

Package ‘FinCal’

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Title Time Value of Money, Time Series Analysis and Computational Finance

Description

Package for time value of money calculation, time series analysis and computational finance.

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See Also[bdy](#)**Examples**

```
bdy2mmy(bdy=0.045, t=120)
```

candlestickChart	<i>Technical analysts - Candlestick chart: show prices for each period as a continuous line. The box is clear if the closing price is higher than the opening price, or filled red if the closing is lower than the opening price.</i>
------------------	--

Description

Technical analysts - Candlestick chart: show prices for each period as a continuous line. The box is clear if the closing price is higher than the opening price, or filled red if the closing is lower than the opening price.

Usage

```
candlestickChart(ohlc, start = NULL, end = NULL, main = "", ...)
```

Arguments

ohlc	output from <code>get.ohlc.yahoo</code> or <code>get.ohlc.google</code>
start	start date to plot, if not specified, all date in ohlc will be included
end	end date to plot
main	an overall title for the plot
...	Arguments to be passed to <code>ggplot</code>

See Also

[get.ohlc.yahoo](#)
[get.ohlc.google](#)

Examples

```
# google <- get.ohlc.yahoo("GOOG", start="2013-07-01", end="2013-08-01"); candlestickChart(google)
# apple <- get.ohlc.google("AAPL", start="2013-07-01", end="2013-08-01"); candlestickChart(apple)
```

cash.ratio	<i>cash ratio – Liquidity ratios measure the firm's ability to satisfy its short-term obligations as they come due.</i>
------------	---

Description

cash ratio – Liquidity ratios measure the firm's ability to satisfy its short-term obligations as they come due.

Usage

```
cash.ratio(cash, ms, cl)
```

Arguments

cash	cash
ms	marketable securities
cl	current liabilities

See Also

[current.ratio](#)
[quick.ratio](#)

Examples

```
cash.ratio(cash=3000,ms=2000,cl=2000)
```

coefficient.variation	<i>Computing Coefficient of variation</i>
-----------------------	---

Description

Computing Coefficient of variation

Usage

```
coefficient.variation(sd, avg)
```

Arguments

sd	standard deviation
avg	average value

See Also

[Sharpe.ratio](#)

Examples

```
coefficient.variation(sd=0.15,avg=0.39)
```

cogs	<i>Cost of goods sold and ending inventory under three methods (FIFO,LIFO,Weighted average)</i>
------	---

Description

Cost of goods sold and ending inventory under three methods (FIFO,LIFO,Weighted average)

Usage

```
cogs(uinv, pinv, units, price, sinv, method = "FIFO")
```

Arguments

uinv	units of beginning inventory
pinv	prince of beginning inventory
units	nx1 vector of inventory units. inventory purchased ordered by time (from first to last)
price	nx1 vector of inventory price. same order as units
sinv	units of sold inventory
method	inventory methods: FIFO (first in first out, permitted under both US and IFRS), LIFO (late in first out, US only), WAC (weighted average cost,US and IFRS)

Examples

```
cogs(uinv=2,pinv=2,units=c(3,5),price=c(3,5),sinv=7,method="FIFO")
```

```
cogs(uinv=2,pinv=2,units=c(3,5),price=c(3,5),sinv=7,method="LIFO")
```

```
cogs(uinv=2,pinv=2,units=c(3,5),price=c(3,5),sinv=7,method="WAC")
```

current.ratio	<i>current ratio – Liquidity ratios measure the firm's ability to satisfy its short-term obligations as they come due.</i>
---------------	--

Description

current ratio – Liquidity ratios measure the firm's ability to satisfy its short-term obligations as they come due.

Usage

```
current.ratio(ca, cl)
```

Arguments

ca	current assets
cl	current liabilities

See Also

[cash.ratio](#)
[quick.ratio](#)

Examples

```
current.ratio(ca=8000,cl=2000)
```

ddb	<i>Depreciation Expense Recognition – double-declining balance (DDB), the most common declining balance method, which applies two times the straight-line rate to the declining balance.</i>
-----	--

Description

Depreciation Expense Recognition – double-declining balance (DDB), the most common declining balance method, which applies two times the straight-line rate to the declining balance.

