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Excel Functions for Finance

Loans, returns, depreciation, bonds and reporting functions, with examples.

Each example uses numbers you can paste straight into Excel, unless it refers to a range. Results are shown where the formula stands alone. Confirm the method your accounting standard or lender requires.

Loans

Function	What it does	Example	Result
PMT	Fixed payment per period	=PMT(6.5%/12,60,-250000)	4,891.54
IPMT	Interest part of one payment	=IPMT(6.5%/12,1,60,-250000)	1,354.17
PPMT	Principal part of one payment	=PPMT(6.5%/12,1,60,-250000)	3,537.37
CUMIPMT	Interest across several payments	=CUMIPMT(6.5%/12,60,250000,1,12,0)	-14,962.28
CUMPRINC	Principal across several payments	=CUMPRINC(6.5%/12,60,250000,1,12,0)	-43,736.17
RATE	Interest rate per period	=RATE(60,-5000,250000)*12	7.42%
NPER	Number of payments	=NPER(6.5%/12,-5000,250000)	58.47

Time value of money

Function	What it does	Example	Result
FV	Future value	=FV(7%,10,0,-10000)	19,671.51
PV	Present value	=PV(7%,10,0,-20000)	10,166.99
RRI	Equivalent growth rate	=RRI(5,10000,16000)	9.86%
PDURATION	Periods to reach a value	=PDURATION(7%,10000,20000)	10.24
EFFECT	Effective annual rate	=EFFECT(6%,12)	6.17%
NOMINAL	Nominal annual rate	=NOMINAL(6.17%,12)	6.00%

Investment appraisal

Function	What it does	Example	Result
NPV	Net present value of periodic flows. Add the time-zero flow separately	=NPV(10%,B3:B7)+B2	
IRR	Internal rate of return	=IRR(B2:B7)	
XNPV	NPV with actual dates	=XNPV(10%,B2:B7,A2:A7)	
XIRR	IRR with actual dates	=XIRR(B2:B7,A2:A7)	
MIRR	IRR with finance and reinvestment rates	=MIRR(B2:B7,8%,10%)	

Depreciation

Function	What it does	Example	Result
SLN	Straight-line	=SLN(50000,5000,5)	9,000.00

Function	What it does	Example	Result
DB	Fixed declining balance	=DB(50000,5000,5,1)	18,450.00
DDB	Double declining balance	=DDB(50000,5000,5,1)	20,000.00
SYD	Sum of years digits	=SYD(50000,5000,5,1)	15,000.00
VDB	Declining balance over a chosen period	=VDB(50000,5000,5,0,2)	

Bonds and securities

Function	What it does	Example	Result
PRICE	Price per 100 of face value	=PRICE(DATE(2026,1,1),DATE(2031,1,1),5%,4.5%,100,2)	
YIELD	Yield of a bond	=YIELD(DATE(2026,1,1),DATE(2031,1,1),5%,102,100,2)	
DURATION	Macaulay duration	=DURATION(DATE(2026,1,1),DATE(2031,1,1),5%,4.5%,2)	
MDURATION	Modified duration	=MDURATION(DATE(2026,1,1),DATE(2031,1,1),5%,4.5%,2)	
ACCRINT	Accrued interest	=ACCRINT(DATE(2026,1,1),DATE(2026,7,1),DATE(2026,4,1),5%,1000,2)	

Reporting helpers

Function	What it does	Example	Result
SUMIFS	Totals by account and period	=SUMIFS(D:D,A:A,"Revenue",B:B,F1)	
EOMONTH	Period-end date	=EOMONTH(A2,0)	
EDATE	Move by whole months	=EDATE(A2,12)	
ROUND	Round to reporting precision	=ROUND(A2,2)	
SUMPRODUCT	Weighted total	=SUMPRODUCT(B2:B9,C2:C9)	
IFERROR	Clean ratio output	=IFERROR(A2/B2,0)	

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