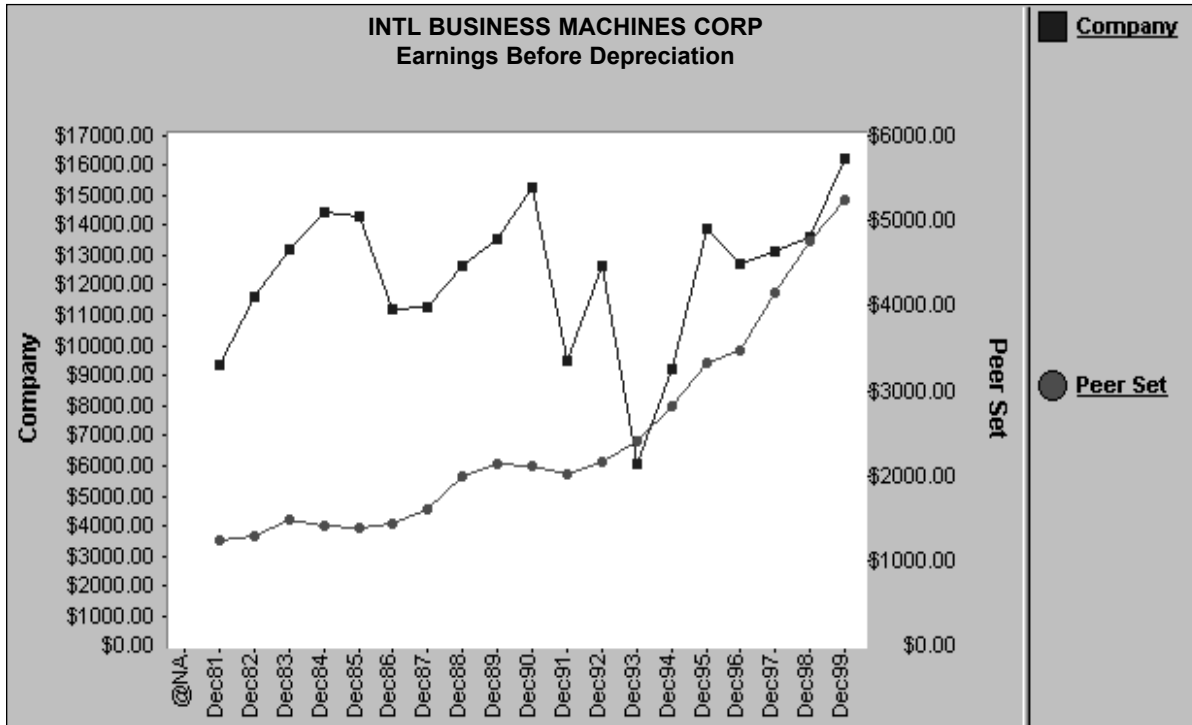# Debt to Equity vs. Peer Companies (Quartiled) (DEBTEQ)

Description

This chart compares a company's debt to equity over five years to a peer set of companies and its quartile averages.

# Earnings Before Depreciation vs. Peer Set (EBITDA)

Description

This chart compares earnings before depreciation for a given company to a set of peer companies.

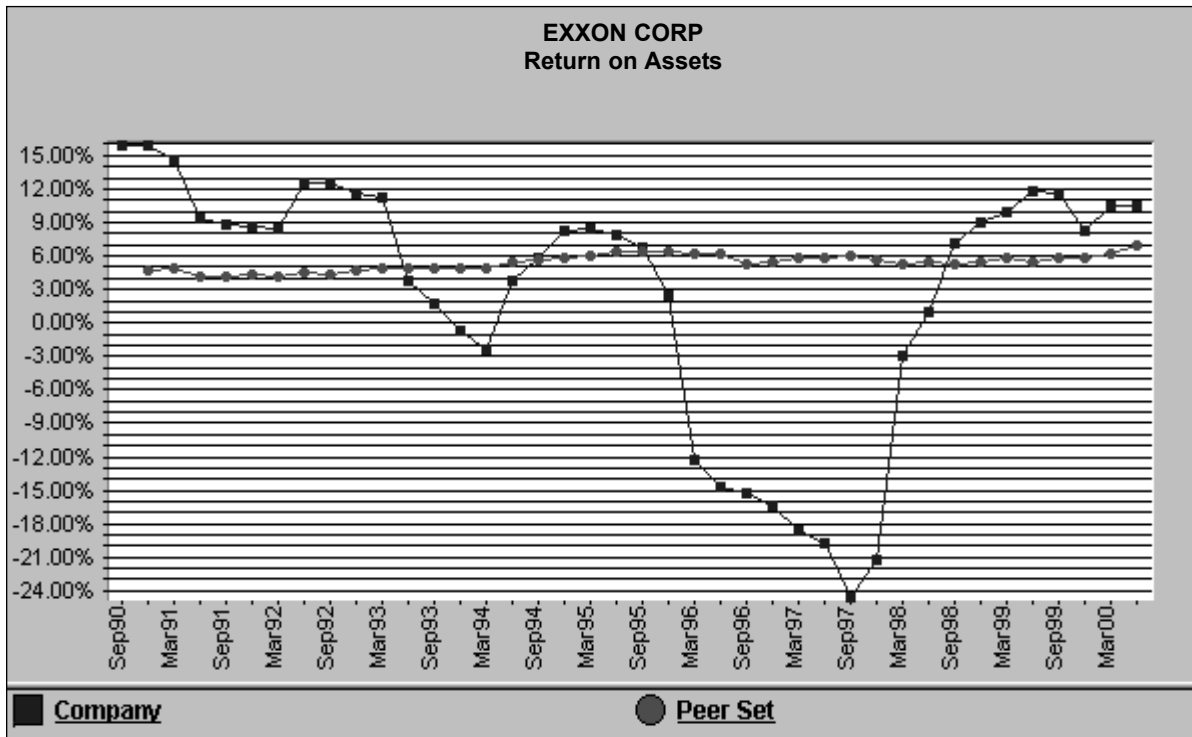# Net Profit Margin vs. Peer Companies (Quartiled) (NPM)

Description

This chart compares a company's debt to equity over five years to a peer set of companies and its quartile averages, except for net profit margin.
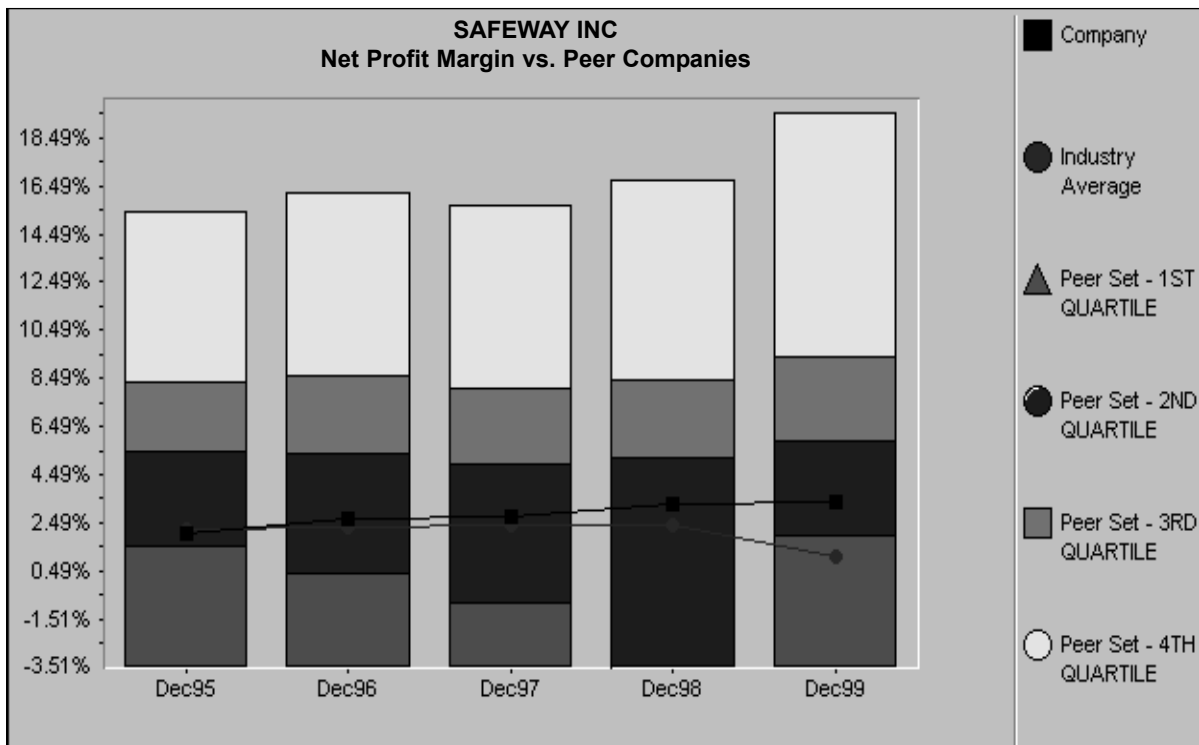
Return on Assets vs. Peer Set (ROAQ)

Description

This chart compares the return on assets for a given company to the return on assets for a peer set.