Usage

```
ddb(cost, rv, t)
```

Arguments

cost	cost of long-lived assets
rv	residual value of the long-lived assets at the end of its useful life. DDB does not explicitly use the asset's residual value in the calculations, but depreciation ends once the estimated residual value has been reached. If the asset is expected to have no residual value, the DB method will never fully depreciate it, so the DB method is typically changed to straight-line at some point in the asset's life.
t	length of the useful life

See Also

[sldc](#)

Examples

```
ddb(cost=1200,rv=200,t=5)
```

debt.ratio	<i>debt ratio – Solvency ratios measure the firm's ability to satisfy its long-term obligations.</i>
------------	--

Description

debt ratio – Solvency ratios measure the firm's ability to satisfy its long-term obligations.

Usage

```
debt.ratio(td, ta)
```

Arguments

td	total debt
ta	total assets

See Also

[total.d2e](#)

[lt.d2e](#)

[financial.leverage](#)

Examples

```
debt.ratio(td=6000,ta=20000)
```

diluted.EPS *diluted Earnings Per Share*

Description

diluted Earnings Per Share

Usage

```
diluted.EPS(ni, pd, cpd = 0, cdi = 0, tax = 0, w, cps = 0, cds = 0,
            iss = 0)
```

Arguments

ni	net income
pd	preferred dividends
cpd	dividends on convertible preferred stock
cdi	interest on convertible debt
tax	tax rate
w	weighted average number of common shares outstanding
cps	shares from conversion of convertible preferred stock
cds	shares from conversion of convertible debt
iss	shares issuable from stock options

See Also

[EPS](#)

[iss](#)

[was](#)

Examples

```
diluted.EPS(ni=115600,pd=10000,cdi=42000,tax=0.4,w=200000,cds=60000)
```

```
diluted.EPS(ni=115600,pd=10000,cpd=10000,w=200000,cps=40000)
```

```
diluted.EPS(ni=115600,pd=10000,w=200000,iss=2500)
```

```
diluted.EPS(ni=115600,pd=10000,cpd=10000,cdi=42000,tax=0.4,w=200000,cps=40000,cds=60000,iss=2500)
```

discount.rate	<i>Computing the rate of return for each period</i>
---------------	---

Description

Computing the rate of return for each period

Usage

```
discount.rate(n, pv, fv, pmt, type = 0)
```

Arguments

n	number of periods
pv	present value
fv	future value
pmt	payment per period
type	payments occur at the end of each period (type=0); payments occur at the beginning of each period (type=1)

See Also

[fv.simple](#)
[fv.annuity](#)
[fv](#)
[pv](#)
[pmt](#)
[n.period](#)

Examples

```
discount.rate(n=5, pv=0, fv=600, pmt=-100, type=0)
```

ear	<i>Convert stated annual rate to the effective annual rate</i>
-----	--

Description

Convert stated annual rate to the effective annual rate

Usage

```
ear(r, m)
```

Arguments

r	stated annual rate
m	number of compounding periods per year

See Also

[ear.continuous](#)
[hpr2ear](#)
[ear2bey](#)
[ear2hpr](#)

Examples

```
ear(r=0.12,m=12)  
ear(0.04,365)
```

ear.continuous	<i>Convert stated annual rate to the effective annual rate with continuous compounding</i>
----------------	--

Description

Convert stated annual rate to the effective annual rate with continuous compounding

Usage

```
ear.continuous(r)
```

Arguments

r	stated annual rate
---	--------------------

See Also

[ear](#)
[r.normal](#)

Examples

```
ear.continuous(r=0.1)
ear.continuous(0.03)
```

ear2bey	<i>bond-equivalent yield (BEY), 2 x the semiannual discount rate</i>
---------	--

Description

bond-equivalent yield (BEY), 2 x the semiannual discount rate

Usage

```
ear2bey(ear)
```

Arguments

ear effective annual rate

See Also

[ear](#)

Examples

```
ear2bey(ear=0.08)
```

ear2hpr	<i>Computing HPR, the holding period return</i>
---------	---

Description

Computing HPR, the holding period return

Usage

```
ear2hpr(ear, t)
```

Arguments

ear effective annual rate
t number of days remaining until maturity

See Also

[hpr2ear](#)
[ear](#)
[hpr](#)

Examples

```
ear2hpr(ear=0.05039, t=150)
```

EIR

Equivalent/proportional Interest Rates

Description

An interest rate to be applied n times p.a. can be converted to an equivalent rate to be applied p times p.a.

