

Dividend Valuation Model	Formula	Remarks
General	$P_0 = \frac{Div_1}{(1+r)^1} + \frac{Div_2}{(1+r)^2} + \dots + \frac{Div_n + P_n}{(1+r)^n}$	
Perpetuity	$P_0 = \frac{Div_1}{(r - g)}$	Dividends are not given out. Earnings grow by g every period indefinitely
Different growth rates	$P_0 = \frac{Div_1}{(1+r)^1} + \frac{Div_1 (1+g^*)^1}{(1+r)^2} + \dots + \frac{Div_1 (1+g^*)^3}{(1+r)^4} + \frac{Div_1}{(r - g')} \cdot \frac{1}{(1+r)^4}$	Earnings / dividends grow at g* for n years (ex. n = 3), and g' thereafter.
Growth rate (g)	g = plowback ratio * ROE	ROE = ratio of earnings to book equity Plowback ratio – amount of earnings not given out as dividends
Payout ratio	Payout ratio = $\frac{Div}{EPS}$	
Real vs. Nominal	1 + real = $\frac{1 + \text{nominal}}{1 + \text{inflation}}$	*Streams of equal cash flows in different years normally suggests real cash flows
Stock Price	$P_0 = \frac{EPS}{r} + PVGO$	(EPS / r) is the component showing EPS value at a no-growth policy (i.e. PV current earnings). This only suggests that stock price not only reflects current firm performance, but also comprise of investor expectations of a firm's future performance (through PV of Growth Opportunities)

# Financial And Insurance Formulas

**David Kirk**



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