

Ratio Formula Cheat Sheet

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Prerequisite Formulas	Used in the various ratio formulas below
Gross Profit = Net Sales – Cost of Goods Sold	Measures the dollar amount of profit remaining after cost of goods sold and is used as the denominator in the Gross Margin calculation
Average Total Assets = $\frac{\text{Beginning Assets} + \text{Ending Assets}}{2}$	Used as the denominator in the Return on Assets calculation
Average Equity = $\frac{\text{Beginning Equity} + \text{Ending Equity}}{2}$	Used as the denominator in the Return on Equity calculation
Average Receivables = $\frac{\text{Beginning A/R} + \text{Ending A/R}}{2}$	Used as the denominator in the Receivables Turnover calculation
Average Inventory = $\frac{\text{Beginning Inventory} + \text{Ending Inventory}}{2}$	Used as the denominator in the Inventory Turnover calculation
Profitability Ratio Formulas	Used to measure how effective an organization is at generating profits
Gross Margin = $\frac{\text{Gross Profit}}{\text{Net Sales}}$	Measures the percentage of each sales dollar remaining after cost of sales that contributes to funding the organization's SG&A and other costs
Operating Profit Margin = $\frac{\text{Income From Operations}}{\text{Net Sales}}$	Measures the percentage of each sales dollar that remains after cost of goods sold and SG&A expenses
Profit Margin = $\frac{\text{Net Income}}{\text{Net Sales}}$	Measures the percentage of each sales dollar that remains after all expenses
Return on Assets = $\frac{\text{Net Income}}{\text{Average Total Assets}}$	Measures how effectively an organization uses its assets to generate profits
Return on Equity = $\frac{\text{Net Income}}{\text{Average Common Stockholder Equity}}$	Measures how effectively an organization uses the capital contributed by equity investors (excludes preferred stock)
Dividend Payout Ratio = $\frac{\text{Cash Dividend Per Common Share}}{\text{Earnings Per Common Share}}$	Measures the percentage of net income paid out as dividends
Asset Utilization Ratio Formulas	Used to measure the amount of time it takes or how efficiently assets are turned into cash
Receivables Turnover = $\frac{\text{Net Credit Sales}}{\text{Average Accounts Receivable}}$	Measures the number of times per year the balance of receivables is collected and shows how efficient an organization is in collections
Days Sales Outstanding = $\frac{\text{Average Accounts Receivable}}{\text{Net Sales}/365}$	Measures the average number of days it takes from the time a sale is made until cash is collected
Inventory Turnover = $\frac{\text{Cost of Goods Sold}}{\text{Average Inventory}}$	Measures the number of times per year the balance of inventory is output as cost of sales and shows how efficient an organization is in managing its inventory

Financial And Insurance Formulas

Paul Wilmott, David Orrell



Financial And Insurance Formulas:

Financial and Insurance Formulas Tomas Cipra, 2010-07-16 Financial and insurance calculations become more and more frequent and helpful for many users not only in their profession life but sometimes even in their personal life Therefore a survey of formulas of financial and insurance mathematics that can be applied to such calculations seems to be a suitable aid In some cases one should use instead of the term formula more suitable terms of the type method procedure or algorithm since the corresponding calculations cannot be simply summed up to a single expression and a verbal description without introducing complicated symbols is more appropriate The survey has the following ambitions The formulas should be applicable in practice it has motivated their choice for this survey first and foremost On the other hand it is obvious that by time one puts to use in practice seemingly very abstract formulas of higher mathematics e.g. when pricing financial derivatives evaluating financial risks applying accounting principles based on fair values choosing alternative risk transfers ARL in insurance and the like The formulas should be error free though such a goal is not achievable in full since in the financial and insurance framework one publishes sometimes in a hasty way various untried formulas and methods that may be incorrect Of course the formulas are introduced here without proofs because their derivation is not the task of this survey **Tax**

Formula for Life Insurance Companies United States. Congress. Senate. Committee on Finance, 1959 *Comparative Regulations of Financial Institutions* United States. Congress. House. Committee on Banking and Currency, 1963 **The Insurance Industry** United States. Congress. Senate. Committee on the Judiciary. Subcommittee on Antitrust and Monopoly, 1958 *Comparative Regulations of Financial Institutions* United States. Congress. House. Committee on Banking and Currency. Subcommittee on Domestic Finance, 1963 *The Insurance Industry* United States. Congress. Senate. Committee on the Judiciary, 1959 *Risk Analysis in Finance and Insurance* Alexander Melnikov, 2025-09-04 Risk Analysis in Finance and Insurance Third Edition presents an accessible yet comprehensive introduction to the main concepts and methods that transform risk management into a quantitative science Considering the interdisciplinary nature of risk analysis the author discusses many important ideas from stochastic analysis mathematical finance and actuarial science in a simplified manner He explores the interconnections among these disciplines and encourages readers toward further study of the subject This edition continues to study risks associated with financial and insurance contracts using an approach that estimates the value of future payments based on current financial insurance and other information Features of the third edition 12 chapters instead of 8 of the 2nd editions Two new chapters on Wiener process as a base for financial market modeling Option pricing in the Bachelier model the model of Black and Scholes the Gram Charlier model American options and their pricing in the Black Scholes model Several new notions topics and results that are not reflected yet in other textbooks and even in monographs Binomial model with constraints detailed exposition of quantile hedging technique Conditional Value at Risk Range of Value at Risk applications to equity linked life insurance Can be regarded as a self