Usage

```
EIR(r, n = 1, p = 12, type = c("e", "p"))
```

Arguments

r interest rate to be applied n times per year (r is annual rate!)
n times that the interest rate r were compounded per year
p times that the equivalent rate were compounded per year
type equivalent interest rates ('e', default) or proportional interest rates ('p')

Examples

```
# monthly interest rat equivalent to 5% compounded per year
EIR(r=0.05, n=1, p=12)

# monthly interest rat equivalent to 5% compounded per half year
EIR(r=0.05, n=2, p=12)

# monthly interest rat equivalent to 5% compounded per quarter
EIR(r=0.05, n=4, p=12)

# annual interest rate equivalent to 5% compounded per month
EIR(r=0.05, n=12, p=1)
```

```
# this is equivalent to
ear(r=0.05,m=12)

# quarter interest rate equivalent to 5% compounded per year
EIR(r=0.05,n=1,p=4)

# quarter interest rate equivalent to 5% compounded per month
EIR(r=0.05,n=12,p=4)

# monthly proportional interest rate which is equivalent to a simple annual interest
EIR(r=0.05,p=12,type='p')
```

EPS

Basic Earnings Per Share

Description

Basic Earnings Per Share

Usage

EPS(ni, pd, w)

Arguments

ni	net income
pd	preferred dividends
w	weighted average number of common shares outstanding

See Also

[diluted.EPS](#)

[was](#)

Examples

```
EPS(ni=10000,pd=1000,w=11000)
```

financial.leverage	<i>financial leverage – Solvency ratios measure the firm’s ability to satisfy its long-term obligations.</i>
--------------------	--

Description

financial leverage – Solvency ratios measure the firm’s ability to satisfy its long-term obligations.

Usage

financial.leverage(te, ta)

Arguments

te	total equity
ta	total assets

See Also

[total.d2e](#)
[lt.d2e](#)
[debt.ratio](#)

Examples

financial.leverage(te=16000,ta=20000)

fv	<i>Estimate future value (fv)</i>
----	-----------------------------------

Description

Estimate future value (fv)

Usage

fv(r, n, pv = 0, pmt = 0, type = 0)

Arguments

r	discount rate, or the interest rate at which the amount will be compounded each period
n	number of periods
pv	present value
pmt	payment per period
type	payments occur at the end of each period (type=0); payments occur at the beginning of each period (type=1)

See Also

[fv.simple](#)
[fv.annuity](#)
[pv](#)
[pmt](#)
[n.period](#)
[discount.rate](#)

Examples

```
fv(0.07,10,1000,10)
```

fv.annuity	<i>Estimate future value of an annuity</i>
------------	--

Description

Estimate future value of an annuity

Usage

```
fv.annuity(r, n, pmt, type = 0)
```

Arguments

r	discount rate, or the interest rate at which the amount will be compounded each period
n	number of periods
pmt	payment per period
type	payments occur at the end of each period (type=0); payments occur at the beginning of each period (type=1)

See Also

[fv](#)

Examples

```
fv.annuity(0.03,12,-1000)
```

```
fv.annuity(r=0.03,n=12,pmt=-1000,type=1)
```

`fv.simple`*Estimate future value (fv) of a single sum*

Description

Estimate future value (fv) of a single sum

Usage

```
fv.simple(r, n, pv)
```

Arguments

<code>r</code>	discount rate, or the interest rate at which the amount will be compounded each period
<code>n</code>	number of periods
<code>pv</code>	present value

See Also

[fv](#)

Examples

```
fv.simple(0.08,10,-300)
```

```
fv.simple(r=0.04,n=20,pv=-50000)
```

`fv.uneven`*Computing the future value of an uneven cash flow series*

Description

Computing the future value of an uneven cash flow series

Usage

```
fv.uneven(r, cf)
```

Arguments

<code>r</code>	stated annual rate
<code>cf</code>	uneven cash flow

See Also[fv.simple](#)**Examples**

```
fv.uneven(r=0.1, cf=c(-1000, -500, 0, 4000, 3500, 2000))
```

geometric.mean	<i>Geometric mean return</i>
----------------	------------------------------

