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Reading Financial Tables

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Introduction

Many new investors are intimidated by the pages and pages of numbers in financial newspapers. It's easy to see why. These tables pack a lot of information into a small space and can be complicated unless you know what you are looking for.

Learning how to read these tables will help you keep track of your portfolio's performance. This tutorial will take you through six of the most popular financial tables and tickers you see in newspapers, on television and on the Internet.

This tutorial will focus on how to interpret the data.

How to Read a Stock Table/Quote

Open any financial paper and you will see stock quotes that look something like the image below. In this section, we'll explain how to make sense of these tables so that you can use the information to your advantage.

52W high	52W low	Stock	Ticker	Yield		P/E	Vol	High	Low	Close	Net chg
				Div	%		00s				
545.39	19.75	ResMed	RMD			52.5	3831	42.00	39.51	41.50	-1.90
11.63	3.55	Revlon A	REV				162	6.09	5.90	6.09	+0.12
77.25	55.13	RioTinto	RTP	2.30	3.2		168	72.75	71.84	72.74	+0.03
31.31	16.63	RitchieBr	RBA			20.9	15	24.49	24.29	24.49	-0.01
8.44	1.75	RiteAid	RAD				31028	4.50	4.20	4.31	+0.21
538.63	18.81	RobtHalf	RHI			26.5	6517	27.15	26.50	26.50	+0.14
51.25	27.69	Rockwell	ROK	1.02	2.1	14.5	6412	47.99	47.00	47.54	+0.24

Column 1 Column 2 Column 3 Column 4 Column 5 Column 6 Column 7 Column 8 Column 9 Column 10 Column 11 Column 12

Columns 1 & 2: 52-Week High and Low. These are the highest and lowest prices at which a stock has traded over the past 52 weeks (1 year). This typically does not include the previous day's trading.

Column 3: Company Name and Type of Stock. This column lists the name of the company. If there are no special symbols or letters following the name, it is [common stock](#). Different symbols imply different classes of shares. For example, "pf" means the shares are [preferred stock](#).

Column 4: Ticker Symbol. This is the unique alphabetic name which identifies the stock. If you watch financial TV, the [ticker tape](#) will quote the latest prices alongside this symbol. If you are looking for stock quotes online, you always search for a company by the ticker symbol. If you don't know a particular company's ticker symbol, you can search for it at [Yahoo Finance](#).

Column 5: Dividend Per Share. This indicates the annual [dividend](#) payment per share. If this space is blank, the company does not currently pay out dividends.

Column 6: [Dividend Yield](#). The percentage return on the dividend, dividend yield is calculated as annual dividends per share divided by price per share.

Column 7: [Price/Earnings Ratio](#) (P/E ratio). This is calculated by dividing the current stock price by earnings per share from the last four quarters.

Column 8: [Trading Volume](#). This figure shows the total number of shares traded for the day, listed in hundreds. To get the actual number traded, add two zeros to the end of the number listed.

Column 9 & 10: Day High and Low. This indicates the price range in which the stock has traded throughout the day. In other words, these are the maximum and the minimum prices that people have paid for the stock.


Column 11: Close. The close is the last trading price recorded when the market closed on the day. If the closing price is more than 5% above or below the previous day's close, the entire listing for that stock is bold-faced. Keep in mind, you are not guaranteed to get this price if you buy the stock the next day because the price is constantly changing, even after the exchange is closed for the day. The close is merely an indicator of past performance and, except in extreme circumstances, it serves as a ballpark of what you should expect to pay.

Column 12: Net Change. This is the dollar value change in the stock price from the previous day's closing price. When you hear about a stock being "up for the day," it means the net change was positive.

Quotes on the Internet

Nowadays, it's far more convenient for most people to get stock quotes off the internet. This method is superior because most sites update throughout the day and give you more information, news, charting and research.

To get quotes, simply enter the ticker symbol into the quote box of any major financial site like [Yahoo Finance](http://Yahoo.Finance), [CBS Marketwatch](http://CBS.Marketwatch), or Quicken.com. The example below shows a quote for Microsoft (MSFT) from Yahoo Finance. The data can be interpreted exactly as it would if it were from the newspaper.

MICROSOFT CP (NasdaqNM:MSFT)						
Last Trade 4:00pm - 50.05	Change -2.07 (-3.97%)		Prev Cls 52.12	Open 52.53	Volume 32,202,000	
Day's Range 49.996 - 52.676	Bid 50.06	Ask 50.09	P/E 43.43	Mkt Cap 271.0B	Avg Vol 29,219,272	
52-wk Range 47.50 - 76.15	Bid Size 1,000	Ask Size 1,000	P/S 10.19	Div/Shr N/A	Div Date 26-Mar-99	
1y Target Est 71.89	EPS (ttm) 1.20	EPS Est 1.82	PEG 2.00	Yield N/A	Ex-Div 29-Mar-99	
Chart , Financials , Historical Prices , Insider , Messages , News , Options , Profile , Reports , Research , SEC Filings , Upgrades , more...						

