Datasets appear to be financial and accounting ratios and indicators commonly used for analyzing the financial health and performance of companies. Here is the explanation for each term with respective examples:

Y - Bankrupt?: This is the class label that indicates whether a company is bankrupt or not. It is a binary variable, where "1" may indicate bankruptcy, and "0" may indicate a financially healthy company.

X1 - ROA(C) before interest and depreciation before interest: Return On Total Assets(C): This is a measure of a company's profitability, showing how efficiently it generates profits from its total assets before considering interest and depreciation expenses.

Example: If a company has a net income of $100,000 and total assets of $1,000,000, the ROA(C) would be 10% (100,000 / 1,000,000).

X2 - ROA(A) before interest and % after tax: Return On Total Assets(A): Similar to X1, but it considers the after-tax profits.

Example: If a company has an after-tax net income of $80,000 and total assets of $1,000,000, the ROA(A) would be 8% (80,000 / 1,000,000).

X3 - ROA(B) before interest and depreciation after tax: Return On Total Assets(B): Similar to X1 and X2, but it considers both after-tax profits and depreciation expenses.

Example: If a company has an after-tax net income of $75,000, depreciation expenses of $10,000, and total assets of $1,000,000, the ROA(B) would be 6.5% (75,000 / (1,000,000 + 10,000)).

X4 - Operating Gross Margin: This represents the percentage of gross profit a company retains from its total revenue after accounting for the cost of goods sold.

Example: If a company's gross profit is $500,000, and its total revenue is $1,000,000, the operating gross margin would be 50% (500,000 / 1,000,000).

X5 - Realized Sales Gross Margin: This is similar to X4, but it considers realized gross profit instead of gross profit.

Example: If a company's realized gross profit is $400,000, and its total revenue is $1,000,000, the realized sales gross margin would be 40% (400,000 / 1,000,000).

X6 - Operating Profit Rate: This indicates the percentage of operating income a company generates from its total revenue.

Example: If a company's operating income is $200,000, and its total revenue is $1,000,000, the operating profit rate would be 20% (200,000 / 1,000,000).

X7 - Pre-tax net Interest Rate: This shows the percentage of pre-tax income derived from net interest.

Example: If a company's pre-tax net interest income is $30,000, and its total revenue is $500,000, the pre-tax net interest rate would be 6% (30,000 / 500,000).

X8 - After-tax net Interest Rate: Similar to X7, but it considers after-tax income.

Example: If a company's after-tax net interest income is $25,000, and its total revenue is $500,000, the after-tax net interest rate would be 5% (25,000 / 500,000).

X9 - Non-industry income and expenditure/revenue: Net Non-operating Income Ratio: This measures the proportion of net non-operating income (such as income from investments) to total revenue.

Example: If a company's net non-operating income is $20,000, and its total revenue is $400,000, the net non-operating income ratio would be 5% (20,000 / 400,000).

X10 - Continuous interest rate (after tax): This indicates the continuous interest rate after tax, excluding any disposal gain or loss, relative to total sales.

Example: If a company's after-tax net income (excluding disposal gain or loss) is $50,000, and its total sales are $1,000,000, the continuous interest rate would be 5% (50,000 / 1,000,000).

X11 - Operating Expense Rate: This shows the proportion of operating expenses to total sales.

Example: If a company's total operating expenses are $150,000, and its total sales are $750,000, the operating expense rate would be 20% (150,000 / 750,000).

X12 - Research and development expense rate: This indicates the proportion of research and development expenses to total sales.

Example: If a company's research and development expenses are $30,000, and its total sales are $500,000, the research and development expense rate would be 6% (30,000 / 500,000).

X13 - Cash flow rate: This measures the proportion of cash flow from operating activities to current liabilities.

Example: If a company's cash flow from operating activities is $100,000, and its current liabilities are $200,000, the cash flow rate would be 50% (100,000 / 200,000).

X14 - Interest-bearing debt interest rate: This indicates the proportion of interest-bearing debt to equity.

Example: If a company has an interest-bearing debt of $400,000 and equity of $800,000, the interest-bearing debt interest rate would be 50% (400,000 / 800,000).

X15 - Tax rate (A): Effective Tax Rate: This represents the effective tax rate as a percentage of the company's pre-tax income.

Example: If a company's pre-tax income is $200,000, and it paid $50,000 in taxes, the effective tax rate would be 25% (50,000 / 200,000).