Return on Average Equity vs. Peer Companies (Quartiled)(ROAE)

Description

This chart compares the average equity for a given company to the average equity for a quartiled peer set. Each quartile is represented with a different color.
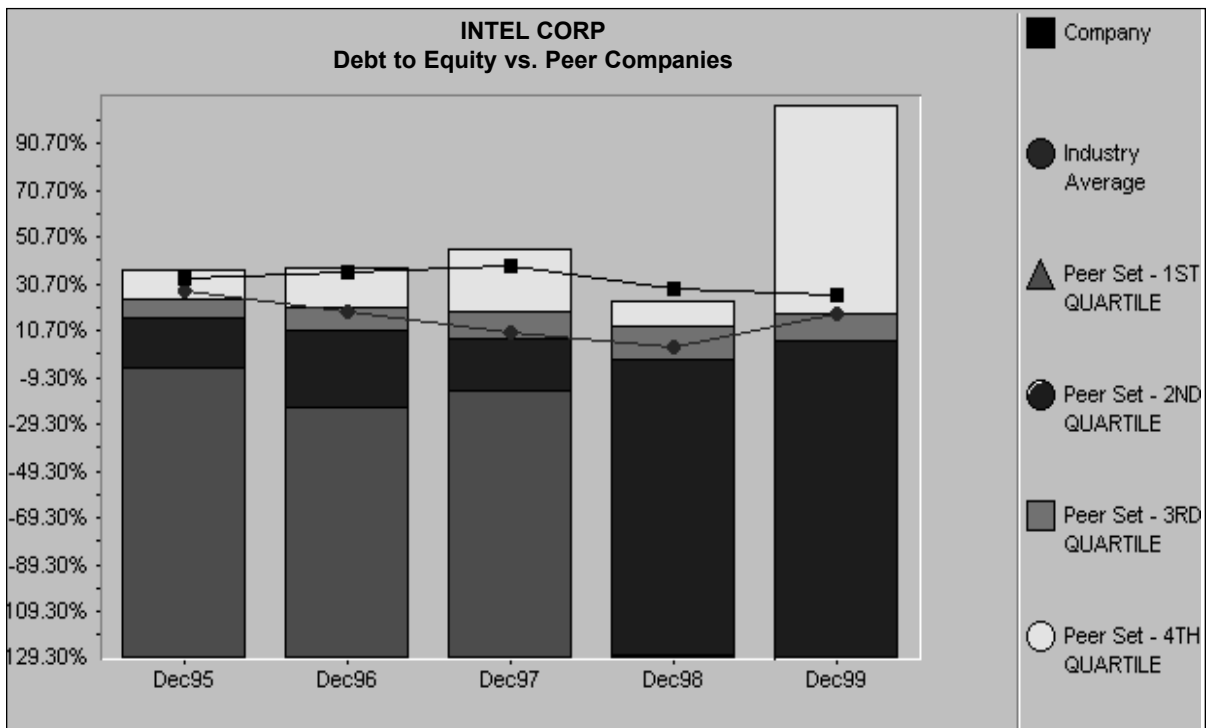
Return on Equity vs. Peer Set (ROEQ)
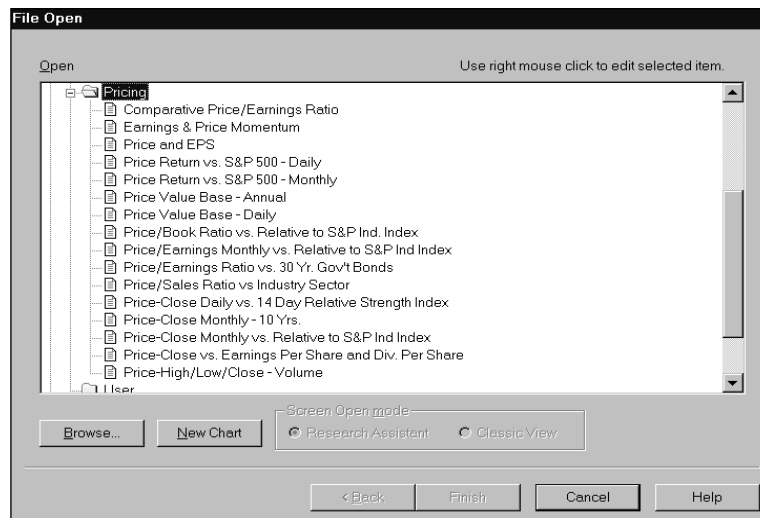
Description

This chart compares the return on equity for a given company to the return on equity for a peer set. The return on equity ratio measures the rate of return earned on the common shareholder's investment.
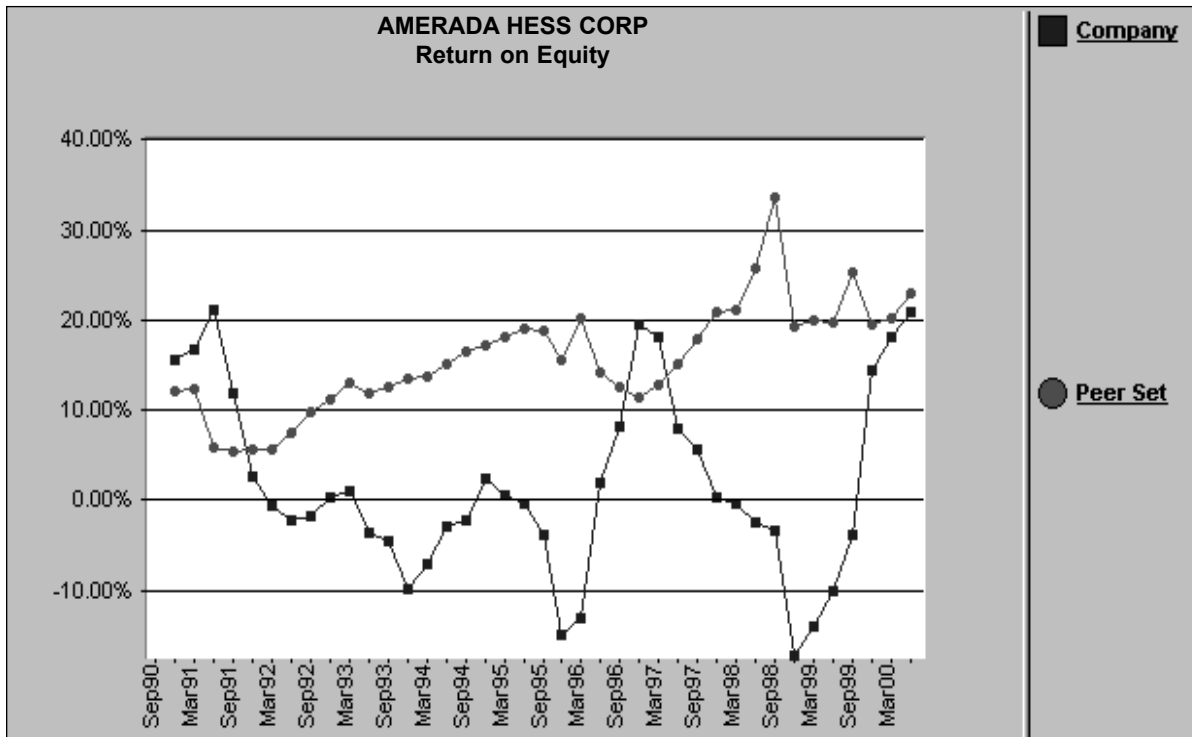
Notes