How To Read A Stock Ticker

If you've ever watched a financial program on CNBC or CNNfn, you've probably noticed the numbers scrolling along the bottom of the TV screen. These are known as stock tickers, a technology that has evolved substantially since it was invented in the late 1800s.

MSFT ^{5K} @ **61.25** ▼ **1.35**

↑ ↑ ↑ ↑ ↑
Ticker Shares Price Change Change
Symbol Traded Traded Direction Amount

Ticker Symbol	This refers to the unique characters that are used to identify the company.
Shares Traded	This is the volume of the trade being quoted. Abbreviations are K = 1,000, M = 1,000,000 and B = 1,000,000,000
Price Traded	The price per share for the particular trade.
Change Direction	Shows whether the price was higher or lower than the previous day's closing price.
Change Amount	The difference in price from the previous day's close.

On many tickers, colors are also used to distinguish the price at which the stock is trading. Here is the color code used by most TV stations:

Green: indicates that the stock is trading higher than the most recent close.

Red: indicates that the stock is trading lower than the most recent close.

Blue or White: means that the stock has remained at the most recent closing price.

Because there are literally millions of trades done on more than 10,000 different stocks every day, it's impossible to report every single trade on the ticker tape. Most ticker tapes will select which trades to show based on factors such as volume, trading activity, price change and how widely a stock is held.

How To Read A Bond Table

	Coupon	Mat. date	Bid \$	Yld%
Corporate				
AGT Lt	8.800	Sep 22/25	100.46	8.75
Air Ca	6.750	Feb 02/04	94.00	9.09
AssCap	5.400	Sep 04/01	100.01	5.38
Avco	5.750	Jun 02/03	100.25	5.63
Bell	6.250	Dec 01/03	101.59	5.63
Bell	6.500	May 09/05	102.01	5.95
BMO	7.000	Jan 28/10	106.55	6.04
BNS	5.400	Apr 01/03	100.31	5.24
BNS	6.250	Jul 16/07	101.56	5.95
CardTr	5.510	Jun 21/03	100.52	5.27
Cdn Pa	5.850	Mar 30/09	93.93	6.83
Clearn	0.000	May 15/08	88.50	8.61
CnCrTr	5.625	Mar 24/05	99.78	5.68
Coke	5.650	Mar 17/04	99.59	5.80

Column 1 Column 2 Column 3 Column 4 Column 5

Column 1: Issuer. This is the company, state, province or country that is issuing the [bond](#).

Column 2: Coupon. The [coupon](#) refers to the fixed interest rate that the issuer pays to the lender. The coupon rate varies by bond.

Column 3: [Maturity Date](#). This is the date when the borrower will pay the principal back to the lenders (investors). Typically, only the last two digits of the year are quoted, so 25 means 2025, 04 is 2004, etc.

Column 4: Bid Price. This is the price that someone is willing to pay for the bond. It is quoted in relation to 100, regardless of the par value. Think of the bond price as a percentage, a bond with a bid of \$93 means it is trading at 93% of its par value.

Column 5: Yield. The [yield](#) indicates the annual return until the bond matures. Yield is calculated by the amount of interest paid on a bond divided by the price - it is a measure of the income generated by a bond. If the bond is [callable](#) it will have a "c" followed by the year in which the bond can be called. For example, c10 means the bond can be called as early as 2010.

How to Read a Mutual Fund Table

52W high	52W low	Fund	Spec.	Fri. NAVPS Schg %chg	high	low	Wkly NAVPS cls	Schg %chg		
Montrusco Bolton Funds										
11.71	10.12	Bal Plus	*N	-0.08 -0.76	10.58	10.50	10.50	0.02 0.15		
12.50	10.25	Growth Plus	*N	-0.10 -0.96	10.89	10.78	10.78	0.02 0.22		
31.39	24.78	Quebec Growth	*FR	0.05 0.17	26.97	26.75	26.97	0.43 1.61		
13.78	7.24	RSP Intl Growth	*N	-0.08 -1.01	7.45	7.36	7.36	-0.03 -0.41		
11.16	9.09	Value Plus	*N	-0.07 -0.75	9.39	9.32	9.32	0.01 0.14		
9.65	8.90	World Inc	*N	-0.04 -0.40	9.52	9.39	9.48	0.04 0.43		
Montrusco Select Funds CS(n)										
12.87	10.49	Balanced	*N	-0.04 -0.37	10.85	10.80	10.81	0.05 0.45		
16.32	12.11	Balanced +	*N	-0.05 -0.43	12.57	12.52	12.52	0.06 0.45		
10.36	9.86	Bond Index +	X*N	-0.03 -0.32	10.35	10.30	10.30	0.04 0.37		

Column 1 Column 2 Column 3 Column 4 Column 5 Column 6 Column 7 Column 8 Column 9 Column 10 Column 11

Columns 1 & 2: 52-Week High and Low. These are the mutual fund's highest and lowest over the previous 52 weeks (1 year). This typically does not include the previous day's price.