Description

Geometric mean return

Usage

```
geometric.mean(r)
```

Arguments

r returns over multiple periods

Examples

```
geometric.mean(r=c(-0.0934, 0.2345, 0.0892))
```

get.ohlcv.google	<i>Download stock prices from Google Finance (open, high, low, close, volume)</i>
------------------	---

Description

Download stock prices from Google Finance (open, high, low, close, volume)

Usage

```
get.ohlcv.google(symbol, start = "2013-01-01", end = "today")
```

Arguments

symbol	symbol of stock, e.g. AAPL, GOOG, SPX
start	start date, e.g., 2013-07-31
end	end date, e.g., 2013-08-06

See Also

[get.ohl.yahoo](#)
[get.ohlcs.google](#)

Examples

```
# get.ohl.google(symbol="AAPL")  
# get.ohl.google(symbol="AAPL",start="2013-08-01")  
# get.ohl.google(symbol="AAPL",start="2013-07-01",end="2013-08-01")
```

get.ohl.yahoo	<i>Download stock prices from Yahoo Finance (open, high, low, close, volume, adjusted)</i>
---------------	--

Description

Download stock prices from Yahoo Finance (open, high, low, close, volume, adjusted)

Usage

```
get.ohl.yahoo(symbol, start = "firstDay", end = "today", freq = "d")
```

Arguments

symbol	symbol of stock, e.g. AAPL, GOOG, SPX
start	start date, e.g., 2013-07-31
end	end date, e.g., 2013-08-06
freq	time interval, e.g., d:daily, w:weekly, m:monthly

See Also

[get.ohlcs.yahoo](#)
[get.ohl.google](#)

Examples

```
# get.ohl.yahoo(symbol="AAPL")  
# get.ohl.yahoo(symbol="AAPL",start="2013-08-01",freq="d")  
# get.ohl.yahoo(symbol="AAPL",start="2013-07-01",end="2013-08-01",freq="w")
```

get.ohlcs.google	<i>Batch download stock prices from Google Finance (open, high, low, close, volume)</i>
------------------	---

Description

Batch download stock prices from Google Finance (open, high, low, close, volume)

Usage

```
get.ohlcs.google(symbols, start = "2013-01-01", end = "today")
```

Arguments

symbols	symbols of stock, e.g. AAPL, GOOG, SPX
start	start date, e.g., 2013-07-31
end	end date, e.g., 2013-08-06

See Also

[get.ohlcs.google](#)

[get.ohlcs.yahoo](#)

Examples

```
# get.ohlcs.google(symbols=c("AAPL", "GOOG", "SPY"))
# get.ohlcs.google(symbols=c("AAPL", "GOOG", "SPY"), start="2013-01-01")
# get.ohlcs.google(symbols=c("AAPL", "GOOG", "SPY"), start="2013-01-01", end="2013-07-31")
```

get.ohlcs.yahoo	<i>Batch download stock prices from Yahoo Finance (open, high, low, close, volume, adjusted)</i>
-----------------	--

Description

Batch download stock prices from Yahoo Finance (open, high, low, close, volume, adjusted)

Usage

```
get.ohlcs.yahoo(symbols, start = "firstDay", end = "today", freq = "d")
```

Arguments

symbols	symbols of stock, e.g. AAPL, GOOG, SPX
start	start date, e.g., 2013-07-31
end	end date, e.g., 2013-08-06
freq	time interval, e.g., d:daily, w:weekly, m:monthly

See Also

[get.ohlcs.yahoo](#)
[get.ohlcs.google](#)

Examples

```
# get.ohlcs.yahoo(symbols=c("AAPL", "GOOG", "SPY"), freq="d")
# get.ohlcs.yahoo(symbols=c("AAPL", "GOOG", "SPY"), start="2013-01-01", freq="m")
```

gpm

*gross profit margin – Evaluate a company’s financial performance***Description**

gross profit margin – Evaluate a company’s financial performance

Usage

```
gpm(gp, rv)
```

Arguments

gp	gross profit, equal to revenue minus cost of goods sold (cogs)
rv	revenue (sales)

