

Bank B

Interest earned in 1st year

$$= \$10\,000 \times \frac{3}{100}$$

$$= \$300$$

Total amount after end of 1st year

$$= \$10\,000 + \$300$$

$$= \$10\,300$$

Interest earned in 2nd year

$$= \$10\,300 \times \frac{3}{100}$$

$$= \$309$$

$$\begin{aligned}\text{Total interest earned} &= \$300 + \$309 \\ &= \$609\end{aligned}$$

Ken should choose Bank B.

This shows that at the same interest rate per annum, a bank that offers compound interest gives higher interest than a bank that offers simple interest.

Interest earned at the end of 2nd year is 3% of both the principal sum and the interest earned at the end of 1st year.

12. For compound interest, total amount $= P\left(1 + \frac{r}{100}\right)^n$, where

P = principal sum,

$r\%$ = interest rate at every period,

n = number of times the interest is computed

Interest = Total amount – Principal sum

Worked Examples

Example 1

Express each of the following in index notation.

(a) $3 \times 3 \times 3 \times 3$

(b) $5 \times p \times p \times p$

(c) $4 \times a \times a \times b \times b \times b$

(d) $(-y) \times (-y) \times (-y) \times (-y)$

Technical Financial Maths Manual

Leon Pratt Alford



Technical Financial Maths Manual:

Mastering Financial Mathematics in Microsoft Excel 2013 Alastair Day, 2015-10-07 Fully updated and compliant with Excel 2013 this clearly explains the basic calculations for mathematical finance backed up with simple templates for further use and development and a workbook with exercises and solutions at the end of each chapter The examples used are relevant to both managers and students in the UK and overseas The full text downloaded to your computer With eBooks you can search for key concepts words and phrases make highlights and notes as you study share your notes with friends eBooks are downloaded to your computer and accessible either offline through the Bookshelf available as a free download available online and also via the iPad and Android apps Upon purchase you ll gain instant access to this eBook Time limit The eBooks products do not have an expiry date You will continue to access your digital ebook products whilst you have your Bookshelf installed

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