X16 - Net Value Per Share (B): Book Value Per Share(B): This shows the book value per share based on the net value, which considers common stock and other equity.

Example: If a company's net value (common stock + other equity) is $2,000,000, and it has 500,000 outstanding shares, the net value per share would be $4 ($2,000,000 / 500,000).

X17 - Net Value Per Share (A): Book Value Per Share(A): Similar to X16, but it considers only common stock.

Example: If a company's common stock value is $1,500,000, and it has 300,000 outstanding shares, the net value per share would be $5 ($1,500,000 / 300,000).

X18 - Net Value Per Share (C): Book Value Per Share(C): Similar to X16 and X17, but it considers total equity.

Example: If a company's total equity is $3,000,000, and it has 600,000 outstanding shares, the net value per share would be $5 ($3,000,000 / 600,000).

X19 - Persistent EPS in the Last Four Seasons: EPS-Net Income: This measures the earnings per share based on net income over the last four financial reporting periods.

Example: If a company's net income over the last four seasons is $400,000, and it has 100,000 outstanding shares, the persistent EPS would be $4 ($400,000 / 100,000).

X20 - Cash Flow Per Share: This measures the cash flow generated per outstanding share.

Example: If a company's cash flow from operating activities is $1,000,000, and it has 500,000 outstanding shares, the cash flow per share would be $2 ($1,000,000 / 500,000).

X21 - Revenue Per Share (Yuan ¥): Sales Per Share: This indicates the revenue generated per outstanding share.

Example: If a company's total revenue is $2,500,000, and it has 200,000 outstanding shares, the revenue per share would be $12.50 ($2,500,000 / 200,000).

X22 - Operating Profit Per Share (Yuan ¥): Operating Income Per Share: This represents the operating profit generated per outstanding share.

Example: If a company's operating income is $800,000, and it has 100,000 outstanding shares, the operating profit per share would be $8 ($800,000 / 100,000).

X23 - Per Share Net profit before tax (Yuan ¥): Pretax Income Per Share: This measures the net profit before tax generated per outstanding share.

Example: If a company's net profit before tax is $600,000, and it has 50,000 outstanding shares, the pretax income per share would be $12 ($600,000 / 50,000).

X24 - Realized Sales Gross Profit Growth Rate: This indicates the growth rate of realized gross profit over time.

Example: If a company's realized gross profit in the current year is $400,000, and it was $300,000 in the previous year, the realized sales gross profit growth rate would be 33.33% (($400,000 - $300,000) / $300,000).

X25 - Operating Profit Growth Rate: Operating Income Growth: This measures the growth rate of operating income over time.

Example: If a company's operating income in the current year is $500,000, and it was $400,000 in the previous year, the operating profit growth rate would be 25% (($500,000 - $400,000) / $400,000).

X26 - After-tax Net Profit Growth Rate: Net Income Growth: This represents the growth rate of after-tax net profit over time.

Example: If a company's after-tax net income in the current year is $300,000, and it was $250,000 in the previous year, the after-tax net profit growth rate would be 20% (($300,000 - $250,000) / $250,000).

X27 - Regular Net Profit Growth Rate: Continuing Operating Income after Tax Growth: This measures the growth rate of continuing operating income after tax over time.

Example: If a company's continuing operating income after tax in the current year is $350,000, and it was $300,000 in the previous year, the regular net profit growth rate would be 16.67% (($350,000 - $300,000) / $300,000).

X28 - Continuous Net Profit Growth Rate: Net Income-Excluding Disposal Gain or Loss Growth: This indicates the growth rate of net income excluding disposal gain or loss over time.

Example: If a company's net income (excluding disposal gain or loss) in the current year is $200,000, and it was $180,000 in the previous year, the continuous net profit growth rate would be 11.11% (($200,000 - $180,000) / $180,000).

X29 - Total Asset Growth Rate: Total Asset Growth: This measures the growth rate of total assets over time.

Example: If a company's total assets in the current year are $5,000,000, and it was $4,500,000 in the previous year, the total asset growth rate would be 11.11% (($5,000,000 - $4,500,000) / $4,500,000).

X30 - Net Value Growth Rate: Total Equity Growth: This measures the growth rate of total equity (net value) over time.

Example: If a company's total equity in the current year is $2,500,000, and it was $2,000,000 in the previous year, the net value growth rate would be 25% (($2,500,000 - $2,000,000) / $2,000,000).

X31 - Total Asset Return Growth Rate Ratio: Return on Total Asset Growth: This indicates the growth rate of the return on total assets (ROA) over time.