contained issue of courses on Mathematical Finance Actuarial Science and Risk Management Replete with new exercises problems hints and solutions

Towards a Neutral Formulary Apportionment System in Regional Integration

Shu-Chien Chen, 2023-03-09 International tax regimes and practices are heavily criticized for failing to fairly levy corporate tax on giant multinational taxpayers in the current globalized and digitalized world This important and far seeing book demonstrates how formulary apportionment FA an approach by which a multinational corporation pays each jurisdiction s corporate tax based on the share of its worldwide income allocated to that jurisdiction can achieve the much sought goal of aligning value creation and taxation The author through an intensive analysis of the European Union s EU s Common Consolidated Corporate Tax Base CCCTB Directive Proposal s and comparison to the United States US s formulary apportionment experience shows how the perceived problems with an FA system can be overcome and lays out the necessary elements for its feasibility With detailed attention to the debates around formulary apportionment and its theoretical foundations the book provides a blueprint for rebuilding the normative framework for the EU s tax reform by clearly analysing the implications of the following and more theorising public benefits to be represented by taxation reorganising different economic theories about tax neutrality and tax justice advancing the comparative legal research methodology to analyse law reform by combining the functional approach and the problem solving approach designing the logical formulary apportionment system for digital economy ensuring the removal of the incentive for multinationals to shift reported income to low tax locations reducing the tax system s complexity and the administrative burden it imposes on firms eliminating transfer pricing complexity for intra firm transactions achieving equal weighting of the sales factor the labour factor and the asset factor in the formula application of destination based rule for attributing the sales factor and replacing the traditional permanent establishment nexus with a factor presence nexus The presentation incorporates extensive comparison between the EU s formulary apportionment tax reform option and FA systems existing in the United States US at state level including reference to relevant US case law and legislation As a possible option to address the problem of base erosion and profit shifting BEPS formulary apportionment is gaining increasing acceptance and attention This book will prove invaluable to taxation authorities tax practitioners and scholars in its deeply informed and systematic guidance on good practices and prevention of problematic experiences in establishing and implementing an effective and market neutral FA system

Data

Science and Risk Analytics in Finance and Insurance Tze Leung Lai, Haipeng Xing, 2024-10-02 This book presents statistics and data science methods for risk analytics in quantitative finance and insurance Part I covers the background financial models and data analytical methods for market risk credit risk and operational risk in financial instruments as well as models of risk premium and insolvency in insurance contracts Part II provides an overview of machine learning including supervised unsupervised and reinforcement learning Monte Carlo simulation and sequential analysis techniques for risk analytics In Part III the book offers a non technical introduction to four key areas in financial technology artificial intelligence

blockchain cloud computing and big data analytics Key Features Provides a comprehensive and in depth overview of data science methods for financial and insurance risks Unravels bandits Markov decision processes reinforcement learning and their interconnections Promotes sequential surveillance and predictive analytics for abrupt changes in risk factors Introduces the ABCDs of FinTech Artificial intelligence blockchain cloud computing and big data analytics Includes supplements and exercises to facilitate deeper comprehension

Group Insurance William F. Bluhm, 2012 This text is a comprehensive treatment of all aspects of group insurance in the United States and Canada It addresses life and health insurance as well as government programs and more specialized forms of insurance Emphasis is placed on the actuarial aspects of this important field of insurance including pricing regulation underwriting financial reporting and modeling Since its original publication in 1992 Group Insurance has become the resource of choice for experts as well as beginners It is an essential tool for anyone who wishes to practice in the group benefits field The Sixth Edition has been updated for the industry and regulatory changes which have occurred since 2007 Of particular note is the impact that healthcare reform in the United States will have on all facets of this topic

Time Series in Economics and Finance Tomas Cipra, 2020-08-31 This book presents the principles and methods for the practical analysis and prediction of economic and financial time series It covers decomposition methods autocorrelation methods for univariate time series volatility and duration modeling for financial time series and multivariate time series methods such as cointegration and recursive state space modeling It also includes numerous practical examples to demonstrate the theory using real world data as well as exercises at the end of each chapter to aid understanding This book serves as a reference text for researchers students and practitioners interested in time series and can also be used for university courses on econometrics or computational finance