See Also

[npm](#)

Examples

```
gpm(gp=1000, rv=20000)
```

harmonic.mean	<i>harmonic mean, average price</i>
---------------	-------------------------------------

Description

harmonic mean, average price

Usage

```
harmonic.mean(p)
```

Arguments

p	price over multiple periods
---	-----------------------------

Examples

```
harmonic.mean(p=c(8,9,10))
```

hpr	<i>Computing HPR, the holding period return</i>
-----	---

Description

Computing HPR, the holding period return

Usage

```
hpr(ev, bv, cfr = 0)
```

Arguments

ev	ending value
bv	beginning value
cfr	cash flow received

See Also

[twrr](#)
[hpr2ear](#)
[hpr2mmy](#)

Examples

```
hpr(ev=33,bv=30,cfr=0.5)
```

hpr2bey	<i>bond-equivalent yield (BEY), 2 x the semiannual discount rate</i>
---------	--

Description

bond-equivalent yield (BEY), 2 x the semiannual discount rate

Usage

hpr2bey(hpr, t)

Arguments

hpr	holding period return
t	number of month remaining until maturity

See Also

[hpr](#)

Examples

hpr2bey(hpr=0.02, t=3)

hpr2ear	<i>Convert holding period return to the effective annual rate</i>
---------	---

Description

Convert holding period return to the effective annual rate

Usage

hpr2ear(hpr, t)

Arguments

hpr	holding period return
t	number of days remaining until maturity

See Also

[ear](#)

[hpr](#)

[ear2hpr](#)

Examples

```
hpr2ear(hpr=0.015228, t=120)
```

```
hpr2mmy
```

Computing money market yield (MMY) for a T-bill

Description

Computing money market yield (MMY) for a T-bill

Usage

```
hpr2mmy(hpr, t)
```

Arguments

hpr	holding period return
t	number of days remaining until maturity

See Also

[hpr](#)
[mmy2hpr](#)

Examples

```
hpr2mmy(hpr=0.01523, t=120)
```

```
irr
```

Computing IRR, the internal rate of return

Description

Computing IRR, the internal rate of return

Usage

```
irr(cf)
```

Arguments

cf	cash flow, the first cash flow is the initial outlay
----	--

See Also[pv.uneven](#)[npv](#)**Examples**

```
# irr(cf=c(-5, 1.6, 2.4, 2.8))
```

irr2

Computing IRR, the internal rate of return

Description

This function is the same as irr but can calculate negative value. This function may take a very long time. You can use larger cutoff and larger step to get a less precision irr first. Then based on the result, change from and to, to narrow down the interval, and use a smaller step to get a more precision irr.

Usage

```
irr2(cf, cutoff = 0.1, from = -1, to = 10, step = 1e-06)
```

Arguments

cf	cash flow,the first cash flow is the initial outlay
cutoff	threshold to take npv as zero
from	smallest irr to try
to	largest irr to try
step	increment of the irr

See Also[irr](#)**Examples**

```
# irr2(cf=c(-5, 1.6, 2.4, 2.8))  
# irr2(cf=c(-200, 50, 60, -70, 30, 20))
```

iss	<i>calculate the net increase in common shares from the potential exercise of stock options or warrants</i>
-----	---

Description

calculate the net increase in common shares from the potential exercise of stock options or warrants

Usage

```
iss(amp, ep, n)
```

Arguments

amp	average market price over the year
ep	exercise price of the options or warrants
n	number of common shares that the options and warrants can be converted into

See Also

[diluted.EPS](#)

Examples

```
iss(amp=20, ep=15, n=10000)
```

lineChart	<i>Technical analysts - Line charts: show prices for each period as a continuous line</i>
-----------	---

Description

Technical analysts - Line charts: show prices for each period as a continuous line

Usage

```
lineChart(ohlc, y = "close", main = "", ...)
```

Arguments

ohlc	output from get.ohlc.yahoo or get.ohlc.google
y	y coordinates: close, open, high, low or adjusted (yahoo data only)
main	an overall title for the plot
...	Arguments to be passed to ggplot

See Also

[get.ohlcs.yahoo](#)
[get.ohlcs.google](#)