Example: If a company's ROA in the current year is 10%, and it was 8% in the previous year, the total asset return growth rate ratio would be 25% ((10% - 8%) / 8%).

X32 - Cash Reinvestment %: Cash Reinvestment Ratio: This represents the percentage of cash reinvested into the business relative to total cash flow.

Example: If a company reinvests $500,000 into the business and its total cash flow is $1,000,000, the cash reinvestment ratio would be 50% ($500,000 / $1,000,000).

X33 - Current Ratio: This is a liquidity ratio that shows the company's ability to meet short-term obligations using its current assets.

Example: If a company's current assets are $800,000, and its current liabilities are $400,000, the current ratio would be 2 (800,000 / 400,000).

X34 - Quick Ratio: Acid Test: Also a liquidity ratio, measures the company's ability to pay off short-term obligations using only its quick assets (excluding inventory).

Example: If a company's quick assets are $600,000, and its current liabilities are $300,000, the quick ratio would be 2 (600,000 / 300,000).

X35 - Interest Expense Ratio: Interest Expenses/Total Revenue: This shows the proportion of interest expenses to total revenue.

Example: If a company's interest expenses are $50,000, and its total revenue is $500,000, the interest expense ratio would be 10% ($50,000 / $500,000).

X36 - Total debt/Total net worth: Total Liability/Equity Ratio: This indicates the proportion of total debt to total net worth (equity).

Example: If a company's total debt is $2,000,000, and its total equity is $3,000,000, the total liability/equity ratio would be 0.67 ($2,000,000 / $3,000,000).

X37 - Debt ratio %: Liability/Total Assets: This shows the proportion of total liabilities to total assets.

Example: If a company's total liabilities are $1,000,000, and its total assets are $5,000,000, the debt ratio would be 20% ($1,000,000 / $5,000,000).

X38 - Net Worth/Assets: Equity/Total Assets: This represents the proportion of equity to total assets.

Example: If a company's equity is $2,500,000, and its total assets are $10,000,000, the net worth/assets ratio would be 0.25 ($2,500,000 / $10,000,000).

X39 - Long-term fund suitability ratio (A): (Long-term Liability+Equity)/Fixed Assets: This measures the suitability of long-term funds, including long-term liabilities and equity, to finance fixed assets.

Example: If a company's long-term liability is $1,000,000, equity is $2,500,000, and fixed assets are $4,000,000, the long-term fund suitability ratio would be 0.875 (($1,000,000 + $2,500,000) / $4,000,000).

X40 - Borrowing dependency: Cost of Interest-bearing Debt: This ratio indicates the company's dependency on borrowing and the cost associated with interest-bearing debt.

Example: If a company's cost of interest-bearing debt is $200,000, and its total liabilities are $1,000,000, the borrowing dependency would be 20% ($200,000 / $1,000,000).

X41 - Contingent liabilities/Net worth: Contingent Liability/Equity: This ratio measures the company's contingent liabilities relative to its net worth (equity).

Example: If a company's contingent liabilities are $300,000, and its net worth (equity) is $1,500,000, the contingent liabilities/net worth ratio would be 0.2 ($300,000 / $1,500,000).

X42 - Operating profit/Paid-in capital: Operating Income/Capital: This ratio shows the company's operating profit relative to its paid-in capital.

Example: If a company's operating income is $600,000, and its paid-in capital is $3,000,000, the operating profit/paid-in capital ratio would be 0.2 ($600,000 / $3,000,000).

X43 - Net profit before tax/Paid-in capital: Pretax Income/Capital: This measures the company's net profit before tax relative to its paid-in capital.

Example: If a company's net profit before tax is $500,000, and its paid-in capital is $2,000,000, the net profit before tax/paid-in capital ratio would be 0.25 ($500,000 / $2,000,000).

X44 - Inventory and accounts receivable/Net value: (Inventory+Accounts Receivables)/Equity: This ratio shows the proportion of inventory and accounts receivable relative to the company's net value (equity).

Example: If a company's inventory and accounts receivable are $400,000, and its net value (equity) is $2,000,000, the inventory and accounts receivable/net value ratio would be 0.2 ($400,000 / $2,000,000).

X45 - Total Asset Turnover: This measures how efficiently a company generates sales from its total assets.

Example: If a company's total sales are $1,000,000, and its total assets are $5,000,000, the total asset turnover would be 0.2 ($1,000,000 / $5,000,000).

