

CHAPTER 5

What is the present value of \$100 to be deposited today into an account paying 8%, compounded semiannually for 2 years?

- ☐ \$85.48
- ☒ \$100.00 Correct
- ☐ \$116.00
- ☐ \$116.99

Which one of the following will increase the present value of an annuity, other things equal?

- ☐ increasing the interest rate
- ☒ decreasing the interest rate Correct
- ☐ decreasing the number of payments
- ☐ decreasing the amount of the payment

What APR is being earned on a deposit of \$5,000 made 10 years ago today if the deposit is worth \$9,848.21 today? The deposit pays interest semiannually.

- ☐ 3.56%
- ☐ 6.76%
- ☒ 6.89% Correct
- ☐ 7.12%

An interest rate that has been annualized using compound interest is termed the:

- ☐ simple interest rate.
- ☐ annual percentage rate.
- ☐ discounted interest rate.
- ☒ effective annual interest rate.

"Give me \$5,000 today and I'll return \$10,000 to you in 5 years," offers the investment broker. To the nearest percent, what annual interest rate is being offered?

- ☐ 12.29%
- ☐ 13.67%
- ☒ 14.87% Correct
- ☐ 12.84%

What is the APR on a loan that charges interest at the rate of 1.4% per month?

- ☐ 10.20%
- ☐ 14.00%
- ☒ 16.80% Correct
- ☐ 18.16%

What happens over time to the real cost of purchasing a home if the mortgage payments are fixed in nominal terms and inflation is in existence?

Corporate Finance Quiz Answers

**Robert Parrino, Thomas W.
Bates, Stuart L. Gillan, David S. Kidwell**

Corporate Finance Quiz Answers:

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