

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

**Andrea Roncoroni, Gianluca Fusai, Mark
Cummins**



Technical Financial Maths Manual:

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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