

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

John Armstrong



Technical Financial Maths Manual:

Mastering Financial Mathematics in Microsoft Excel Alastair Day, 2013-02-25 A practical guide for business calculations Mastering Financial Mathematics in Microsoft Excel provides a comprehensive set of tools methods and formulas which apply Excel to solving mathematical problems The book Explains basic calculations for mathematical finance Shows how to use formulas using straightforward Excel templates Provides a CD of basic templates This fully revised and updated guide is an essential companion for anyone involved in finance from company accountants through to analysts treasury managers and business students Explaining basic calculations and using examples and exercises the book covers Cash flows Bonds calculations and bonds risks Amortization and depreciation Forward interest rates and futures Foreign exchange Valuation Leasing Mastering Financial Mathematics in Microsoft Excel is a practical guide to using Excel for financial mathematics This new edition includes Excel 2007 Addition of a glossary of key terms Functions list in English and Euro languages Continuity check on all formats layouts and charts More worked examples Addition of exercises at the end of each chapter to help build models About the authors Alastair Day has worked in the finance industry for more than 25 years in treasury and marketing functions and was formerly a director of a vendor leasing company specializing in the IT and technology industries After sale to a public company he established Systematic Finance as a consultancy specializing in Financial modelling review design build and audit Training in financial modelling corporate finance leasing and credit analysis on an in house and public basis throughout Europe Middle East Africa Asia and America Finance and operating lease structuring as a consultant and lessor Alastair is author of three modelling books published by FT Prentice Hall Mastering Financial Modelling Mastering Risk Modelling and Mastering Financial Mathematics in Excel all of which are in their second editions as well as other books and publications on financial analysis and leasing Alastair has a degree in Economics and German from London University and an MBA from the Open University Business School

C++ for Financial Mathematics John Armstrong, 2017-01-06 If you know a little bit about financial mathematics but don't yet know a lot about programming then C for Financial Mathematics is for you C is an essential skill for many jobs in quantitative finance but learning it can be a daunting prospect This book gathers together everything you need to know to price derivatives in C without unnecessary complexities or technicalities It leads the reader step by step from programming novice to writing a sophisticated and flexible financial mathematics library At every step each new idea is motivated and illustrated with concrete financial examples As employers understand there is more to programming than knowing a computer language As well as covering the core language features of C this book teaches the skills needed to write truly high quality software These include topics such as unit tests debugging design patterns and data structures The book teaches everything you need to know to solve realistic financial problems in C It can be used for self study or as a textbook for an advanced undergraduate or master's level course

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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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