

Best Financial Ratios Cheat Sheet (2025)

Liquidity Ratios

Current Ratio

$$\text{Current Ratio} = \frac{\text{Current Asset}}{\text{Current Liabilities}}$$

Quick Ratio

$$\text{Quick Ratio} = \frac{\text{Current Asset} - \text{Inventory}}{\text{Current Liabilities}}$$

Cash Ratio

$$\text{Cash Ratio} = \frac{\text{Cash and Cash Equivalents}}{\text{Current Liabilities}}$$

Operating Cash Flow Ratio

$$\text{Operating Cash Flow Ratio} = \frac{\text{Operating Cash Flow}}{\text{Current Liabilities}}$$

Profitability Ratios

Gross Profit Margin

$$\text{Gross Profit Margin} = \frac{\text{COGS}}{\text{Revenue}}$$

Net Profit Margin

$$\text{Net Profit Margin} = \frac{\text{Net Income}}{\text{Revenue}}$$

Return on Assets (ROA)

$$\text{ROA} = \frac{\text{Net Income}}{\text{Total Asset}}$$

Return on Equity (ROE)

$$\text{ROE} = \frac{\text{Net Income}}{\text{Shareholder's Equity}}$$

Operating Profit Margin

$$\text{Operating Profit Margin} = \frac{\text{Operating Income}}{\text{Revenue}}$$

Dividend Yield

$$\text{Dividend yield} = \frac{\text{Annual Dividends per Share}}{\text{Price per Share}}$$

Leverage Ratios

Debt-to-Equity Ratio

$$\text{Debt-to-Equity Ratio} = \frac{\text{Total Liabilities}}{\text{Shareholder's Equity}}$$

Interest Coverage Ratio

$$\text{Interest Coverage Ratio} = \frac{\text{EBIT}}{\text{Interest Expenses}}$$

Equity Ratio

$$\text{Equity Ratio} = \frac{\text{Shareholder's Equity}}{\text{Total Liabilities}}$$

Debt Service Coverage Ratio (DSCR)

$$\text{DSCR} = \frac{\text{Net operating income}}{\text{Total debt service}}$$

Debt-to-Asset Ratio

$$\text{Debt-to-Asset Ratio} = \frac{\text{Total Liabilities}}{\text{Total Assets}}$$

Efficiency Ratios

Inventory Turnover Ratio

$$\text{Inventory Turnover Ratio} = \frac{\text{COGS}}{\text{Average Inventory}}$$

Asset Turnover Ratio

$$\text{Asset Turnover Ratio} = \frac{\text{Sales}}{\text{Total Assets}}$$

Days Sales Outstanding (DSO)

$$\text{DSO} = \frac{\text{Accounts receivable}}{\text{Total sales}} \times \text{Numbers of days}$$

Days Inventory Outstanding (DIO)

$$\text{DIO} = \frac{\text{Average Inventory}}{\text{Cost of goods sold}} \times \text{Numbers of days}$$

Market Value Ratios

Price-to-Earnings (P/E) Ratio

$$\text{P/E Ratio} = \frac{\text{Market price per share}}{\text{EPS}}$$

Price-to-Book (P/B) Ratio

$$\text{P/B Ratio} = \frac{\text{Market price per share}}{\text{Book Value per Share}}$$

Price-to-Sales (P/S) Ratio

$$\text{P/S Ratio} = \frac{\text{Market price per share}}{\text{Revenue per Share}}$$

Earnings Yield

$$\text{Earnings Yield} = \frac{\text{Earnings Per Share (EPS)}}{\text{Market Price Per Share}}$$

Banking Ratios Cheat Sheet

Lingjun Ying

A red circular graphic with a gradient, appearing as a stylized arrow or a decorative element, located to the right of the author's name.

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Whispering the Strategies of Language: An Mental Quest through **Banking Ratios Cheat Sheet**

In a digitally-driven world where displays reign great and quick communication drowns out the subtleties of language, the profound strategies and mental subtleties concealed within phrases often go unheard. Yet, situated within the pages of **Banking Ratios Cheat Sheet** a interesting literary treasure pulsing with natural feelings, lies an extraordinary quest waiting to be undertaken. Composed by a skilled wordsmith, that marvelous opus encourages visitors on an introspective trip, softly unraveling the veiled truths and profound impact resonating within ab muscles cloth of each and every word. Within the psychological depths of this moving review, we shall embark upon a genuine exploration of the book is core themes, dissect its captivating writing fashion, and fail to the effective resonance it evokes deep within the recesses of readers hearts.

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