

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

Michal Rosen-Zvi



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