Charts in the Pricing Folder

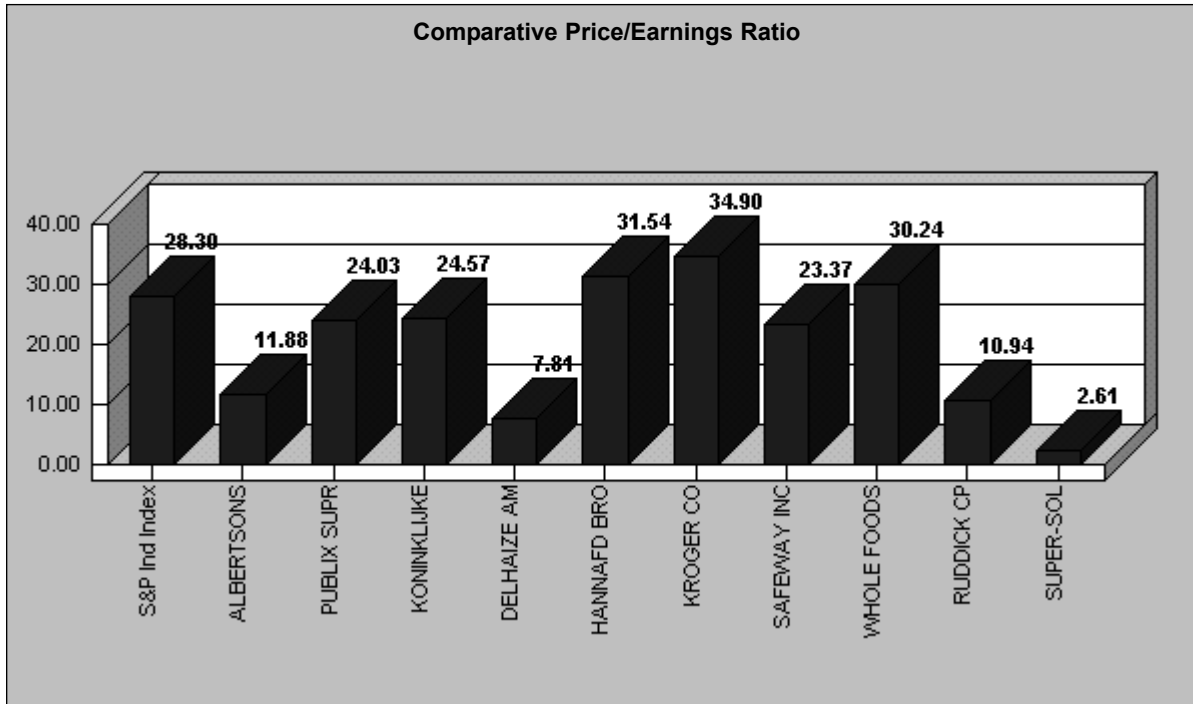| Chart Name	Chart Mnemonic
Comparative Price/Earnings Ratio	PEM_PEER
Earnings & Price Momentum	MOMENTUM
Price and EPS	PRCEPS
Price Return vs. S&P 500 - Daily	PRC_RETD
Price Return vs. S&P 500 - Monthly	PRC_RETM
Price Value Base - Annual	VALUEBSE
Price Value Base - Daily	VALUEDAY
Price/Book Ratio vs. Relative to S&P Industry Index	PRC_BOOK
Price/Earnings Monthly vs. Relative to S&P Industry Index	PE_INDEX
Price/Earnings Ratio vs. 30 Year Government Bonds	PE_BONDS
Price/Sales Ratio vs. Industry Sector	PRC_SALE
Price-Close Daily vs. 14 Day Relative Strength Index	PRC_RSI
Price-Close Monthly - 10 Years	PRICE
Price-Close Monthly vs. Relative to S&P Industry Index	PRC_REL
Price-Close vs. Earnings Per share and Dividends Per Share	EPS_DVPS
Price-High/Low/Close - Volume	HILOWCL

# Comparative Price to Earnings Ratio (PEM_PEER)

Description

This chart compares the price to earnings ratio for up to 10 companies and the price to earnings ratio for the corresponding S&P Industry Index.

Comparative Price/Earnings Ratio

Company	Ratio
S&P Ind Index	28.30
ALBERTSONS	11.88
PUBLIX SUPR	24.03
KONINKLIJKE	24.57
DELHAIZE AM	7.81
HANNAFD BRO	31.54
KROGER CO	34.90
SAFEWAY INC	23.37
WHOLE FOODS	30.24
RUDDICK CP	10.94
SUPER-SOL	2.61

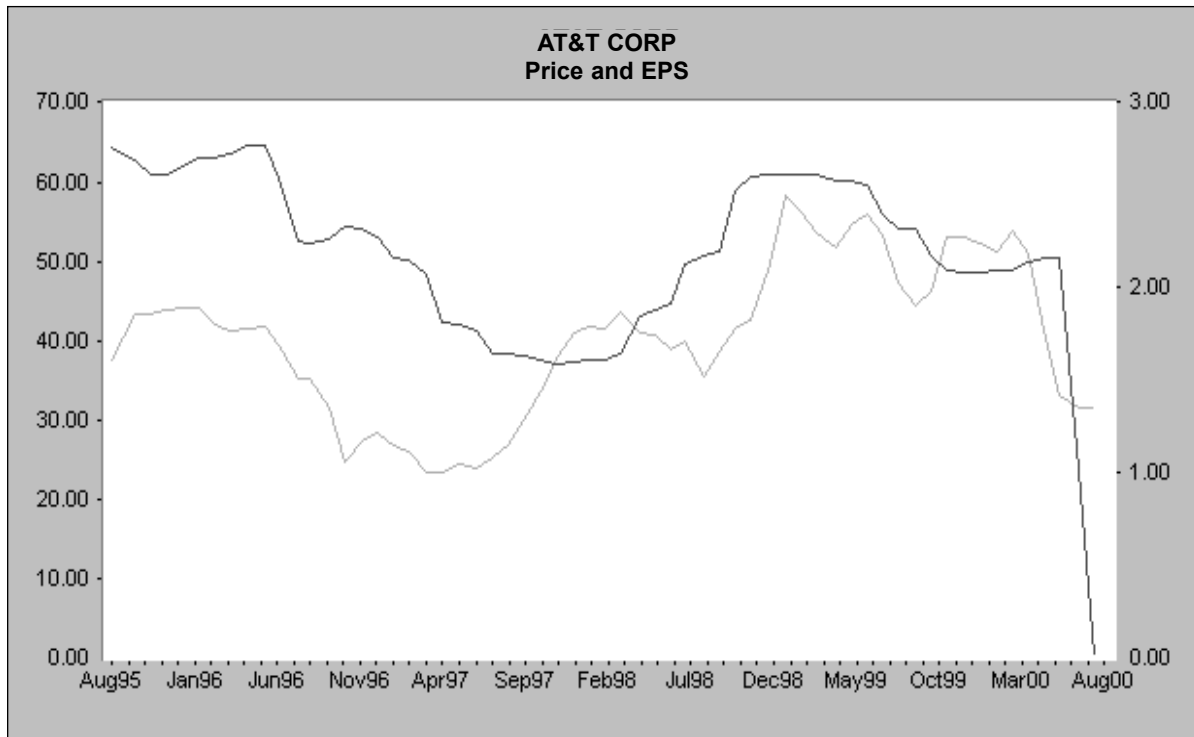# Earnings and Price Momentum (MOMENTUM)

