



## **Predicting Corporate Financial Distress for New Zealand Listed Firms Using Intellectual Capital Indicators**

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**Abstract:** Predicting corporate financial distress has become an important topic, especially after the great financial crisis of 2008. Most of the previous studies on this topic have only focused on financial ratios to develop prediction models. The shift from physical resources to a knowledge-based economy has increased the importance of Intellectual Capital (IC) for the firms. This study uses IC indicators along with traditional financial ratios to develop a model which can be used to predict corporate financial distress. The study focused on 12 failed and 12 matching successful firms from the New Zealand stock exchange from 2001 to 2014. The results show that the overall accuracy has increased from 82% to 92% after including IC indicators as predictors. Four financial ratios namely sales to fixed assets, sales to current assets, current ratio and firm size have been found to be significant predictors. The results indicate that IC indicators can be included in corporate financial prediction models. The results are useful for the investors who can use this model, by including IC indicators, to assess the financial health of a firm before making investment related decisions.

### **INTRODUCTION**

Financial evaluation and the survival of companies have been the focus of academic research since the seminal work of Altman (1968). Investors require predictions about the company in terms of financial stability and earning power (Lee et al., 2010), and this is why different financial distress prediction models have earned great importance in the field of accounting and finance. The advantage of developing a financial prediction model is that companies can forecast their future by using current information. The findings of the prediction models can be used by the managers to adjust their strategic plans and investments. Prediction models can also be used as corrective measures if certain operations are found to be incorrect or not performing properly. One of the key beneficiaries of corporate financial prediction is investors who can use forecasted results to make investment decisions (Li et al., 2011).

# Financial Ratios As The Predictor Of Corporate Distress In

**Thorsten Ohliger**



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**Corporate financial distress: new predictors and early warning** Velia Gabriella

Cenciarelli,2024-10-28T00:00:00+01:00 365 1324

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**Management (INSYMA 2022)** Werner Ria Murhadi,Dudi Anandya,Noviaty Kresna Darmasetiawan,Juliani Dyah

Trisnawati,Putu Anom Mahadwartha,Elsye Tandelilin,2023-02-11 This is an open access book The INSYMA 19 will be the first INSYMA to be held in a hybrid format the offline event will be held in Bali Indonesia Bali is chosen as the location of the INSYMA because it is known as Indonesia s most famous tourist destination not only for domestic but also for foreign tourists

Both offline and online presenters are welcome to contribute to this year s conference This is an open access book **Die**

**Berücksichtigung von Insolvenzrisiken in der Unternehmensbewertung** Matthias Knabe,2012 Insolvenzen stellen in der Betriebswirtschaft zwar kein alltägliches Ereignis dar wenn sie eintreten sind ihre Auswirkungen aber sowohl für die Stakeholder als auch für die Shareholder des Unternehmens oftmals deutlich zu spüren Während Fremdkapitalgeber die Gefahr einer Insolvenz regelmäßig bei der Kreditvergabe berücksichtigen bzw berücksichtigen müssen ist der Umgang mit Insolvenzrisiken durch die Eigenkapitalgeber nicht direkt ersichtlich was einerseits durch die den Bewertungskalkülen zugrundeliegenden Annahmen und andererseits durch die konkrete Operationalisierung der Bewertungskalküle durch den Bewerter bedingt ist Der Wert eines Unternehmens ergibt sich regelmäßig aus dem künftigen Nutzen den der Eigentümer hiermit generieren kann Zur Wertermittlung wird daher auf sogenannte Zukunftserfolgsverfahren zurückgegriffen die üblicherweise auf der Annahme einer unbegrenzten Lebensdauer basieren Hierbei ist fraglich inwiefern die Berücksichtigung von Insolvenzrisiken mit dieser Annahme vereinbar ist Auch sind die künftigen Cashflows grundsätzlich als Erwartungswerte zu ermitteln in denen die Unsicherheit der künftigen Entwicklung adäquat abgebildet wird In der Bewertungstheorie und -praxis wird indes aus verschiedenen Gründen regelmäßig von einem Insolvenzscenario abstrahiert Vor dem Hintergrund steigender Insolvenzzahlen in Deutschland erscheint es aber fraglich inwiefern diese Vorgehensweise zu sachgerechten Unternehmenswerten führt Diese Problemstellung nimmt der Autor zum Anlass konzeptionell die Berücksichtigung von Insolvenzrisiken in der Unternehmensbewertung zu untersuchen Hierbei geht er auf die Frage ein ob und falls ja wann Insolvenzrisiken grundsätzlich bei der Wertermittlung zu berücksichtigen sind um im Anschluss zu klären wie die Insolvenzwahrscheinlichkeit die den zentralen Parameter des Insolvenzrisikos darstellt konkret abgeleitet werden kann