Examples

```
# google <- get.ohlcs.yahoo("GOOG"); lineChart(google)
# apple <- get.ohlcs.google("AAPL"); lineChart(apple)
```

lineChartMult	<i>Technical analysts - Line charts: show prices for each period as a continuous line for multiple stocks</i>
---------------	---

Description

Technical analysts - Line charts: show prices for each period as a continuous line for multiple stocks

Usage

```
lineChartMult(ohlcs, y = "close", main = "", ...)
```

Arguments

ohlcs	output from get.ohlcs.yahoo.mult or get.ohlcs.google.mult
y	y coordinates: close, open, high, low or adjusted (yahoo data only)
main	an overall title for the plot
...	Arguments to be passed to ggplot

See Also

[get.ohlcs.yahoo](#)
[get.ohlcs.google](#)
[lineChart](#)

Examples

```
# googapple <- get.ohlcs.yahoo(c("GOOG", "AAPL"), start="2013-01-01");
# lineChartMult(googapple)
# googapple <- get.ohlcs.google(c("GOOG", "AAPL"), start="2013-01-01");
# lineChartMult(googapple)
```

lt.d2e *long-term debt-to-equity – Solvency ratios measure the firm's ability to satisfy its long-term obligations.*

Description

long-term debt-to-equity – Solvency ratios measure the firm's ability to satisfy its long-term obligations.

Usage

lt.d2e(ltd, te)

Arguments

ltd	long-term debt
te	total equity

See Also

[total.d2e](#)

[debt.ratio](#)

[financial.leverage](#)

Examples

lt.d2e(ltd=8000, te=20000)

mmy2hpr

Computing HPR, the holding period return

Description

Computing HPR, the holding period return

Usage

mmy2hpr(mmy, t)

Arguments

mmy	money market yield
t	number of days remaining until maturity

See Also

[bdy2mmy](#)

[hpr2mmy](#)

[hpr](#)

Examples

```
mmy2hpr(mmy=0.04898, t=150)
```

n.period

Estimate the number of periods

Description

Estimate the number of periods

Usage

```
n.period(r, pv, fv, pmt, type = 0)
```

Arguments

r	discount rate, or the interest rate at which the amount will be compounded each period
pv	present value
fv	future value
pmt	payment per period
type	payments occur at the end of each period (type=0); payments occur at the beginning of each period (type=1)

See Also

[pv](#)

[fv](#)

[pmt](#)

[discount.rate](#)

Examples

```
n.period(0.1, -10000, 60000000, -50000, 0)
```

```
n.period(r=0.1, pv=-10000, fv=60000000, pmt=-50000, type=1)
```

npm	<i>net profit margin – Evaluate a company's financial performance</i>
-----	---

Description

net profit margin – Evaluate a company's financial performance

Usage

npm(ni, rv)

Arguments

ni	net income
rv	revenue (sales)

See Also

[gpm](#)

Examples

npm(ni=8000,rv=20000)

npv	<i>Computing NPV, the PV of the cash flows less the initial (time = 0) outlay</i>
-----	---

Description

Computing NPV, the PV of the cash flows less the initial (time = 0) outlay

Usage

npv(r, cf)

Arguments

r	discount rate, or the interest rate at which the amount will be compounded each period
cf	cash flow, the first cash flow is the initial outlay

See Also[pv.simple](#)[pv.uneven](#)[irr](#)**Examples**

```
npv(r=0.12, cf=c(-5, 1.6, 2.4, 2.8))
```

pmt	<i>Estimate period payment</i>
-----	--------------------------------

Description

Estimate period payment

Usage

```
pmt(r, n, pv, fv, type = 0)
```

Arguments

r	discount rate, or the interest rate at which the amount will be compounded each period
n	number of periods
pv	present value
fv	future value
type	payments occur at the end of each period (type=0); payments occur at the beginning of each period (type=1)

See Also[pv](#)[fv](#)[n.period](#)**Examples**

```
pmt(0.08, 10, -1000, 10)
```

```
pmt(r=0.08, n=10, pv=-1000, fv=0)
```

```
pmt(0.08, 10, -1000, 10, 1)
```

pv *Estimate present value (pv)*

Description

Estimate present value (pv)