Description

This chart shows how a company's earnings and price have changed over time.
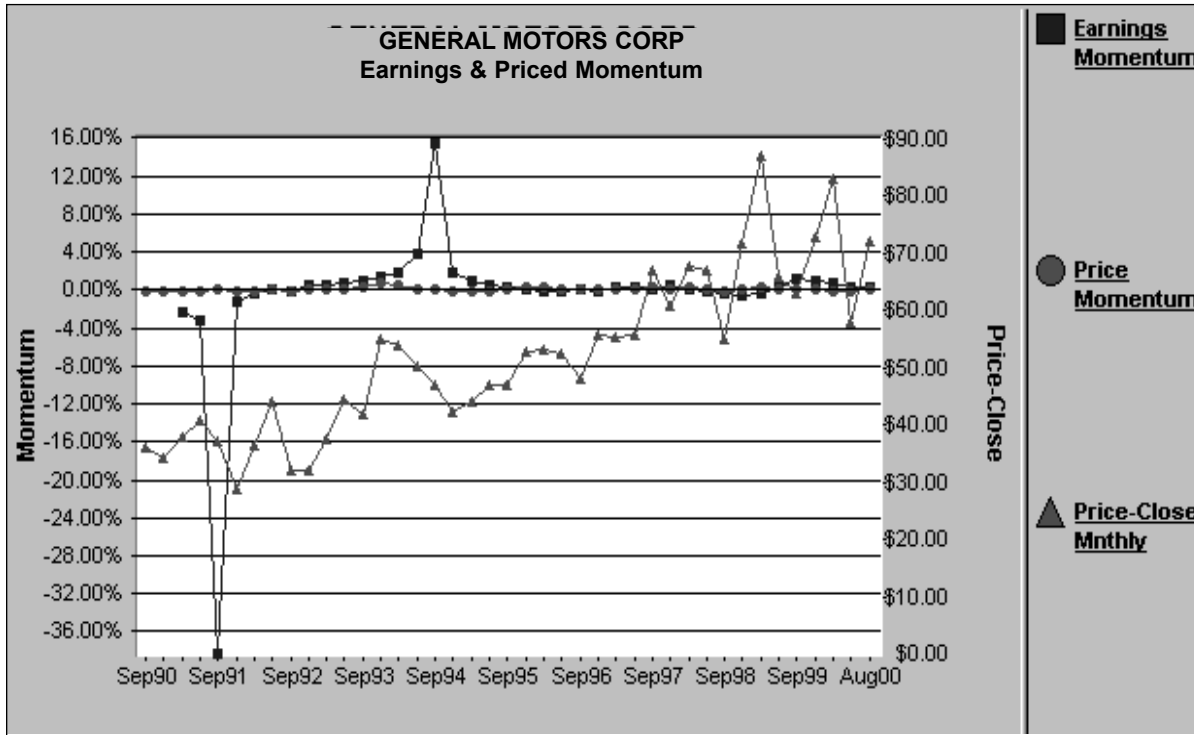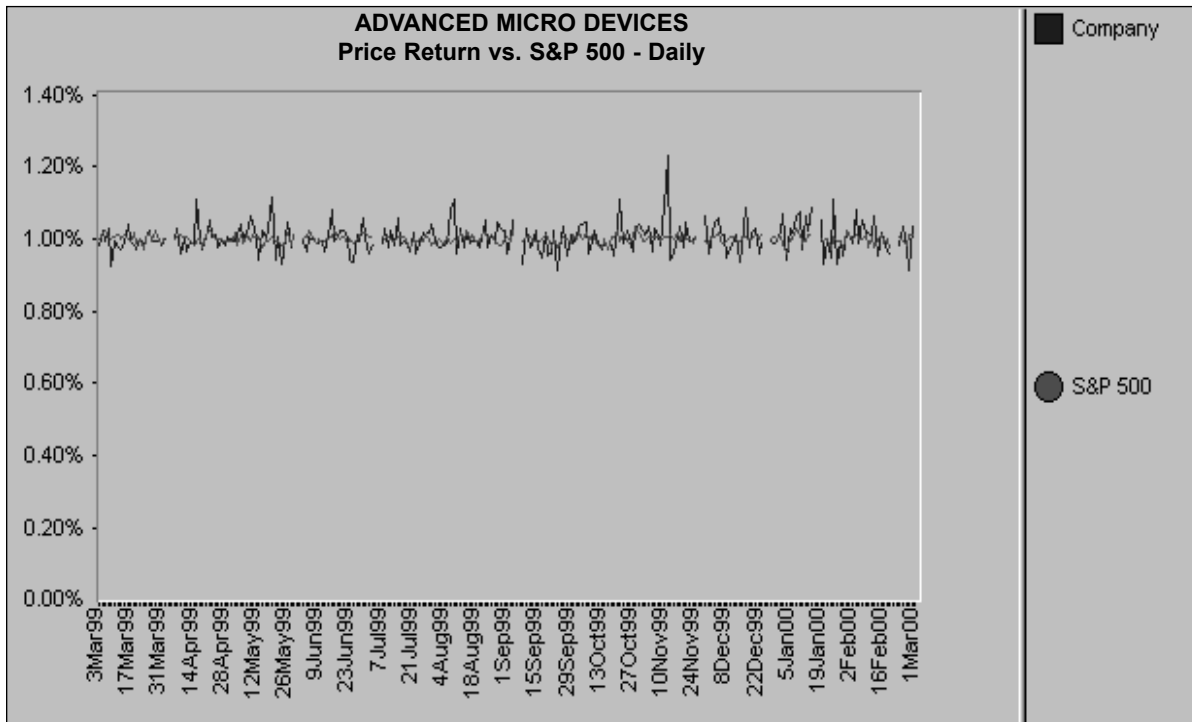
Price and Earnings Per Share (PRCEPS)

Description

This chart compares a company's movement in price and earnings per share over the past 5 years.

AT&T CORP
Price and EPS

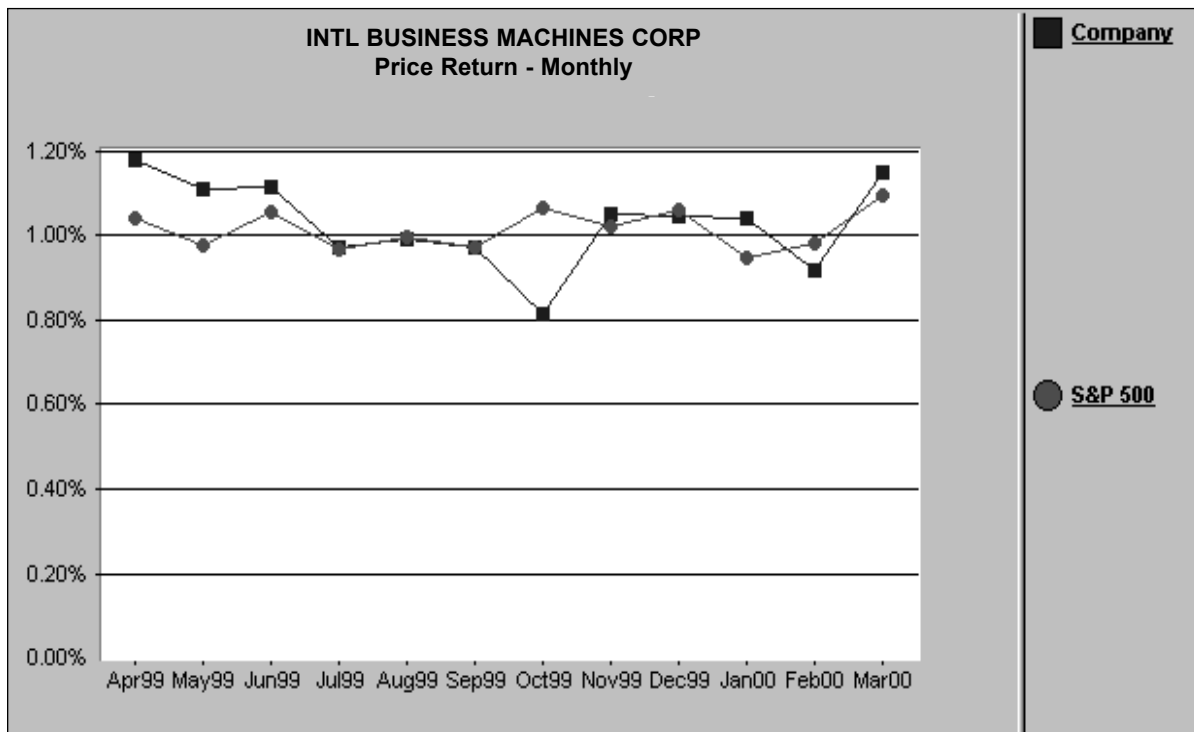# Price Return vs. S&P 500 - Daily (PRC_RETD)

Description

This chart compares a company's one day price change to the corresponding change in the S&P 500 using one year of daily prices.