X46 - Accounts Receivable Turnover: This ratio indicates how quickly a company collects its accounts receivable during a given period.

Example: If a company's net credit sales during the year were $500,000, and its average accounts receivable is $100,000, the accounts receivable turnover would be 5 ($500,000 / $100,000).

X47 - Average Collection Days: Days Receivable Outstanding: This represents the average number of days it takes for a company to collect its accounts receivable.

Example: If a company's accounts receivable is $100,000, and its average daily credit sales are $500, the average collection days would be 200 ($100,000 / $500).

X48 - Inventory Turnover Rate (times): This measures how many times a company sells and replaces its inventory during a specific period.

Example: If a company's cost of goods sold is $800,000, and its average inventory value is $200,000, the inventory turnover rate would be 4 (800,000 / 200,000).

X49 - Fixed Assets Turnover Frequency: This ratio indicates how efficiently a company utilizes its fixed assets to generate revenue.

Example: If a company's total revenue is $2,000,000, and its fixed assets are $500,000, the fixed assets turnover frequency would be 4 ($2,000,000 / $500,000).

X50 - Net Worth Turnover Rate (times): Equity Turnover: This ratio measures how efficiently a company utilizes its equity to generate revenue.

Example: If a company's total revenue is $4,000,000, and its equity is $1,000,000, the net worth turnover rate would be 4 ($4,000,000 / $1,000,000).

X51 - Revenue per person: Sales Per Employee: This ratio shows the revenue generated per employee.

Example: If a company's total revenue is $8,000,000, and it has 200 employees, the revenue per person would be $40,000 ($8,000,000 / 200).

X52 - Operating profit per person: Operating Income Per Employee: This indicates the operating profit generated per employee.

Example: If a company's operating income is $2,000,000, and it has 100 employees, the operating profit per person would be $20,000 ($2,000,000 / 100).

X53 - Allocation rate per person: Fixed Assets Per Employee: This ratio shows the allocation of fixed assets per employee.

Example: If a company's total fixed assets are $5,000,000, and it has 50 employees, the allocation rate per person would be $100,000 ($5,000,000 / 50).

X54 - Working Capital to Total Assets: This ratio indicates the proportion of working capital to total assets.

Example: If a company's working capital is $1,500,000, and its total assets are $6,000,000, the working capital to total assets ratio would be 0.25 ($1,500,000 / $6,000,000).

X55 - Quick Assets/Total Assets: This measures the proportion of quick assets (current assets excluding inventory) to total assets.

Example: If a company's quick assets are $1,200,000, and its total assets are $5,000,000, the quick assets to total assets ratio would be 0.24 ($1,200,000 / $5,000,000).

X56 - Current Assets/Total Assets: This ratio indicates the proportion of current assets to total assets.

Example: If a company's current assets are $2,000,000, and its total assets are $8,000,000, the current assets to total assets ratio would be 0.25 ($2,000,000 / $8,000,000).

X57 - Cash/Total Assets: This represents the proportion of cash to total assets.

Example: If a company's cash balance is $500,000, and its total assets are $4,000,000, the cash to total assets ratio would be 0.125 ($500,000 / $4,000,000).

X58 - Quick Assets/Current Liability: This ratio shows the company's ability to cover its current liabilities using quick assets.

Example: If a company's quick assets are $1,200,000, and its current liabilities are $600,000, the quick assets to current liability ratio would be 2 ($1,200,000 / $600,000).

X59 - Cash/Current Liability: This measures the company's ability to cover its current liabilities using cash.

Example: If a company's cash balance is $300,000, and its current liabilities are $150,000, the cash-to-current liability ratio would be 2 ($300,000 / $150,000).

X60 - Current Liability to Assets: This indicates the proportion of current liabilities to total assets.

Example: If a company's current liabilities are $1,500,000, and its total assets are $6,000,000, the current liability to assets ratio would be 0.25 ($1,500,000 / $6,000,000).

X61 - Operating Funds to Liability: This ratio measures the availability of operating funds to liabilities.

Example: If a company's operating funds are $3,000,000, and its total liabilities are $6,000,000, the operating funds to liability ratio would be 0.5 ($3,000,000 / $6,000,000).

X62 - Inventory/Working Capital: This ratio indicates the proportion of inventory to working capital.

Example: If a company's inventory is $400,000, and its working capital is $1,200,000, the inventory to working capital ratio would be 0.33 ($400,000 / $1,200,000).

