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Ratios

Impact ratio is the selection rate for a group belonging to a protected category divided by the selection rate of the most selected group. Adverse impact occurs when identical selection procedures are used for all groups, but systematically negatively affect a particular group. Adverse impact is determined using the four-fifths rule as defined in the Uniform Guidelines for Employee Selection Procedures. The four-fifths rule states "a selection rate for any race, sex, or ethnic group which is less than four-fifths (or 80 percent) of the rate for the group with the highest rate will generally be regarded by the Federal enforcement agencies as evidence of adverse impact, while a greater than four-fifths rate will generally not be regarded by Federal enforcement agencies as evidence of adverse impact." Determine the selection rate for protected groups comprising more than 2 percent of the entire applicant group by dividing the number of applicants hired within a group by the total number of applicants in the group. Designate a majority group by observing which group has the greatest selection rate. Divide the selection rate for each group by the selection rate of the majority group to calculate the impact ratio. Remember, majority is defined as the group with the highest selection rate. Analyze the selection rates for variance. If the impact ratio is less than 80 percent, there is a violation of the four-fifths rule. Warnings This ratio is vulnerable to error, especially if the sampling group is small. A financial ratio measures the relationship between individual numbers on a company's financial statements. An example of a financial ratio is the debt-to-equity ratio, which measures how much debt a company has for every dollar of stockholders' equity. Industry ratios are the financial ratios of a company's competitors and the average financial ratios of its industry. A financial ratio alone provides limited information. An industry ratio acts as a type of benchmark, with which you may compare a company's financial ratios to determine its relative financial strength. Identify a company's competitors, listed in its annual report on Form 10-K in the section in which it describes its industry. You may download a company's Form 10-K from the investor relations section of its website or from the U.S. Securities and Exchange Commission's EDGAR database. Visit any financial website that provides stock information. Type the company's name or trading symbol into the required text box and click the button next to the text box to bring up the company's information. Click the company's "Financial Ratios" section. Identify and write down the financial ratios you want to compare to the company's industry ratios. For example, assume a company has a return on equity, or ROE, of 20 percent and a debt-to-equity ratio of 0.5. ROE measures a company's profit as a percentage of stockholders' equity. These are just two examples, but there are numerous other financial ratios you may compare. Identify and write down the industry averages for those same financial ratios, which are generally listed next to the company's financial ratios. In this example, assume the industry average ROE and debt-to-equity ratio are 15 percent and 0.7, respectively. Pull up the financial ratios section of each of the company's competitors on the same financial website. Identify and write down the financial ratios you are comparing. For example, assume the company's competitor has an ROE of 18 percent and a debt-to-equity ratio of 0.6. Determine whether each of the company's financial ratios is better or worse than the industry average and those of its competitors. It is better for some ratios, such as ROE, to be higher, and better for other ratios, such as debt-to-equity, to be lower. A company with many financial ratios that are better than its peers generally has a strong financial position relative to its industry. In this example, the subject company's ROE and debt-to-equity ratio are better than the industry averages and those of its competitors, which suggests that those aspects of the company's financials are relatively strong. Identify any of the company's financial ratios that are considerably higher or lower than the industry ratios. A company's financial ratios should generally be within close range of its industry ratios. Read through the company's annual report to investigate the cause of the disparity. For example, if a company's ROE is 5 percent and the industry average ROE is 25 percent, this could be a sign of financial trouble. There are three primary liquidity ratios that credit analysts and investors use to begin an in-depth financial analysis of a company. They are the current, quick and cash ratios. All three measure a company's ability to meet its short-term obligations based on the liquid assets it currently has on hand. Liquidity ratios provide an indication of the overall financial health of the company, with implications regarding its ability to respond to an immediate liquidity crisis. They are also a measure of balance sheet risk. The current ratio is calculated by dividing current assets divided by current liabilities. Current assets are assets from which the benefits can be obtained within the upcoming fiscal year. Likewise, current liabilities are obligations that must be paid within the upcoming fiscal year. A current ratio higher than 1.0 is desirable, because this indicates that the company has sufficient short-term assets to meet all of its short-term obligations. The quick ratio is similar to the current ratio, except it is calculated by dividing quick assets by current liabilities. Quick assets are a company's cash and cash equivalents, including accounts receivable and marketable securities such as publicly traded common stock. They are the company's most liquid assets, and reflect the funds a company can obtain within one or two days, if necessary. The quick ratio provides a more conservative, reliable estimate of a company's true ability to pay off its short-term liabilities. The cash ratio provides the most conservative estimate by only including cash and equivalents in the numerator. Updated: 11/13/2018 by Computer Hope The viewable area and shape of a display are referred to as its aspect ratio. For example, most common computer monitors and televisions have an aspect ratio of 1.77:1 (16:9). However, ultrawide monitors with a 21:9 aspect ratio, like movies in the theater, are becoming popular with users. Aspect ratio example The image below shows the Computer Hope.com logo is displayed with two different aspect ratios that are indicated by their background color. The white area's width is less than its height. Therefore, the white section has an aspect ratio of 1.33:1, while the aspect ratio of the entire image is 1.77:1. Related pages Monitor, LCD, and display help and support. Video card help and support. 