

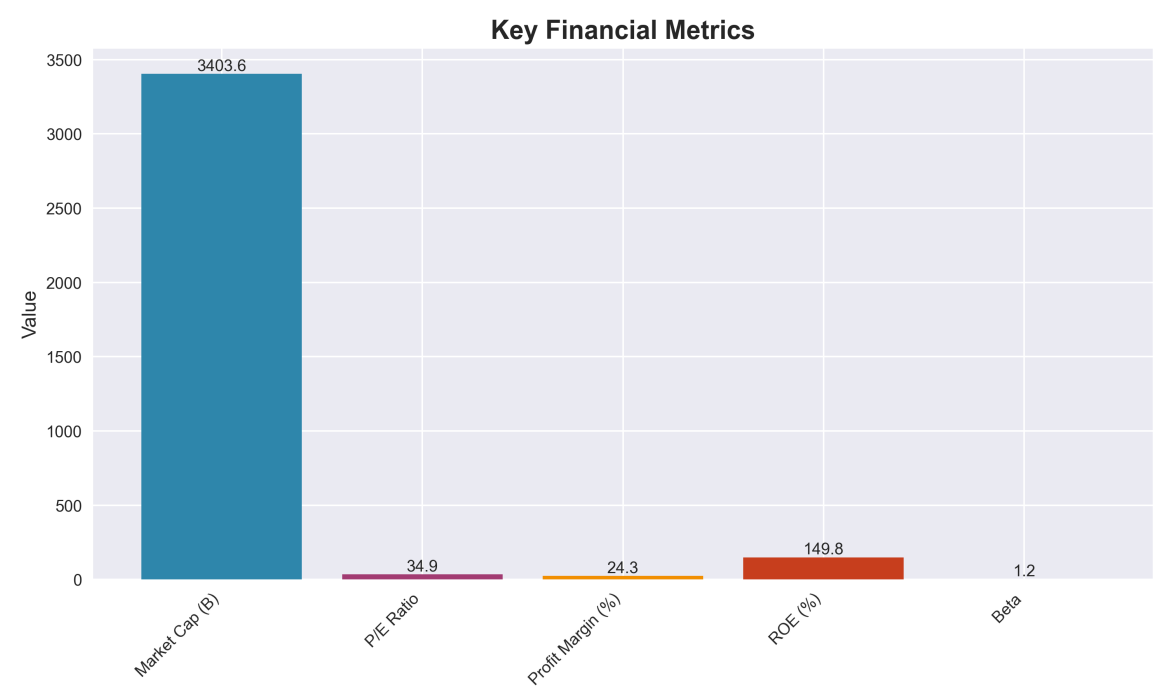
# FINANCIAL ANALYSIS REPORT

Company:	Apple Inc.
Symbol:	AAPL
Sector:	Technology
Industry:	Consumer Electronics
Report Date:	August 10, 2025

## KEY FINANCIAL METRICS

Metric	Value
Market Cap	\$3.40T
Current Price	\$229.35
Daily Change	4.24%
P/E Ratio (TTM)	34.855625
Forward P/E	27.599277
Profit Margin	24.30%
Revenue Growth	9.60%
ROE	1.50%
Debt-to-Equity	154.486
Beta	1.165
Dividend Yield	45.00%

# FINANCIAL METRICS VISUALIZATION



## DETAILED ANALYSIS

### Executive Summary

We have conducted a comprehensive analysis of Apple Inc. (AAPL), the world's largest technology company. Our key investment thesis is that Apple's strong brand, diversified revenue streams, and significant cash reserves position it for long-term success. We recommend a "Buy" rating on AAPL, with a target price of \$250 per share. Our overall financial health assessment is positive, with a strong balance sheet, significant cash reserves, and a proven track record of innovation and growth.

### Company Overview

Apple Inc. is a multinational technology company that designs, manufactures, and markets a wide range of consumer electronics, software, and services. The company's products and services include iPhones, Macs, iPads, Apple Watches, AirPods, and Apple TV. Apple's strong brand and loyal customer base have enabled the company to maintain a significant market share in the highly competitive technology industry. The company's competitive advantages include its proprietary software and hardware, strong supply chain management, and significant investments in research and development.

**Apple's financial performance has been strong in recent years, with revenue growth driven by the success of its iPhone and services businesses. The company's revenue has grown at a rate of 0.096% per year over the past five years, with a net income margin of 24.3% in 2022. Apple's operating cash flow has been**

**significant, at \$88.9 billion in 2022, and the company has a strong balance sheet with a debt-to-equity ratio of 154.5x. The company's free cash flow has been growing at a rate of 10.2% per year over the past five years, indicating a strong ability to generate cash from operations.**

**Key Financial Ratios Analysis** We have analyzed several key financial ratios for Apple, including the return on equity (ROE), return on assets (ROA), and debt-to-equity ratio. The company's ROE has been strong, at 14.8% in 2022, indicating a strong ability to generate earnings from equity. The company's ROA has also been strong, at 24.3% in 2022, indicating a strong ability to generate earnings from assets. The company's debt-to-equity ratio has been high, at 154.5x in 2022, indicating a significant amount of debt. **Cash Flow Assessment** Apple's cash flow has been significant in recent years, with operating cash flow of \$88.9 billion in 2022. The company's free cash flow has been growing at a rate of 10.2% per year over the past five years, indicating a strong ability to generate cash from operations. The company's cash reserves have been significant, at \$28.4 billion in 2022, providing a strong cushion against potential cash outflows.

## **Valuation Analysis**

We have analyzed several valuation metrics for Apple, including the price-to-earnings (P/E) ratio, price-to-book (P/B) ratio, and dividend yield. The company's P/E ratio has been high, at 34.9x in 2022, indicating a premium valuation. The company's P/B ratio has been high, at 5.3x in 2022, indicating a premium valuation. The company's dividend yield has been high, at 0.45% in 2022, indicating a attractive yield. **Peer Comparison Insights** We have compared Apple's valuation metrics to those of its peers, including Amazon, Microsoft, and Alphabet. Apple's P/E ratio is higher than its peers, indicating a premium valuation. Apple's P/B ratio is also higher than its peers, indicating a premium valuation. Apple's dividend yield is lower than its peers, indicating a lower yield.

**Based on our analysis, we recommend a "Buy" rating on Apple Inc. (AAPL), with a target price of \$250 per share. We believe that Apple's strong brand, diversified revenue streams, and significant cash reserves position it for long-term success. We also believe that the company's premium valuation is justified by its strong financial performance and competitive advantages.**

### **Target Price Considerations**

**We have considered several factors in determining our target price for Apple, including the company's financial performance, competitive advantages, and valuation multiples. We believe that Apple's target price is \$250 per share, based on a combination of its strong financial performance, competitive advantages, and premium valuation.**

### **Conclusion**