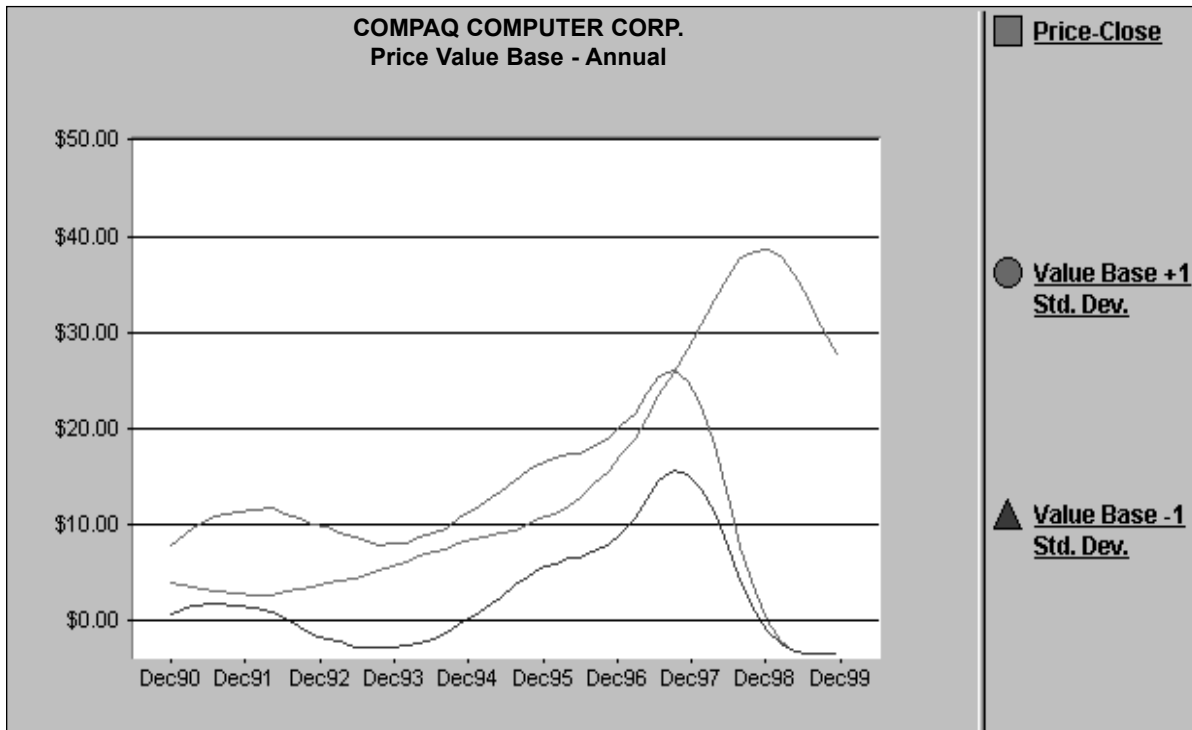# Price Return vs. S&P 500 - Monthly (PRC_RETM)

Description

This chart compares a company's monthly price returns for one year to the corresponding returns of the S&P 500.

Price Value Base - Annual (VALUEBSE)
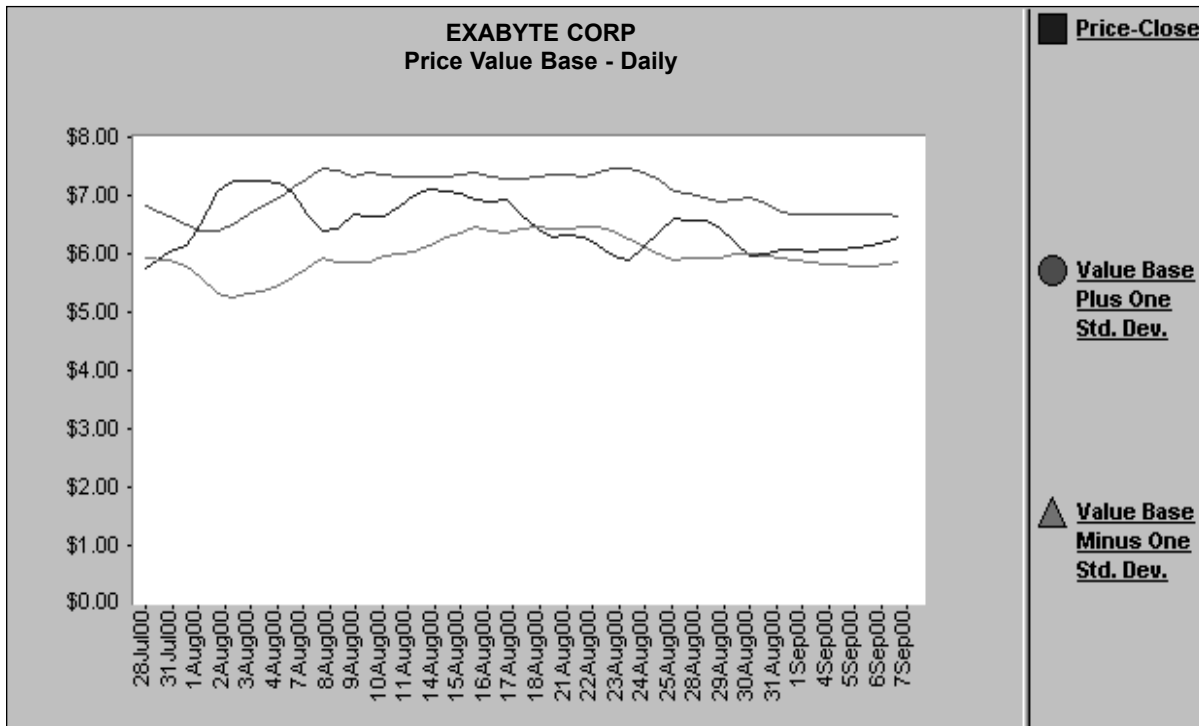
Description

This chart displays the annual discounted price compared to one minus and one plus the standard deviation, which is a statistical measure of volatility.