X63 - Inventory/Current Liability: This ratio measures the proportion of inventory to current liabilities.

Example: If a company's inventory is $300,000, and its current liabilities are $150,000, the inventory to current liability ratio would be 2 ($300,000 / $150,000).

X64 - Current Liabilities/Liability: This indicates the proportion of current liabilities to total liabilities.

Example: If a company's current liabilities are $2,000,000, and its total liabilities are $5,000,000, the current liabilities to liability ratio would be 0.4 ($2,000,000 / $5,000,000).

X65 - Working Capital/Equity: This ratio shows the proportion of working capital to equity.

Example: If a company's working capital is $1,500,000, and its equity is $3,000,000, the working capital to equity ratio would be 0.5 ($1,500,000 / $3,000,000).

X66 - Current Liabilities/Equity: This represents the proportion of current liabilities to equity.

Example: If a company's current liabilities are $1,000,000, and its equity is $2,000,000, the current liabilities to equity ratio would be 0.5 ($1,000,000 / $2,000,000).

X67 - Long-term Liability to Current Assets: This ratio indicates the proportion of long-term liabilities to current assets.

Example: If a company's long-term liabilities are $1,500,000, and its current assets are $6,000,000, the long-term liability to current assets ratio would be 0.25 ($1,500,000 / $6,000,000).

X68 - Retained Earnings to Total Assets: This shows the proportion of retained earnings to total assets.

Example: If a company's retained earnings are $800,000, and its total assets are $4,000,000, the retained earnings to total assets ratio would be 0.2 ($800,000 / $4,000,000).

X69 - Total Income/Total Expense: This measures the proportion of total income to total expenses.

Example: If a company's total income is $2,000,000, and its total expenses are $1,500,000, the total income to total expense ratio would be 1.33 ($2,000,000 / $1,500,000).

X70 - Total Expense/Assets: This represents the proportion of total expenses to total assets.

Example: If a company's total expenses are $1,500,000, and its total assets are $6,000,000, the total expense to assets ratio would be 0.25 ($1,500,000 / $6,000,000).

X71 - Current Asset Turnover Rate: Current Assets to Sales: This ratio indicates how efficiently a company's current assets are utilized to generate sales.

Example: If a company's current assets are $2,000,000, and its total sales are $10,000,000, the current asset turnover rate would be 5 ($10,000,000 / $2,000,000).

X72 - Quick Asset Turnover Rate: Quick Assets to Sales: This ratio measures how efficiently a company's quick assets are utilized to generate sales.

Example: If a company's quick assets are $1,500,000, and its total sales are $6,000,000, the quick asset turnover rate would be 4 ($6,000,000 / $1,500,000).

X73 - Working Capital Turnover Rate: Working Capital to Sales: This ratio shows how efficiently working capital is utilized to generate sales.

Example: If a company's working capital is $800,000, and its total sales are $4,000,000, the working capital turnover rate would be 5 ($4,000,000 / $800,000).

X74 - Cash Turnover Rate: Cash to Sales: This ratio indicates how efficiently cash is utilized to generate sales.

Example: If a company's cash balance is $400,000, and its total sales are $2,000,000, the cash turnover rate would be 5 ($2,000,000 / $400,000).

X75 - Cash Flow to Sales: This shows the proportion of cash flow from operating activities to total sales.

Example: If a company's cash flow from operating activities is $800,000, and its total sales are $4,000,000, the cash flow to sales ratio would be 0.2 ($800,000 / $4,000,000).

X76 - Fixed Assets to Assets: This indicates the proportion of fixed assets to total assets.

Example: If a company's fixed assets are $3,000,000, and its total assets are $10,000,000, the fixed assets to assets ratio would be 0.3 ($3,000,000 / $10,000,000).

X77 - Current Liability to Liability: This measures the proportion of current liabilities to total liabilities.

Example: If a company's current liabilities are $1,200,000, and its total liabilities are $4,000,000, the current liability to liability ratio would be 0.3 ($1,200,000 / $4,000,000).

X78 - Current Liability to Equity: This represents the proportion of current liabilities to equity.

Example: If a company's current liabilities are $800,000, and its equity is $2,000,000, the current liability to equity ratio would be 0.4 ($800,000 / $2,000,000).

X79 - Equity to Long-term Liability: This ratio shows the proportion of equity to long-term liabilities.

Example: If a company's equity is $2,500,000, and its long-term liabilities are $1,000,000, the equity to long-term liability ratio would be 2.5 ($2,500,000 / $1,000,000).