Understanding and Predicting Systemic Corporate Distress: A Machine-Learning Approach Ms. Burcu Hacibedel,Ritong

Qu,2022-07-29 In this paper we study systemic non financial corporate sector distress using firm level probabilities of default PD covering 55 economies and spanning the last three decades Systemic corporate distress is identified by elevated PDs across a large portion of the firms in an economy A machine learning based early warning system is constructed to predict the onset of distress in one year s time Our results show that credit expansion monetary policy tightening overvalued stock

prices and debt linked balance sheet weaknesses predict corporate distress We also find that systemic corporate distress events are associated with contractions in GDP and credit growth in advanced and emerging markets at different degrees and milder than financial crises      International Finance and Accounting Handbook Frederick D. S. Choi,2003-10-17

International Accounting Finance Handbook Jetzt neu in der 3 aktualisierten Auflage Ein ausgezeichnetes Nachschlagewerk für alle die mit Rechnungslegung Finanzberichterstattung Controlling und Finanzen im internationalen Umfeld zu tun haben Es vermittelt Managern die notwendigen Tools um die Unterschiede bei Bilanzierungsgrundsätzen Finanzberichterstattung und Buchprüfungsverfahren in der internationalen Finanzarena in den Griff zu bekommen Der Band gibt einen Überblick über internationale Rechnungslegungs und Finanzfragen und weist auf wichtige Trends in der internationalen Rechnungslegung und Finanzwirtschaft hin Mit Beiträgen von Vertretern der Großen 5 amerikanischen Anwalts und Finanzfirmen sowie von bekannten Akademikern Mit ausführlichem Beispielmaterial aus der Praxis sowie zahlreichen Fallstudien Autor Frederick Choi ist ein führender Experte auf dem Gebiet der internationalen Rechnungslegung und Finanzwirtschaft und verfügt über umfangreiche praktische Consulting Erfahrung      **Proceedings of the International Colloquium on Business and Economics (ICBE 2022)** Rahmawati Rahmawati,Mulyaningsih Tri,Arifin Taufiq,Hendarsjah Hidajat,2023-02-10 This is an open access book Doctoral Program of Economics and Business Faculty Universitas Sebelas Maret organizes the 2022 International Colloquium on Business and Economics The conference will be conducted both online and offline hybrid in Economic Faculty of UNS Solo on September 27-28 2022 In this conference 30 papers were selected for international proceedings Faculty of Economics and Business Universitas Sebelas Maret is one of the respectable Business School in Indonesia In the recent release from the Times Higher Education THE the faculty is categorized as Top 10 Economics and Business Faculty among hundreds University in Indonesia Currently our faculty have 3 undergraduate degrees 3 master's degrees and 1 doctoral degree program and all of them are accredited with a rank A      Predicting Large U.S. Commercial Bank Failures James Kolari,2000      **Corporate Bankruptcy Prediction** Błażej Prusak,2020-06-16 Bankruptcy prediction is one of the most important research areas in corporate finance Bankruptcies are an indispensable element of the functioning of the market economy and at the same time generate significant losses for stakeholders Hence this book was established to collect the results of research on the latest trends in predicting the bankruptcy of enterprises It suggests models developed for different countries using both traditional and more advanced methods Problems connected with predicting bankruptcy during periods of prosperity and recession the selection of appropriate explanatory variables as well as the dynamization of models are presented The reliability of financial data and the validity of the audit are also referenced Thus I hope that this book will inspire you to undertake new research in the field of forecasting the risk of bankruptcy      *Corporate Financial Distress* Marisa Agostini,2018-05-16 This book divided into three main parts will offer a complete overview of the concept of corporate financial distress emphasizing the different typologies of corporate paths included in this broad concept It will