Usage

`pv(r, n, fv = 0, pmt = 0, type = 0)`

Arguments

r	discount rate, or the interest rate at which the amount will be compounded each period
n	number of periods
fv	future value
pmt	payment per period
type	payments occur at the end of each period (type=0); payments occur at the beginning of each period (type=1)

See Also

[pv.simple](#)

[pv.annuity](#)

[fv](#)

[pmt](#)

[n.period](#)

[discount.rate](#)

Examples

`pv(0.07, 10, 1000, 10)`

`pv(r=0.05, n=20, fv=1000, pmt=10, type=1)`

pv.annuity *Estimate present value (pv) of an annuity*

Description

Estimate present value (pv) of an annuity

Usage

```
pv.annuity(r, n, pmt, type = 0)
```

Arguments

r	discount rate, or the interest rate at which the amount will be compounded each period
n	number of periods
pmt	payment per period
type	payments occur at the end of each period (type=0); payments occur at the beginning of each period (type=1)

See Also

[pv](#)

Examples

```
pv.annuity(0.03,12,1000)
```

```
pv.annuity(r=0.0425,n=3,pmt=30000)
```

pv.perpetuity *Estimate present value of a perpetuity*

Description

Estimate present value of a perpetuity

Usage

```
pv.perpetuity(r, pmt, g = 0, type = 0)
```

Arguments

r	discount rate, or the interest rate at which the amount will be compounded each period
pmt	payment per period
g	growth rate of perpetuity
type	payments occur at the end of each period (type=0); payments occur at the beginning of each period (type=1)

See Also

[r.perpetuity](#)

Examples

```
pv.perpetuity(r=0.1,pmt=1000,g=0.02)
```

```
pv.perpetuity(r=0.1,pmt=1000,type=1)
```

```
pv.perpetuity(r=0.1,pmt=1000)
```

pv.simple

Estimate present value (pv) of a single sum

Description

Estimate present value (pv) of a single sum

Usage

```
pv.simple(r, n, fv)
```

Arguments

r	discount rate, or the interest rate at which the amount will be compounded each period
n	number of periods
fv	future value

See Also

[pv](#)

Examples

```
pv.simple(0.07,10,100)
```

```
pv.simple(r=0.03,n=3,fv=1000)
```

 pv.uneven

Computing the present value of an uneven cash flow series

Description

Computing the present value of an uneven cash flow series

Usage

```
pv.uneven(r, cf)
```

Arguments

r	discount rate, or the interest rate at which the amount will be compounded each period
cf	uneven cash flow

See Also

[pv.simple](#)

[npv](#)

Examples

```
pv.uneven(r=0.1, cf=c(-1000, -500, 0, 4000, 3500, 2000))
```

 quick.ratio

quick ratio – Liquidity ratios measure the firm's ability to satisfy its short-term obligations as they come due.

Description

quick ratio – Liquidity ratios measure the firm's ability to satisfy its short-term obligations as they come due.

Usage

```
quick.ratio(cash, ms, rc, cl)
```

Arguments

cash	cash
ms	marketable securities
rc	receivables
cl	current liabilities

See Also[current.ratio](#)[cash.ratio](#)**Examples**

```
quick.ratio(cash=3000,ms=2000,rc=1000,cl=2000)
```

`r.continuous`*Convert a given nominal rate to a continuous compounded rate*

Description

Convert a given nominal rate to a continuous compounded rate

Usage

```
r.continuous(r, m)
```

Arguments

r nominal rate

m number of times compounded each year

See Also[r.norminal](#)**Examples**

```
r.continuous(0.03,4)
```

`r.norminal`*Convert a given continuous compounded rate to a nominal rate*

Description

Convert a given continuous compounded rate to a nominal rate

Usage

```
r.norminal(rc, m)
```

Arguments

rc continuous compounded rate
m number of desired times compounded each year

See Also

[r.continuous](#)
[ear.continuous](#)

Examples

```
r.norminal(0.03, 1)  
r.norminal(0.03, 4)
```

r.perpetuity	<i>Rate of return for a perpetuity</i>
--------------	--

Description

Rate of return for a perpetuity

Usage

```
r.perpetuity(pmt, pv)
```

Arguments

pmt payment per period
pv present value

See Also

[pv.perpetuity](#)

