1. Zero Growth Model: \[ P_0 = \frac{D}{r_s} \]

2. Constant Growth Model: \[ P_0 = \frac{D_1}{r_s - g} \]

3. Growth rate: \[ g = RR \times ROE \] \[ \text{[note: } g = \text{growth rate, } RR = \text{retention rate]} \]

4. Nominal rate of interest \[ r_{\text{nom}} = r^* + IP + DRP + LP + MRP \]

5. YTM = coupon yield ± \( \Delta \) (Bond Price)

6. Expected return \[ \hat{r} = \sum p_i \times r_i \]

7. Standard deviation \[ \sigma = \sqrt{\left( \sum (r_i - \hat{r})^2 p_i \right)} \]

8. CAPM: \[ \hat{r}_i = \hat{r}_{RF} + \beta_i (\hat{r}_{MF} - \hat{r}_{RF}) \]

9. Effective annual rate \[ EAR = \left[ 1 + \frac{APR}{m} \right]^m - 1 \]