Price Value Base - Daily (VALUEDAY)
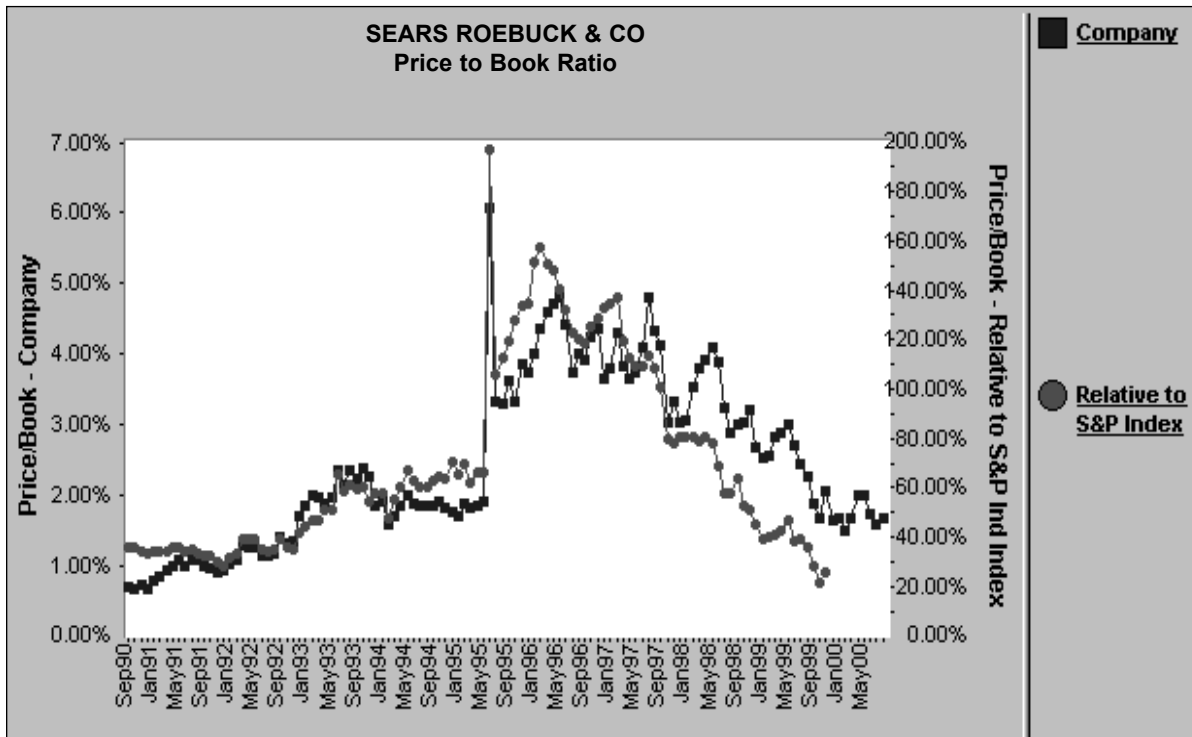
Description

This chart displays the daily discounted price compared to one minus and one plus the standard deviation, which is a statistical measure of volatility.

Price to Book Ratio vs. Relative to S&P Industry Index (PRC_BOOK)

Description
This chart compares the price to book ratio for a given company to the price to book ratio for the corresponding S&P Industry Index.
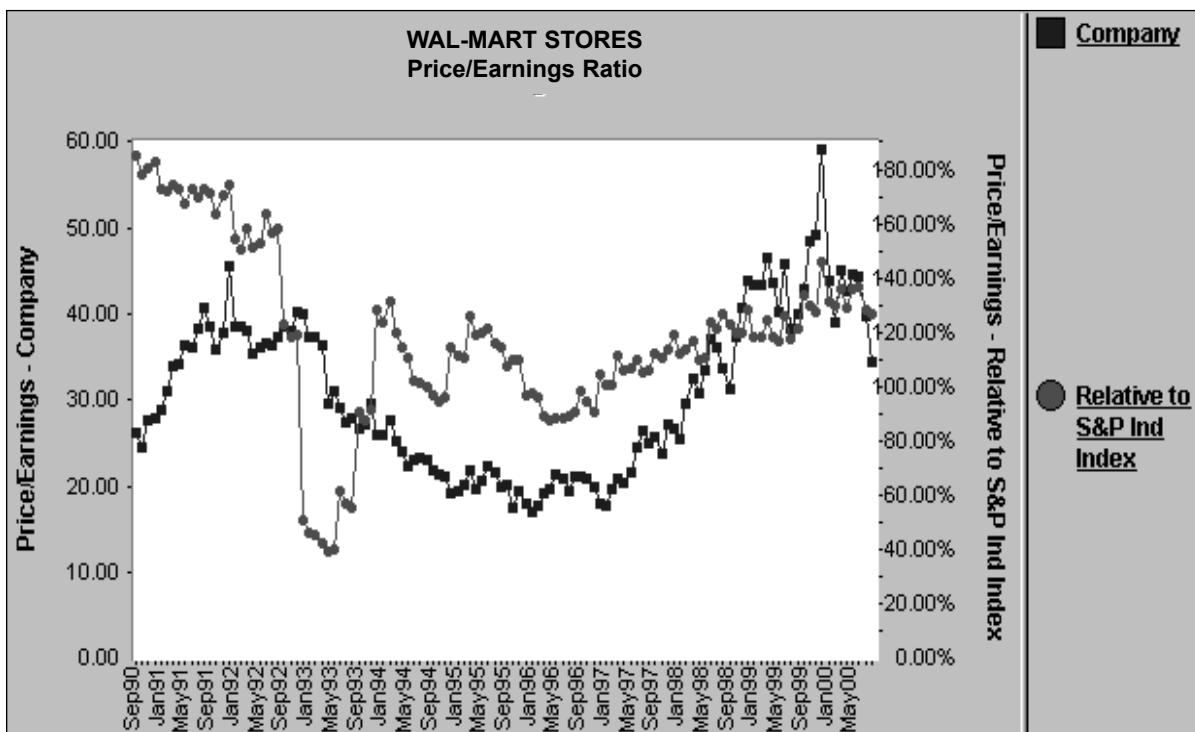
Price to Earnings Monthly vs. Relative to S&P Industry Index (PE_INDEX)
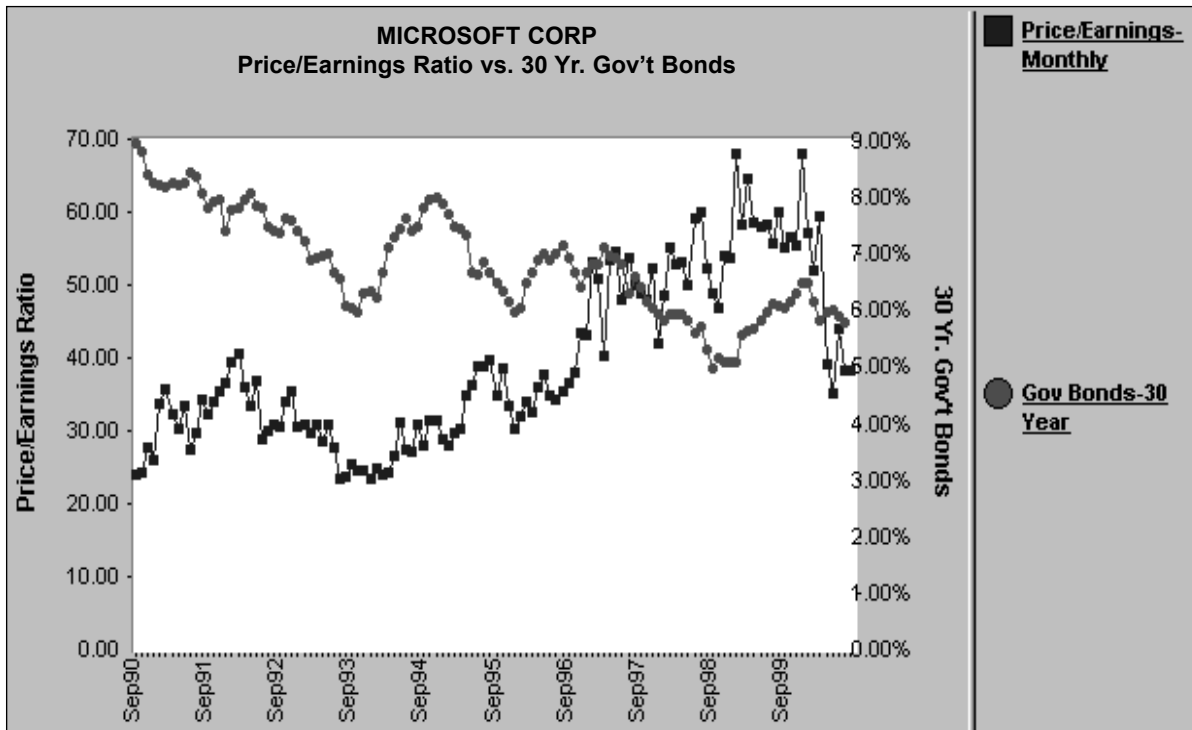
Description

This chart compares the monthly price to earnings ratios for a company to the monthly price to earnings ratio for the corresponding S&P Industry Index.