Handbook of Quantitative Finance and Risk Management Cheng-Few Lee, John Lee, 2010-06-14 Quantitative finance is a combination of economics accounting statistics econometrics mathematics stochastic process and computer science and technology Increasingly the tools of financial analysis are being applied to assess monitor and mitigate risk especially in the context of globalization market volatility and economic crisis This two volume handbook comprised of over 100 chapters is the most comprehensive resource in the field to date integrating the most current theory methodology policy and practical applications Showcasing contributions from an international array of experts the Handbook of Quantitative Finance and Risk Management is unparalleled in the breadth and depth of its coverage Volume 1 presents an overview of quantitative finance and risk management research covering the essential theories policies and empirical methodologies used in the field Chapters provide in depth discussion of portfolio theory and investment analysis Volume 2 covers options and option pricing theory and risk management Volume 3 presents a wide variety of models and analytical tools Throughout the handbook offers illustrative case examples worked equations and extensive references additional features include chapter abstracts keywords and author and subject indices From arbitrage to yield spreads the Handbook of Quantitative Finance and Risk Management will serve

as an essential resource for academics educators students policymakers and practitioners *Risk Analysis in Finance and Insurance, Second Edition* Alexander Melnikov,2011-04-25 Risk Analysis in Finance and Insurance Second Edition presents an accessible yet comprehensive introduction to the main concepts and methods that transform risk management into a quantitative science Taking into account the interdisciplinary nature of risk analysis the author discusses many important ideas from mathematics finance and actuarial science in a simplified manner He explores the interconnections among these disciplines and encourages readers toward further study of the subject This edition continues to study risks associated with financial and insurance contracts using an approach that estimates the value of future payments based on current financial insurance and other information New to the Second Edition Expanded section on the foundations of probability and stochastic analysis Coverage of new topics including financial markets with stochastic volatility risk measures risk adjusted performance measures and equity linked insurance More worked examples and problems Reorganized and expanded this updated book illustrates how to use quantitative methods of stochastic analysis in modern financial mathematics These methods can be naturally extended and applied in actuarial science thus leading to unified methods of risk analysis and management Granularity Theory with Applications to Finance and Insurance Patrick Gagliardini,Christian Gouriéroux,2014-10-06 The recent financial crisis has heightened the need for appropriate methodologies for managing and monitoring complex risks in financial markets The measurement management and regulation of risks in portfolios composed of credits credit derivatives or life insurance contracts is difficult because of the nonlinearities of risk models dependencies between individual risks and the several thousands of contracts in large portfolios The granularity principle was introduced in the Basel regulations for credit risk to solve these difficulties in computing capital reserves In this book authors Patrick Gagliardini and Christian Gouri roux provide the first comprehensive overview of the granularity theory and illustrate its usefulness for a variety of problems related to risk analysis statistical estimation and derivative pricing in finance and insurance They show how the granularity principle leads to analytical formulas for risk analysis that are simple to implement and accurate even when the portfolio size is large **The Money Formula** Paul Wilmott,David Orrell,2017-03-01 Explore the deadly elegance of finance s hidden powerhouse The Money Formula takes you inside the engine room of the global economy to explore the little understood world of quantitative finance and show how the future of our economy rests on the backs of this all but impenetrable industry Written not from a post crisis perspective but from a preventative point of view this book traces the development of financial derivatives from bonds to credit default swaps and shows how mathematical formulas went beyond pricing to expand their use to the point where they dwarfed the real economy You ll learn how the deadly allure of their ice cold beauty has misled generations of economists and investors and how continued reliance on these formulas can either assist future economic development or send the global economy into the financial equivalent of a cardiac arrest Rather than rehash tales of post crisis fallout this book focuses on preventing the next one By exploring the

heart of the shadow economy you'll be better prepared to ride the rough waves of finance into the turbulent future. Delve into one of the world's least understood but highest impact industries. Understand the key principles of quantitative finance and the evolution of the field. Learn what quantitative finance has become and how it affects us all. Discover how the industry's next steps dictate the economy's future. How do you create a quadrillion dollars out of nothing, blow it away, and leave a hole so large that even years of quantitative easing can't fill it, and then go back to doing the same thing? Even amidst global recovery, the financial system still has the potential to seize up at any moment. **The Money Formula** explores the how and why of financial disaster, what must happen to prevent the next one. **Computational Finance** Francesco Cesarone, 2020-06-11