Column 3: Fund Name. This column lists the name of the [mutual fund](#). The company that manages the fund is written above the column in bold type.

Column 4: Fund Specifics. Different letters and symbols have various meanings. For example, a "*" means the fund is retirement account eligible, "N" means [no load](#), "F" is [front-end load](#), and "B" means the fund has both front and [back-end](#) fees. For other symbols, see the legend that accompanies the financial tables in your newspaper.

Column 5: Dollar Change. The dollar change in the price of the mutual fund from the previous day's trading.

Column 6: % Change. The percentage change in the price of the mutual fund from the previous day's trading.

Column 7: Week High. The highest price at which the fund traded during the past week.

Column 8: Week Low. The lowest price at which the fund traded during the past week.

Column 9: Close. The last price at which the fund traded.

Column 10: Week's Dollar Change. The dollar change in the price of the mutual fund from the previous week.

Column 11: Week's % Change. The percentage change in the price of the mutual fund from the previous week.

How to Read a Currency Table

	CS	US\$	euro	DM	Yen	£	Fr.fr.	Itl	Sw.fr.	AS
CS	---	1.5032	1.3926	0.7120	0.0130	2.1987	0.2123	0.00072	0.9132	0.8229
US\$	0.6652	---	0.9265	0.4737	0.0086	1.4627	0.1412	0.00048	0.6075	0.5475
euro	0.7181	1.0794	---	0.51129	0.0093	1.5788	0.15245	0.00052	0.6557	0.5909
DM	1.4044	2.1111	1.95583	---	0.0182	3.0879	0.2982	0.00101	1.2825	1.1557
¥	77.08	115.86	107.34	54.88	---	169.47	16.36	0.05544	70.38	63.43
£	0.4548	0.6837	0.6334	0.3238	0.0059	---	0.0966	0.00033	0.4153	0.3743
Fr. fr.	4.7102	7.0803	6.55957	3.3539	0.0611	10.356	---	0.00339	4.3013	3.8761
Itl	1390.4	2090.0	1936.3	990.0	18.039	3057.0	295.2	---	1269.7	1144.2
Sw. fr.	1.09511	1.6461	1.5250	0.7797	0.0142	2.4078	0.2325	0.00079	---	0.9012
AS	1.2152	1.8267	1.6923	0.8653	0.0158	2.6718	0.2580	0.00087	1.1097	---
Gold	399.70	265.90	287.01	561.34	30807	181.79	1882.65	555727	437.70	485.71

Row 1 & Column 1: Currency Name (or symbol). The currencies are exactly the same in both the column and the row. This table allows you to compare the value of a currency in relation to another. The only exception on this table is gold, which is commonly quoted in currency tables because it is considered to be an alternative currency that anyone can purchase.

If you are reading this table the values are in the following context:

\$1 in currency of row #1, is worth \$__ in column #1 dollars.

For example, 1 euro is worth \$1.3926 in Canadian dollars. If you were in Canada and you wanted to exchange your 1 euro for Canadian dollars, you would get \$1.3926 in return. On the other side of the equation, if you had \$1 Canadian and you wanted to convert it to euros, you would get 0.7181 in return. Both of these numbers are circled in red on the table.

It is also important to note that $1/1.3926 = 0.7181$. If you only have the currency rate for one direction, then all you need to do is divide one by that number to find the value in the other country's currency.

How to Read an Options Table

Stk	Exp	P/C	Vol	Bid	Ask	OpInt
360networks (TSX)						20.15
20	Feb	C	3	1.00	1.25	26
22	Mar	C	10	1.60	1.85	138
24	Mar	C	2	1.05	1.25	366
18	June	P	2	2.50	2.75	11
20	June	C	12	4.05	4.30	83
24	June	C	1	2.65	2.90	77
Total option vol.			50	Total open int.		7,492

Column 1 Column 2 Column 3 Column 4 Column 5 Column 6 Column 7

Column 1: Strike Price. This is the stated price per share for which underlying stock may be purchased (for a [call](#)) or sold (for a [put](#)) by the option holder upon exercise of the option contract. When you exercise a [call option](#), this is the value for which you purchase the shares. Option strike prices typically move in increments of \$2.50 or \$5. In the example above, the strike price moves in \$2 increments.

Column 2: Expiry Date. This shows the end of the life of an options contract. Options expire on the third Friday of the expiry month.

Column 3: Call or Put. This column refers to whether the option is a call or a put. A call is the option to purchase, whereas a put is the option to sell.

Column 4: Volume. This indicates the total number of options contracts traded for the day. The total volume of all contracts is listed at the bottom of each table.

Column 5: Bid. The price someone is willing to pay for the options contract. To get the cost of one contract you need to multiply the price by 100.

Column 6: Ask. The price for which someone is willing to sell an options contract. To get the cost of one contract you need to multiply the price by 100.

Column 7: Open Interest. Open interest is the number of options contracts that are open. These are contracts which have not expired or have not been exercised.