X80 - Cash Flow to Total Assets: This indicates the proportion of cash flow from operating activities to total assets.

Example: If a company's cash flow from operating activities is $600,000, and its total assets are $3,000,000, the cash flow to total assets ratio would be 0.2 ($600,000 / $3,000,000).

X81 - Cash Flow to Liability: This shows the proportion of cash flow from operating activities to total liabilities.

Example: If a company's cash flow from operating activities is $800,000, and its total liabilities are $4,000,000, the cash flow to liability ratio would be 0.2 ($800,000 / $4,000,000).

X82 - CFO to Assets: This represents the proportion of cash flow from operating activities to total assets.

Example: If a company's cash flow from operating activities is $400,000, and its total assets are $2,000,000, the CFO to assets ratio would be 0.2 ($400,000 / $2,000,000).

X83 - Cash Flow to Equity: This indicates the proportion of cash flow from operating activities to equity.

Example: If a company's cash flow from operating activities is $300,000, and its equity is $1,000,000, the cash flow to equity ratio would be 0.3 ($300,000 / $1,000,000).

X84 - Current Liability to Current Assets: This ratio measures the proportion of current liabilities to current assets.

Example: If a company's current liabilities are $500,000, and its current assets are $1,500,000, the current liability to current assets ratio would be 0.33 ($500,000 / $1,500,000).

X85 - Liability-Assets Flag: This is a binary flag that takes the value "1" if the total liabilities exceed total assets and "0" otherwise.

Example: If a company's total liabilities are $10,000,000, and its total assets are $8,000,000, the Liability-Assets Flag would be "1".

X86 - Net Income to Total Assets: This ratio shows the proportion of net income to total assets.

Example: If a company's net income is $1,000,000, and its total assets are $5,000,000, the net income to total assets ratio would be 0.2 ($1,000,000 / $5,000,000).

X87 - Total assets to GNP price: This ratio indicates the proportion of total assets to GNP price.

Example: If a company's total assets are $10,000,000, and the GNP price is $100,000,000, the total assets to GNP price ratio would be 0.1 ($10,000,000 / $100,000,000).

X88 - No-credit Interval: This represents the number of days the company can operate without using credit.

Example: If a company's cash balance is $1,000,000, and its daily expenses are $20,000, the no-credit interval would be 50 days ($1,000,000 / $20,000).

X89 - Gross Profit to Sales: This ratio indicates the proportion of gross profit to total sales.

Example: If a company's gross profit is $600,000, and its total sales are $2,000,000, the gross profit to sales ratio would be 0.3 ($600,000 / $2,000,000).

X90 - Net Income to Stockholder's Equity: This measures the proportion of net income to the stockholder's equity.

Example: If a company's net income is $800,000, and its stockholder's equity is $2,000,000, the net income to stockholder's equity ratio would be 0.4 ($800,000 / $2,000,000).

X91 - Liability to Equity: This indicates the proportion of total liabilities to equity.

Example: If a company's total liabilities are $3,000,000, and its equity is $1,500,000, the liability-to-equity ratio would be 2 ($3,000,000 / $1,500,000).

X92 - Degree of Financial Leverage (DFL): This measures the sensitivity of a company's earnings per share (EPS) to changes in earnings before interest and taxes (EBIT).

Example: If a company's EBIT is $500,000, and its EPS is $2, the DFL would be 250,000 ($500,000 / $2).

X93 - Interest Coverage Ratio (Interest expense to EBIT): This indicates the company's ability to cover its interest expenses with its earnings before interest and taxes (EBIT).

Example: If a company's interest expense is $100,000, and its EBIT is $400,000, the interest coverage ratio would be 4 ($400,000 / $100,000).

X94 - Net Income Flag: This is a binary flag that takes the value "1" if the net income is negative for the last two years and "0" otherwise.

Example: If a company's net income was negative in both of the last two years, the Net Income Flag would be "1".

X95 - Equity to Liability: This represents the proportion of equity to total liabilities.

Example: If a company's equity is $2,000,000, and its total liabilities are $6,000,000, the equity to liability ratio would be 0.33 ($2,000,000 / $6,000,000).

These examples illustrate the diverse range of financial ratios and indicators used to assess various aspects of a company's financial performance, efficiency, leverage, and risk. Financial analysts and investors use these metrics to make informed decisions and gain insights into the overall health and stability of a company.