

## Quantitative Finance Formulae

$I$ : Interest,  $P$ : Principal,  $i$ : interest rate,  $t$ : time

Interest accumulation:  $FV = PV + I$

Simple interest:  $FV = PV(1 + it)$

Compound Interest:  $FV = PV(1 + i)^t$

Simple discount:  $D = FV \times d \times t$

### Compound Interest

Nominal annual rate compounded  $m$  times/year:  $i_A^{(m)}$

Effective rates conversion, time unit: year ( $A$ , Annual) subdivided into  $m$  and  $n$  periods:

$$(1 + i_{A/m})^m = (1 + i_A/n)^n$$

Annual Nominal Rate & Effective Rate versus Equivalent Annual Rate

$$\begin{aligned}(1 + i_A) &= \left(1 + \frac{i_A^{(m)}}{m}\right)^m \\ (1 + i_A)^{t/m} &= \left(1 + \frac{i_A^{(m)}}{m}\right)^{tm} \\ i_A^{(m)} &= m \left[ (1 + i_A)^{1/m} - 1 \right]\end{aligned}$$

### Continuous compounding

Nominal rate, Force of Interest:

$$\delta = \ln(1 + i_A) \Leftrightarrow e^\delta = 1 + i_A$$

$FV$ :  $S = P e^{\delta t}$ ;  $PV$ :  $P = S e^{-\delta t}$

### Annuities, Unit Payment Annuity

Unit Annuity Immediate

$$PV: a_{\overline{n}|i} = \frac{1 - (1 + i)^{-n}}{i}$$

$$FV: s_{\overline{n}|i} = \frac{(1 + i)^n - 1}{i} = a_{\overline{n}|i}(1 + i)^n$$

Unit Annuity due

$$PV: \ddot{a}_{\overline{n}|i} = 1 + a_{\overline{n-1}|i} = a_{\overline{n}|i}(1 + i)$$

$$FV: \ddot{s}_{\overline{n}|i} = s_{\overline{n}|i}(1 + i)$$

Deferred Annuity

$$PV: {}_k|a_{\overline{n}|i} = a_{\overline{n}|i}(1 + i)^{-k}$$

$$FV: {}_k|s_{\overline{n}|i} = s_{\overline{n}|i}$$

Perpetuity Annuity,  $PV: a_{\overline{\infty}|i} = \frac{1}{i}$ ,  $\ddot{a}_{\overline{\infty}|i} = 1 + \frac{1}{i}$

### Variable Payment Annuities

Increasing arithmetic progression annuity:

$$(C - h)a_{\overline{n}|i} + h(Ia)_{\overline{n}|i}$$

$$(Ia)_{\overline{n}|i} = \frac{\ddot{a}_{\overline{n}|i} - n(1 + i)^{-n}}{i}$$

Decreasing arithmetic progression annuity:

$$(D - h)a_{\overline{n}|i} + h(Da)_{\overline{n}|i}; (Da)_{\overline{n}|i} = \frac{n - \ddot{a}_{\overline{n}|i}}{i}$$

Geometric progression annuity:

$P$ : 1st Payment;  $i$ : Interest Rate;  $g$ : Growth Rate

$$P \left( \frac{1 - \left(\frac{1+g}{1+i}\right)^n}{i - g} \right)$$

### Leasing

$AC$ : Asset Cost;  $R$ : Lease Periodic Payment;  $DP$ : Down Payment;  $RV$ : Residual Value:

$$AC = DP + Ra_{\overline{n}|i} + RV(1 + i)^{-n}$$

$$R = R^* + I$$

$$I = RV \times i$$

$$PV = AC - DP = R^* a_{\overline{n}|i}$$

$R^*$ : Payment on Loss;  $I$ : Interest on Residual.

# Mcelroy Finance Math Answers

**Mark Steyvers**



**Mcelroy Finance Math Answers:**

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