Price to Earnings Ratio vs. 30 Year Government Bonds (PE_BONDS)
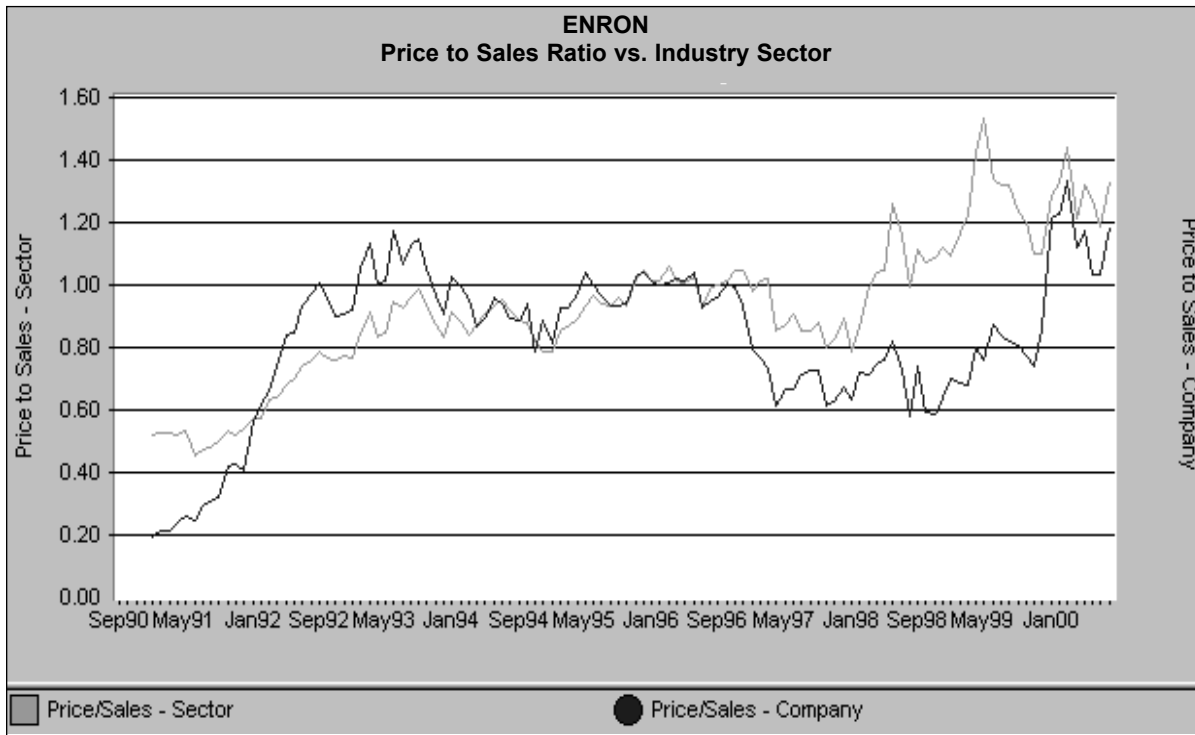
Description
This chart compares the price to earnings ratio for a given company to the 30-year government bond rates. (**Note:** Before you run this chart, you must first import economic data into Research Insight. For instructions on importing data, refer to your *Standard & Poor's Research Insight Getting Started* manual.)

# Price to Sales Ratio vs. Industry Sector (PRC_SALE)

Description

This chart compares a company's monthly price to sales ratio over the past ten years to its corresponding industry average.

ENRON
Price to Sales Ratio vs. Industry Sector

Price - Close Daily vs. 14 Day Relative Strength Index (PRC_RSI)
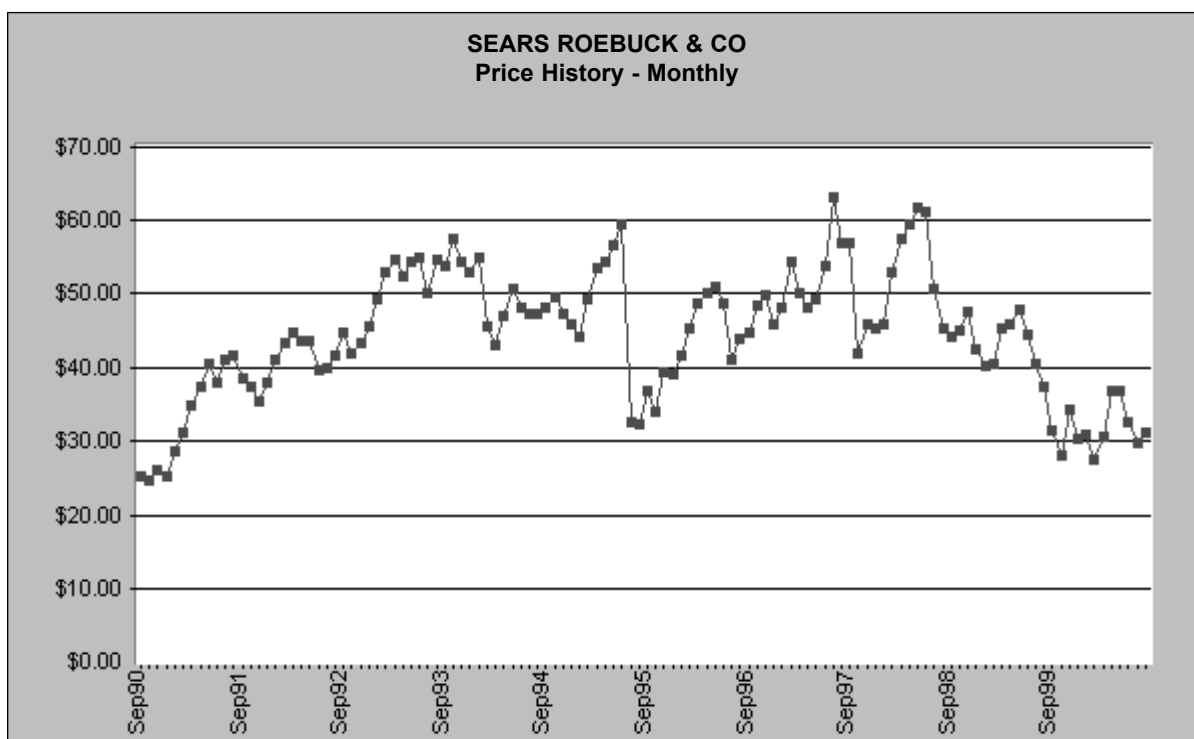
Description

