

FinQuiz Formula Sheet CFA Program Level I

QUANTITATIVE METHODS

Learning Module 1: Rates and Returns

- Interest Rate r**
 $r = \text{Real risk-free rate} + \text{Inflation premium} + \text{Default risk premium} + \text{Liquidity premium} + \text{Maturity premium}$
 Nominal risk-free rate = Real risk-free rate + Inflation premium
- Holding Period Return (HPR)**

$$R = \frac{(P_1 - P_0) + I_1}{P_0}$$
 where
 P_0 = price at the beginning of period
 P_1 = price at the end of period
 I_1 = income
- Arithmetic mean (AM)**

$$\bar{R}_n = \frac{R_{1,t} + R_{2,t} + \dots + R_{n-1,t} + R_{n,t}}{n}$$

$$= \frac{1}{n} \sum_{t=1}^n R_{i,t}$$

- Geometric Mean Return**

$$\bar{R}_G = \sqrt[T]{(1 + R_{1,t}) \times (1 + R_{2,t}) \times \dots \times (1 + R_{n,t})} - 1$$

where,
 R_t = return in period t
 T = total number of periods

- Harmonic Mean**

$$\bar{X}_H = n / \sum_{i=1}^n \left(\frac{1}{X_i} \right)$$
 with $X_i > 0$ for $i = 1, 2, \dots, n$.

- Money-weighted rate of return (MWR)**

$$IRR = \sum_{t=0}^T \frac{CF_t}{(1 + IRR)^t} = 0$$

where,
 IRR = internal rate of return
 T = number of periods
 CF_t = cash flow at time t

- Time-weighted Returns (TWR)**
 $R_{TWR} = \{(1 + r_1, 1)\} \times \{(1 + r_1, 2)\} \times \dots \times \{(1 + r_{1,n})\}^{1/n} - 1$

- Non-annual Compounding**
 PV (for more than one Compounding per year)

$$PV = FV_n \left(1 + \frac{r}{c} \right)^{-nc}$$

where r = stated annual rate

- Annualized Return**

$$r_{annual} = (1 + r_{nom})^{1/n} - 1$$

where,
 n = number of periods in a year

$$r_{nominal} = (1 + r_{annual})^n - 1$$

$$r_{annual} = (1 + r_{nominal})^{1/n} - 1$$

- Continuously Compounded Return (CCR)**
 CCR associated with a HPR (r to $1 + r$)
 $r_{c,c} = e^r - 1$ = holding period return or
 $r_{c,r} = \ln(\text{price relative}) = \ln(P_{1,t}/P_0) = \ln(1 + R_{1,t})$

CCR associated with a HPR (0 to R)
 $R_{c,c} = \ln(P_1/P_0)$ or
 $R_{c,r} = R_{1,t+1} + R_{1,t+2} + \dots + R_{1,t}$

- Gross Return**
 Gross return = Return - trading expenses - Other expense directly related to the generation of returns

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- Net Return**
 Net Return = Gross Return - all managerial and administrative expenses
- After-Tax Nominal Return**
 After-tax nominal return = Total return - any allowance for taxes on dividends, interest & realized gains
- Real Returns**
 $(1 + r) = (1 + r_{rd}) \times (1 + \pi) \times (1 + RP)$
 $(1 + r_{real}) = (1 + r_{rd}) \times (1 + RP)$ or
 $(1 + r_{real}) = (1 + r) - (1 + \pi)$
 where,
 r = Nominal return
 r_{rd} = Real risk-free return
 π = Inflation
 RP = Risk premium

Learning Module 2: The Time Value of Money in Finance

- Present Value (PV) and Future Value (FV) Relation**

$$PV = \frac{FV}{(1 + r)^n}$$

$$FV = PV(1 + r)^n$$

- PV for Fixed Income**
Dividend Instrument

$$PV = \frac{E_1}{(1 + r)^1}$$

- Coupon Instrument**

$$P = \frac{PMT_1}{(1 + r)^1} + \frac{PMT_2}{(1 + r)^2} + \dots + \frac{PMT_n + FV_n}{(1 + r)^n}$$

- Perpetual Bond**
 $PV = PMT/r$

- Annuity Instruments**

$$A = \frac{r(PV)}{1 - (1 + r)^{-n}}$$

A = periodic cash flow,
 r = market interest rate per period,
 PV = initial value/principal of the loan or bond,
 n = total no. of payment periods.

- PV for Equity**
Constant Dividends

$$PV = \frac{D_1}{r}$$

- Constant Dividend Growth Rate**

$$D_{1,t+1} = D_1(1 + g)$$

$$PV_0 = \sum_{t=1}^n \frac{D_t(1 + g)^{t-1}}{(1 + r)^t} + \frac{E(X_{1,t+n})}{(1 + r)^n}$$

where $E(X_{1,t+n})$ = stock value in n period

$$E(X_{1,t+n}) = \frac{D_{1,t+n}}{r - g}$$

- Implied Return for Fixed-Income**

$$\text{Implied return: } r = \left(\frac{FV_0}{PV_0} \right)^{1/n} - 1$$

$$PV(\text{Coupon Bond}) = \sum_{t=1}^n \frac{PMT_t}{(1 + r)^t} + \frac{FV_n}{(1 + r)^n}$$

- Implied Return and Implied Growth for Equity**

$$\text{Implied Return: } r = \frac{D_1(1 + g)}{PV_0} + g$$

$$\text{Implied Growth: } g = r - \frac{D_1}{PV_0}$$

where $D_1(1 + g) = D_{1,t+1}$

- Price-to-Earnings Ratio (P/E)**

$$\frac{PV_0}{E_1} = \frac{D_1}{E_1} \times \frac{(1 + g)}{r - g}$$

$$\text{where}$$

$$PV_0 = \frac{D_1(1 + g)}{r - g}$$

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