Computational finance is increasingly important in the financial industry as a necessary instrument for applying theoretical models to real world challenges. Indeed, many models used in practice involve complex mathematical problems for which an exact or a closed form solution is not available. Consequently, we need to rely on computational techniques and specific numerical algorithms. This book combines theoretical concepts with practical implementation. Furthermore, the numerical solution of models is exploited both to enhance the understanding of some mathematical and statistical notions and to acquire sound programming skills in MATLAB, which is useful for several other programming languages also. The material assumes the reader has a relatively limited knowledge of mathematics, probability, and statistics. Hence, the book contains a short description of the fundamental tools needed to address the two main fields of quantitative finance: portfolio selection and derivatives pricing. Both fields are developed here with a particular emphasis on portfolio selection, where the author includes an overview of recent approaches. The book gradually takes the reader from a basic to medium level of expertise by using examples and exercises to simplify the understanding of complex models in finance, giving them the ability to place financial models in a computational setting. The book is ideal for courses focusing on quantitative finance, asset management, mathematical methods for economics and finance, investment banking, and corporate finance. **Stochastic Processes for Insurance and Finance** Tomasz Rolski, Hanspeter Schmidli, V. Schmidt, Jozef L. Teugels, 2009-09-25

Stochastic Processes for Insurance and Finance offers a thorough yet accessible reference for researchers and practitioners of insurance mathematics. Building on recent and rapid developments in applied probability, the authors describe in general terms models based on Markov processes, martingales, and various types of point processes. Discussing frequently asked insurance questions, the authors present a coherent overview of the subject and specifically address the principal concepts from insurance and finance. Practical examples with real life data, numerical and algorithmic procedures essential for modern insurance practices. Assuming competence in probability calculus, this book will provide a fairly rigorous treatment of insurance risk theory, recommended for researchers and students interested in applied probability as well as practitioners of actuarial sciences. Wiley Series in Probability and Statistics. Insurance Industry United States. Congress. Senate. Committee on the Judiciary. Subcommittee on Antitrust and Monopoly, 1968. *Mathematical Modeling in Economics and Finance: Probability,*

Stochastic Processes, and Differential Equations Steven R. Dunbar, 2019-04-03 Mathematical Modeling in Economics and Finance is designed as a textbook for an upper division course on modeling in the economic sciences The emphasis throughout is on the modeling process including post modeling analysis and criticism It is a textbook on modeling that happens to focus on financial instruments for the management of economic risk The book combines a study of mathematical modeling with exposure to the tools of probability theory difference and differential equations numerical simulation data analysis and mathematical analysis Students taking a course from Mathematical Modeling in Economics and Finance will come to understand some basic stochastic processes and the solutions to stochastic differential equations They will understand how to use those tools to model the management of financial risk They will gain a deep appreciation for the modeling process and learn methods of testing and evaluation driven by data The reader of this book will be successfully positioned for an entry level position in the financial services industry or for beginning graduate study in finance economics or actuarial science The exposition in Mathematical Modeling in Economics and Finance is crystal clear and very student friendly The many exercises are extremely well designed Steven Dunbar is Professor Emeritus of Mathematics at the University of Nebraska and he has won both university wide and MAA prizes for extraordinary teaching Dunbar served as Director of the MAA s American Mathematics Competitions from 2004 until 2015 His ability to communicate mathematics is on full display in this approachable innovative text

Insurance Planning Models: Price Competition And Regulation Of Financial Stability Vsevolod Malinovskii, 2021-08-13 Insurance Planning Models Price Competition and Regulation of Financial Stability is an exciting new book that takes readers inside the secrets of internal organization of the modern general insurance business Many people know that it is subject to intensive state regulation whereby the purpose is to maintain long term efficiency honesty security and stability in the interest and for the protection of policyholders However except for knowing that the insurance system is regulated by intensive calculations that the insurance companies have different positions on the market that they pursue different goals and even compete with each other and that one of the tools of this competition is the policy price not so many people know how to achieve these deserving goals In developing quantitative recommendations and directives to competing insurers regulators rely on certain models In the 1900s such models were proposed They were useful for an insight into the probabilistic nature of the insurance process but not for direct application to practically meaningful problems of insurance regulation This book is your guide to the rigorously constructed long term dynamic models with the aim to improve regulatory methods and develop quantitative recommendations using both analytical calculations and computer simulation It is addressed to a wide range of readers including interested policyholders economists whose interest lies in insurance management and regulation and mathematicians wishing to expand the scope of application for their knowledge This book is devoted to certain issues that are either not sufficiently presented or even absent in the literature It is an attempt to penetrate from the standpoint of mathematical modeling into the goals

which face insurance regulators and contending company managers for preventing insolvencies or even crises pertinent to badly regulated complex reflexive systems It offers rigorous probabilistic models of long term insurance business based on the laws of mass phenomena They mitigate deficiencies of oversimplified risk models The book presents advances in probabilistic techniques designed to seek quantitative rather than qualitative directives and recommendations regarding safe control aiming to achieve different business goals

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