This chart compares price to the 14-Day Relative Strength Index. The Relative Strength Index is a price-following oscillator, ranging from 0 to 100, which indicates the internal strength of a security.
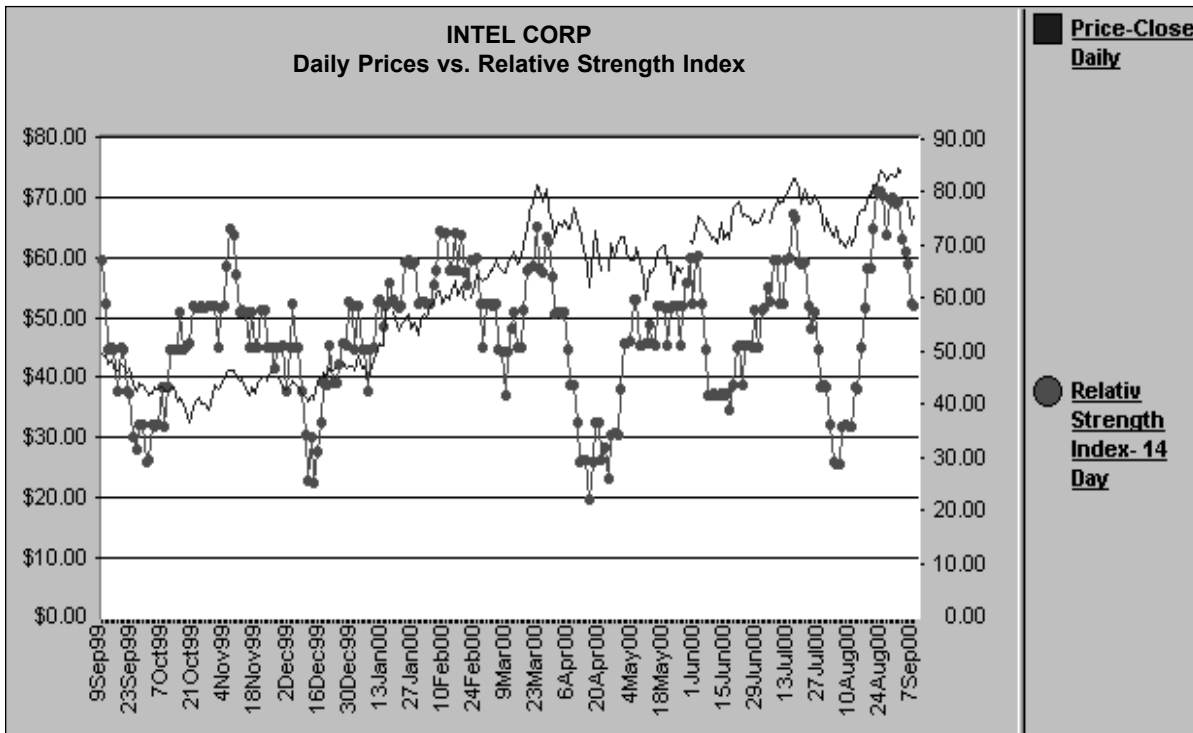
Price - Close Monthly - 10 Years (PRICE)

Description

This chart displays the 10-year history of a given company's monthly close price.

SEARS ROEBUCK & CO
Price History - Monthly

Price - Close Monthly vs. Relative to S&P Industry Index (PRC_REL)
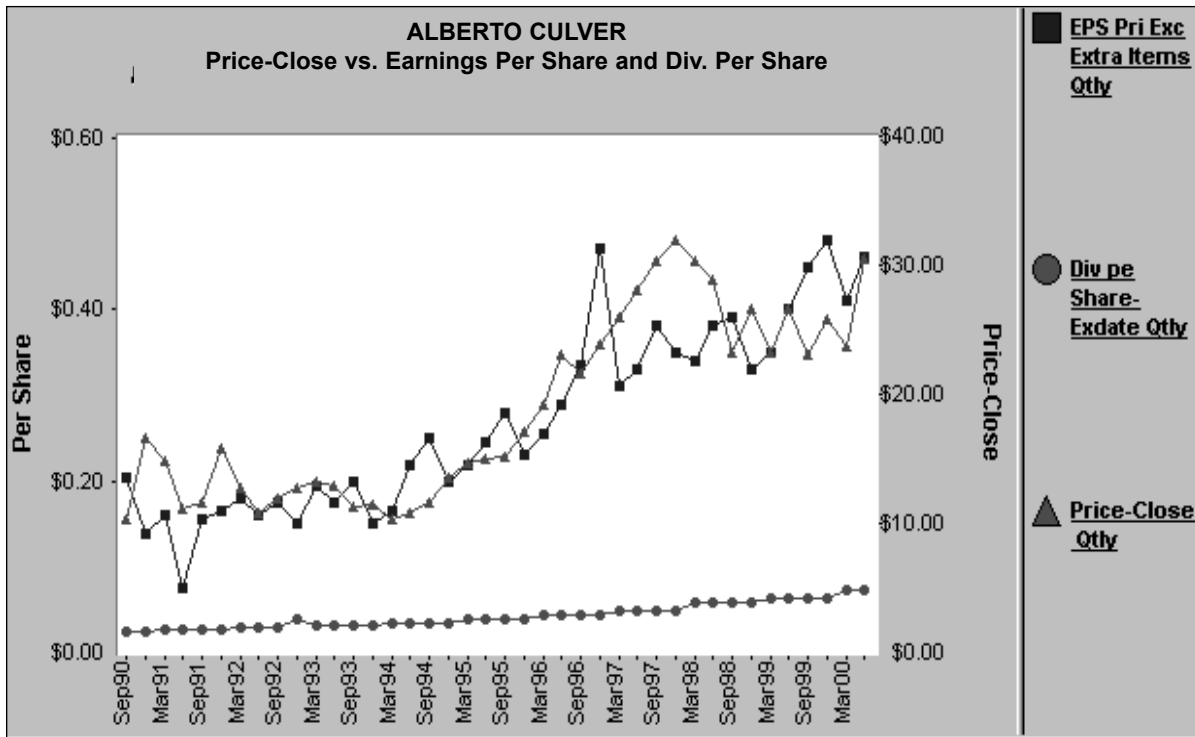
Description

This chart displays the 10-year history of a given company's monthly close price compared to the price history of the corresponding S&P Industry Index.
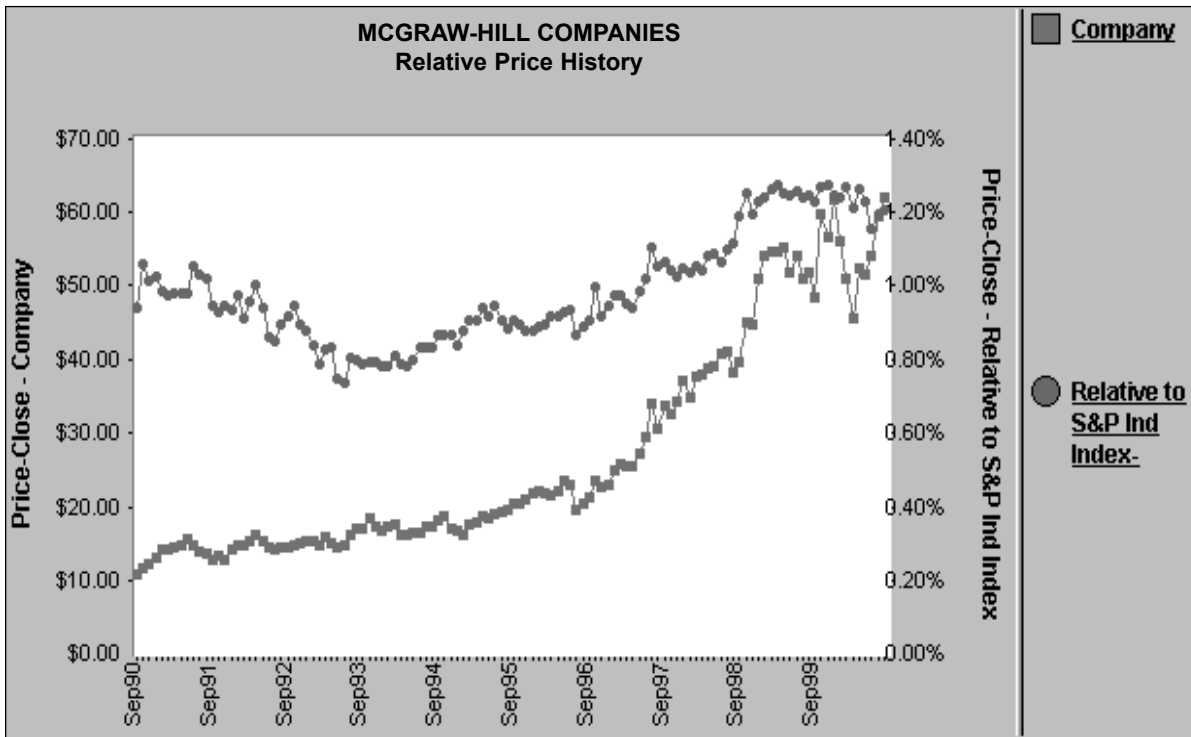
Price - Close vs. Earnings Per Share and Dividends Per Share (EPS_DVPS)

Description

This chart displays the quarterly closing price, earnings per share and dividends per share for a given company.

Price - High/Low/Close - Volume (HILOWCL)

Description
This chart displays the high, low and close price and the common shares traded for a given company.