Examples

```
r.perpetuity(pmt=4.5, pv=-75)
```

sampling.error *Computing Sampling error*

Description

Computing Sampling error

Usage

```
sampling.error(sm, mu)
```

Arguments

sm	sample mean
mu	population mean

Examples

```
sampling.error(sm=0.45, mu=0.5)
```

SFRatio *Computing Roy's safety-first ratio*

Description

Computing Roy's safety-first ratio

Usage

```
SFRatio(rp, r1, sd)
```

Arguments

rp	portfolio return
r1	threshold level return
sd	standard deviation of portfolio returns

See Also

[Sharpe.ratio](#)

Examples

```
SFRatio(rp=0.09, r1=0.03, sd=0.12)
```

Sharpe.ratio	<i>Computing Sharpe Ratio</i>
--------------	-------------------------------

Description

Computing Sharpe Ratio

Usage

```
Sharpe.ratio(rp, rf, sd)
```

Arguments

rp	portfolio return
rf	risk-free return
sd	standard deviation of portfolio returns

See Also

[coefficient.variation](#)
[SFRatio](#)

Examples

```
Sharpe.ratio(rp=0.038,rf=0.015,sd=0.07)
```

slde	<i>Depreciation Expense Recognition – Straight-line depreciation (SL) allocates an equal amount of depreciation each year over the asset's useful life</i>
------	--

Description

Depreciation Expense Recognition – Straight-line depreciation (SL) allocates an equal amount of depreciation each year over the asset's useful life

Usage

```
slde(cost, rv, t)
```

Arguments

cost	cost of long-lived assets
rv	residual value of the long-lived assets at the end of its useful life
t	length of the useful life

See Also[ddb](#)**Examples**

```
slde(cost=1200,rv=200,t=5)
```

total.d2e

total debt-to-equity – Solvency ratios measure the firm's ability to satisfy its long-term obligations.

Description

total debt-to-equity – Solvency ratios measure the firm's ability to satisfy its long-term obligations.

Usage

```
total.d2e(td, te)
```

Arguments

td	total debt
te	total equity

See Also[total.d2e](#)[debt.ratio](#)[financial.leverage](#)**Examples**

```
total.d2e(td=6000,te=20000)
```

twrr	<i>Computing TWRR, the time-weighted rate of return</i>
------	---

Description

Computing TWRR, the time-weighted rate of return

Usage

```
twrr(ev, bv, cfr)
```

Arguments

ev	ordered ending value list
bv	ordered beginning value list
cfr	ordered cash flow received list

See Also

[hpr](#)

Examples

```
twrr(ev=c(120,260),bv=c(100,240),cfr=c(2,4))
```

volumeChart	<i>Technical analysts - Volume charts: show each period's volume as a vertical line</i>
-------------	---

Description

Technical analysts - Volume charts: show each period's volume as a vertical line

Usage

```
volumeChart(ohlc, main = "", ...)
```

Arguments

ohlc	output from get.ohlc.yahoo or get.ohlc.google
main	an overall title for the plot
...	Arguments to be passed to ggplot

See Also

[get.ohlcv.yahoo](#)
[get.ohlcv.google](#)

Examples

```
# google <- get.ohlcv.yahoo("GOOG");  
# volumeChart(google)  
# apple <- get.ohlcv.google("AAPL");  
# volumeChart(apple)
```

was	<i>calculate weighted average shares – weighted average number of common shares</i>
-----	---

Description

calculate weighted average shares – weighted average number of common shares

Usage

```
was(ns, nm)
```

Arguments

ns	n x 1 vector vector of number of shares
nm	n x 1 vector vector of number of months relate to ns

See Also

[EPS](#)
[diluted.EPS](#)

Examples

```
s=c(10000,2000);m=c(12,6);was(ns=s,nm=m)  
  
s=c(11000,4400,-3000);m=c(12,9,4);was(ns=s,nm=m)
```

wpr

Weighted mean as a portfolio return

Description

Weighted mean as a portfolio return

Usage

`wpr(r, w)`

Arguments

`r` returns of the individual assets in the portfolio
`w` corresponding weights associated with each of the individual assets

Examples

```
wpr(r=c(0.12, 0.07, 0.03),w=c(0.5,0.4,0.1))
```

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