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(c) What is the annual interest rate?

Solution. (a) The principal is \$1,000. (b)

The interest earned is  $\$1,050 - \$1,000 = \$50$ . (c) The annual interest rate is 50

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1000 = 5% Interest rates are most often computed on an annual basis, but they can be determined for non-annual time periods as well. For example, a bank offers

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The denominator is the average fund exposed to earning interest. One way to calculate it is to weight each deposit or withdrawal by the remaining time:

$$\frac{10 \cdot 10 + 6 \cdot 5 + 2 \cdot 75 + 10 \cdot 5 + 25 \cdot 80 + 35 \cdot 90}{12 + 12 + 12 + 12 + 24 + 12} = 90.833$$

The rate of return is  $10/90.833 =$

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