reorganize and update academic literature about the evaluation of corporate financial distress from the first studies about failure prediction to the most recent contributions It will also provide evidence about the evolution of going concern standards in both international and U S contexts Moreover an in depth analysis of this broad concept will permit the identification of a set of research questions to be investigated from both theoretical and empirical points of view and will be of interest to academic researchers and doctoral students of accounting auditing and finance professionals and standard setters

**Corporate Financial Distress, Restructuring, and Bankruptcy** Edward I. Altman, Edith Hotchkiss, Wei Wang, 2019-03-26 A comprehensive look at the enormous growth and evolution of distressed debt markets corporate bankruptcy and credit risk models This Fourth Edition of the most authoritative finance book on the topic updates and expands its discussion of financial distress and bankruptcy as well as the related topics dealing with leveraged finance high yield and distressed debt markets It offers state of the art analysis and research on U S and international restructurings applications of distress prediction models in financial and managerial markets bankruptcy costs restructuring outcomes and more

*Proceedings of the 8th International Conference on Computational Science and Technology* Rayner Alfred, Yuto Lim, 2022-03-25 This book gathers the proceedings of the Seventh International Conference on Computational Science and Technology ICCST 2021 held in Labuan Malaysia on 28 29 August 2021 The respective contributions offer practitioners and researchers a range of new computational techniques and solutions identify emerging issues and outline future research directions while also showing them how to apply the latest large scale high performance computational methods

*Proceedings of the 7th Global Conference on Business, Management, and Entrepreneurship (GCBME 2022)* Ratih Hurriyati, Lili Adi Wibowo, Ade Gafar Abdullah, Sulastri, Lisnawati, Yusuf Murtadlo, 2023-09-29 This is an open access book WELCOME THE 7TH GCBME We would like to invite you to join our The 7th Global Conference on Business Management and Entrepreneurship The conference will be held online on digital platform live from Universitas Pendidikan Indonesia in Bandung West Java Indonesia on August 8th 2022 with topic The Utilization of Sustainable Digital Business Entrepreneurship and management as A Strategic Approach in the New Normal Era

**Handbook of Empirical Research on Islam and Economic Life** M. Kabir Hassan, 2016-12-30 In Islamic jurisprudence a comprehensive ethic has been formulated governing how business and commerce should be run how accountability to God and the community is to be achieved and how banking and finance is to be arranged This Handbook examines how well these values are translated into actual performance It explores whether those holding true to the system are hindered and put at a disadvantage or whether the Islamic institutions have been able to demonstrate that faith based activities can be rewarding both economically and spiritually

Berücksichtigung nichtlinearer Zusammenhänge bei der Insolvenzprognose Thorsten Ohliger, 2016-08-31 Zur Ermittlung des Kreditrisikos sowie des konomischen und regulatorischen Eigenkapitals ist die Insolvenz bzw Ausfallwahrscheinlichkeit eines Schuldners eine zentrale Komponente Vor diesem Hintergrund ist es verst ndlich dass in Wissenschaft und Praxis

