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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 $\frac{50}{1000} = 5\%$ 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: $11 \cdot 10 + 0 \cdot 10 + 6 \cdot 5 + 2 \cdot 75(1) + 10 \cdot 5 + 25 \cdot 80 + 35 \cdot 90.833$. $12 \cdot 12 + 12 \cdot 12 + 24 \cdot 12 + + + - - - =$. The rate of return is $\frac{10}{90.833} = 0.11009 = 11.0\%$.

