

Chapter 5

Problems to be Solved

1. What is the effective annual rate (EAR) for a loan with a stated APR of 10% compounded monthly.
2. Consider the following two investment alternatives:

Investment	Rate	Compounding
B	8.10%	Daily
D	8.120	Monthly

3. Omar invested AED 50,000 into an account 6 years ago. Today his account has grown to have a balance of AED 67,000. Given that his account offered monthly compounding of interest. What is the APR on this account.
4. If the current inflation rate is 5.2% and you are earning a real rate of return on an investment of 4.4%. What is the nominal rate on this investment.
5. If the current inflation rate is 6% and you have an investment opportunity that pays 12%. What is the real rate of interest on your investment.

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Donald R. Woods



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