bereits diverse statistische Methoden zur Schätzung der Insolvenzwahrscheinlichkeit untersucht wurden. Dabei besteht ein Zielkonflikt zwischen Genauigkeit und Einfachheit des Prognosemodells. Beispielsweise kann aufgrund theoretischer Überlegungen angenommen werden, dass manche Kennzahlen der Jahresabschlussanalyse nicht monoton auf die Insolvenzwahrscheinlichkeit wirken, sondern die jeweilige Sensitivität abhängig vom Kennzahlenniveau ist. Bisher konnten solche Zusammenhänge allerdings nur in solchen Modellklassen adäquat berücksichtigt werden, die in der praktischen Anwendung Schwierigkeiten hinsichtlich der Interpretation haben. Mit der vorliegenden Arbeit wird die Zielsetzung verfolgt, Kennzahlen der Jahresabschlussanalyse hinsichtlich nichtlinearer Zusammenhänge mit der Insolvenzwahrscheinlichkeit zu untersuchen und solche Zusammenhänge im Modell anschaulich zu berücksichtigen. Dafür werden generalisierte additive Modelle auf Basis von penalisierten Regressionsplines verwendet und mit generalisierten linearen Modellen verglichen, wodurch der Effekt der nichtlinearen Zusammenhänge frei von anderen Einflüssen separiert werden kann. Außerdem werden Branchenbesonderheiten der Kennzahlen vorab bereinigt. Im Ergebnis zeigt die auf über 50.000 Jahresabschlüssen basierende empirische Analyse, dass bei den meisten Kennzahlen nichtlineare Zusammenhänge bestehen und diese auch ökonomisch plausibel sind. Darauf aufbauend wird gezeigt, dass die zusätzliche Modellkomplexität durch eine höhere Prognosegüte abgelagert wird. Das gilt insbesondere dann, wenn ökonomisch relevante Kosten aus Fehlklassifikationen in der Modellbewertung berücksichtigt werden.

**Recent Developments in Asian Economics** William A. Barnett, Bruno S. Sergi, 2021-03-01 Recent Developments in Asian Economics is a crucial resource of current cutting edge research for any scholar of international finance and economics. Chapters cover a wide range of topics such as social welfare systems, organizational culture, sustainability, the impact of economic policy, uncertainty and more. *Sustainable Future: Trends, Strategies and Development* Siska Noviaristanti, Ong Hway Boon, 2022-12-22 The book contains a selection of papers that were presented at the 3rd Conference in Managing Digital Industry Technology and Entrepreneurship 3rd CoMDITE with the theme Sustainable Future Trends, Strategies and Development. The Millennium Development Goals continued as Sustainability Development Goals (SDGs) are effective instruments and have in recent years brought many positive changes in numerous countries around the world. Most notably, it has fundamentally changed our way of approaching the tangled set of challenges States today undertake to achieve concrete development goals, transparency and accountability to citizens and the global public has become a matter of course, and cooperation between the political, economic and societal spheres is no longer questioned. However, in addition to the global pandemic situation, it has challenged the business world to develop an outstanding strategy to face extreme uncertainty. Using digital technology and its advancement is believed to be one of the main keys for taking up this challenge. The 3rd Conference in Managing Digital Industry Technology and Entrepreneurship, the 3rd CoMDITE, has brought forward discussions on implementation of digital technology in strategic operation, finance, marketing, human resources management and entrepreneurship around sustainable future issues. The Open Access version of

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**Entrepreneurship, Business and Economics - Vol. 2** Mehmet Huseyin Bilgin, Hakan Danis, 2016-03-23 This volume of Eurasian Studies in Business and Economics focuses on latest results from research in Banking and Finance Accounting and Corporate Governance Growth and Development along with a focus on the Energy sector The first part on Accounting and Corporate Governance features articles on environmental accounting audit quality financial information and adoption of governance principles The Banking and Finance part looks at risk behavior in banks credit ratings during subprime crisis stakeholder management and stock market crises The book focuses then on the energy sector and analyzes macroeconomic impacts of electricity generation risk dimensions in wind energy the latest EU energy reforms and discusses prediction models

*Financial Analysis and the Predictability of Important Economic Events* Ahmed Riahi-Belkaoui, 1998-07-28 Financial analysis based on ratio analysis has been used as a tool for analyzing the financial strength of corporations Although ratio analysis is generally used as a univariate strategy the accounting and finance literature has evolved to include multivariate based models in financial analysis and these models can be used to explain important economic events and often predict them Thus in an exhaustive coverage of the economic events to which they can be applied Riahi Belkaoui discusses these models in a way that will have special value to corporate management financial planners and to their colleagues in the academic community who specialize in business and economic analysis

