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:

In westmeent	Rate	Compounding
B	8.10%	Dusly
D	8.120	Monthly

- Omer 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.
- 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.

Chapter 5 Solved Problems Mcmaster University

Huangqi Zhang

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