4:3, 16:9, Anamorphic, Letterbox, Video terms, Widescreen This course is Part 2 of the Credit and Credit Risk Analysis Professional Certificate program from the New York Institute of Finance. In this course, you will learn how to review and analyze financial metrics and ratios that are used to assess borrowers performance and profitability. You will look at a few companies' business models, revenue generation, asset-conversion cycle, and asset quality and asset productivity. You'll also review and analyze financial metrics and ratios that assess borrower liquidity, working capital and working investment, and short-term funding. Lastly, you'll learn how to analyze leverage and capital structure of a company and understand the borrower's off-balance-sheet risks, the risk of organization structure and the risks of management strategy. Financial Ratios, Metrics, and Analysis Off-Balance-Sheet Risks Organization Structures Management " I earned a professional certificate in Credit Risk Analysis from the New York Institute of Finance and was pleasantly surprised by how much I learned in such a short period of time! Taking this course has helped me tremendously at work in many ways; most noticeably my credit analysis skill set grew and developed even further, resulting in an improvement in my credit reviews and much more positive feedback from my manager!" - Pawel Kuzniar, Credit Risk Review Analyst at RBC Capital Markets, '18 Credit Risk Analysis Professional Certificate Mod 01: Financial Ratios, Metrics, and Analysis Mod 02: Off-Balance-Sheet Risks Mod 03: Organization Structures Mod 04: Management The Golden Ratio is a term used to describe how elements within a piece of art can be placed in the most aesthetically pleasing way. However, it is not merely a term, it is an actual ratio and it can be found in many pieces of art. The Golden Ratio has many other names. You might hear it referred to as the Golden Section, Golden Proportion, Golden Mean, phi ratio, Sacred Cut, or Divine Proportion. They all mean the same thing. In its simplest form, the Golden Ratio is 1:phi. This is not pi as in π or 3.14... and is not pronounced "pie." This is phi and is pronounced "fay." Phi is represented by the lower-case Greek letter ϕ . Its numeric equivalent is 1.618... which means its decimal stretches to infinity and never repeats (much like pi). "The DaVinci Code" had it wrong when the protagonist assigned an "exact" value of 1.618 to phi. Phi also performs amazing feats of derring-do in trigonometry and quadratic equations. It can even be used to write a recursive algorithm when programming software. But let's get back to aesthetics. The easiest way to picture the Golden Ratio is by looking at a rectangle with a width of 1, and a length of 1.168... If you were to draw a line in this plane so that one square and one rectangle resulted, the square's sides would have a ratio of 1:1. And the "leftover" rectangle? It would be exactly proportionate to the original rectangle: 1:1.618. You could then draw another line in this smaller rectangle, again leaving a 1:1 square and a 1:1.618... rectangle. You can keep doing this until you're left with an indecipherable blob; the ratio continues on in a downward pattern regardless. Rectangles and squares are the clearest examples, but the Golden Ratio can be applied to any number of geometric forms including circles, triangles, pyramids, prisms, and polygons. It's just a question of applying the correct math. Some artists are very good at this, while others are not. Millennia ago, an unknown genius figured out that what would become known as the Golden Ratio was extraordinarily pleasing to the eye. That is, as long as the ratio of smaller elements to larger elements is maintained. To back this up, there is now have scientific evidence that our brains are indeed hard-wired to recognize this pattern. It worked when the Egyptians built their pyramids, it has worked in sacred geometry throughout history, and it continues to work today. While working for the Sforzas in Milan, Fra Luca Bartolomeo de Pacioli (1446/7 to 1517) said, "Like God, the Divine Proportion is always similar to itself." It was Pacioli who taught Florentine artist Leonardo Da Vinci how to mathematically calculate proportions. Da Vinci's "The Last Supper" is often given as one of the best examples of the Golden Ratio in art. Other works where you will notice this pattern include Michelangelo's "The Creation of Adam" in the Sistine Chapel, many of Georges Seurat's paintings (particularly the placoment of the horizon line), and Edward Burne-Jones' "The Golden Stairs." There is also a theory that if you paint a portrait using the Golden Ratio, it is much more pleasing. This is contradictory to the art teacher's common advice of splitting the face in two vertically and in thirds horizontally. While that may be true, a study published in 2010 found that what is perceived as a beautiful face is slightly different than the classic Golden Ratio. Rather than the very distinct phi, researchers theorize that the "new" golden ratio for a woman's face is "the average length and width ratio." Yet, with every face being distinct, that is a very broad definition. The study goes on to say that "for any particular face, there is an optimal spatial relation between facial features that will reveal its intrinsic beauty." This optimal ratio, however, does not equal phi. The Golden Ratio remains a great topic of conversation. Whether in art or in defining beauty, there is indeed something pleasing about a certain proportion between elements. Even when a person doesn't or can't recognize it, he or she is attracted to it. With art, some artists will carefully compose their work following this rule. Others do not pay it any attention at all but somehow pull it off without noticing it. Maybe that is due to their own inclination toward the Golden Ratio. At any rate, it certainly is something to think about and gives everyone one more reason to analyze art. Pallett PM, Link S, Lee K. New "Golden" Ratios for Facial Beauty." Vision Research. 2010;50(2):149. In computer graphics, the relative horizontal and vertical sizes. For example, if a graphic has an aspect ratio of 2:1, it means that the width is twice as large as the height. When resizing graphics, it is important to maintain the aspect ratio to avoid stretching the graphic out of proportion. The term is also used to describe the dimensions of a display resolution. For example, a resolution of 800×600 has an aspect ratio of 4:3. In reference to computer monitors, the measurement of light intensity between the brightest white and the darkest black. Contrast ratio is often used in marketing computer monitors, where a high contrast ratio, such as 400:1, represents a better color representation (the better the information will appear against a darker background) on the monitor than a lower contrast ratio, such as 150:1. The term is used more frequently in reference to LCD monitors than CRT monitors.

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