

Example: Exercise 1:

March 1st 2019

Interest: based on outstanding

debt

Q1: How much interest do we receive interest from the bank? (the interest outstanding) and how much is principal? And what is the principal? (the bank is the principal)

$$INT = OLB \cdot r \cdot \Delta t$$

$$50,000 \times 0.01 \cdot \frac{1}{12} = \$3500$$

→ yearly rate
monthly

Q2: How much do we receive interest from the bank? (the interest outstanding) and how much is principal? (the bank is the principal)

$$PMT = INT + Principal$$

$$OLB_t = OLB_{t-1} - PMT$$

$$Principal = 4000 - 3500 = 500$$

$$OLB_t = 100000 - 500 = \$99,500$$

Q3: How much do we receive interest from the bank? (the interest outstanding) and how much is principal? (the bank is the principal)

$$50,000 / 360 = 138.89$$

$$PMT = INT + PMT$$

$$OLB_{t+1} = 100,000 - 138.89 = \$99,861.11$$

$$INT = OLB \cdot r \cdot \Delta t$$

$$= 99,861.11 \cdot 0.01 \cdot \frac{1}{360}$$

$$= \$2,773.89$$

$$PMT = 2,773.89 + 138.89 = \$2,912.78$$

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Xiang Xie



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