**Data Envelopment Analysis in the Financial Services Industry** Joseph C. Paradi, H. David Sherman, Fai Keung Tam, 2017-11-21 This book presents the methodology and applications of Data Envelopment Analysis DEA in measuring productivity efficiency and effectiveness in Financial Services firms such as banks bank branches stock markets pension funds mutual funds insurance firms credit unions risk tolerance and corporate failure prediction Financial service DEA research includes banking insurance businesses hedge pension and mutual funds and credit unions Significant business transactions among financial service organizations such as bank mergers and acquisitions and valuation of IPOs have also been the focus of DEA research The book looks at the range of DEA uses for financial services by presenting prior studies examining the current capabilities reflected in the most recent research and projecting future new uses of DEA in finance related applications

*Financial Analysis, Planning And Forecasting: Theory And Application (Third Edition)* Cheng Few Lee, John C Lee, 2016-08-10 This book is an introduction level text that reviews discusses and integrates both theoretical and practical corporate analysis and planning The field can be divided into five parts 1 Information and Methodology for Financial Analysis 2 Alternative Finance Theories and Cost of Capital 3 Capital Budgeting and Leasing Decisions 4 Corporate Policies and their Interrelationships 5 Financial Planning and Forecasting The theories used and discussed in this book can be grouped into the following classical theoretical areas of corporate finance 1 Pre M and alternative planning and forecasting models are used to show how the interdisciplinary approach can be used to

make meaningful financial management decisions In this third edition we have extensively updated and expanded the topics of financial analysis planning and forecasting New chapters were added and some chapters combined to present a holistic view of the subject and much of the data revised and updated



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inside, or vice versa, and run the ... Probabilistic Robotics by EK Filter — □ Optimal solution for linear models and. Gaussian distributions. Page 4. 4. Kalman Filter Distribution. □ Everything is Gaussian. 1D. 3D. Courtesy: K. Arras ... Probabilistic Robotics - Sebastian Thrun.pdf We shall revisit this discussion at numerous places, where we investigate the strengths and weaknesses of specific probabilistic solutions. 1.4. Road Map ... MILITARY FOOD ENGINEERING and RATION ... Performance Op- timization research seeks to identify and validate, through sound sci- ence, dietary supplements and phytonutrients,as well as incorporation in ... Military Food Engineering and Ration Technology Systematic synthesis of U.S. military's food product development, processing, packaging, testing, and distribution methods; Provides technical data for ... Military Food Engineering and Ration Technology The book offers new data on numerous technologies used to solve problems such as nutrient densification, lightweighting, novel thermal processing, and long-term ... Military Food Engineering and Ration Technology Systematic synthesis of U.S. military's food product development, processing, packaging, testing, and distribution methods Provides technical data for ... Military Food Engineering and Ration Technology The new Food Acceptance Branch revolutionized sensory and consumer research on military rations. Details are provided on concepts and methods for testing ... Military food engineering and ration technology Military food engineering and ration technology · Combat Feeding Directorate (U.S.) · Food engineers · Food engineers United States · Operational rations ( ... Military Food Engineering and Ration Technology The book offers new data on numerous technologies used to solve problems such as nutrient densification, lightweighting, novel thermal processing, and long-term ... Military Food Engineering and Ration Technology [Hardback] The book offers new data on numerous technologies used to solve problems such as nutrient densification, lightweighting, novel thermal processing, and long-term ... Military Food Engineering and Ration Technology Systematic synthesis of U.S. military's food product development, processing, packaging, testing, and distribution methods Â· Provides technical data for ... Military Food Engineering and Ration Technology Military Food Engineering and Ration Technology · 1. An Overview of U.S. Military Field Feeding and Combat Rations · 2. Thermal Processing of Rations · 3. Emerging ...