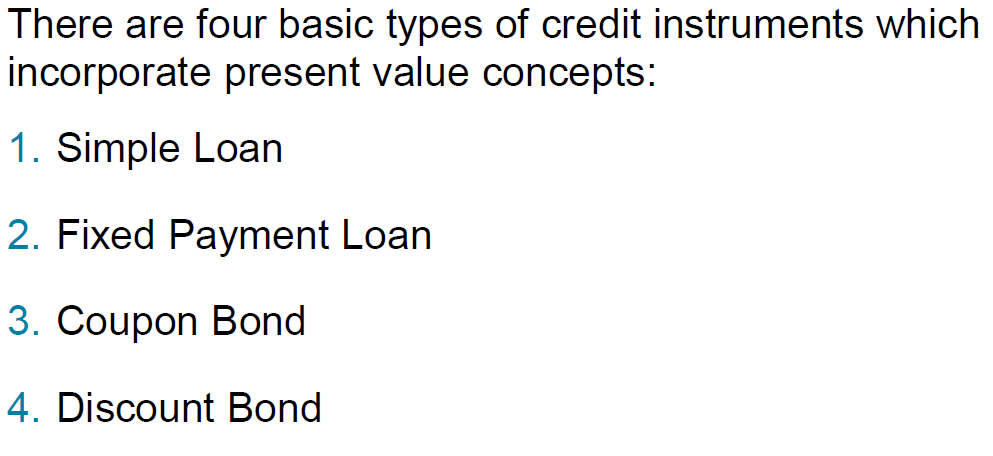
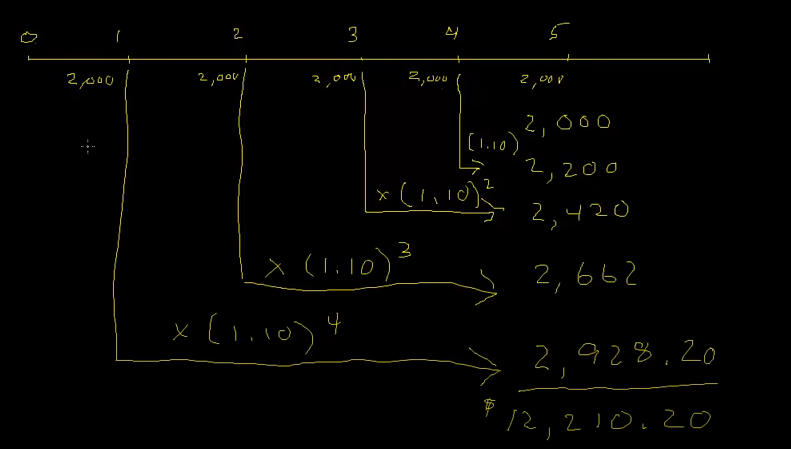
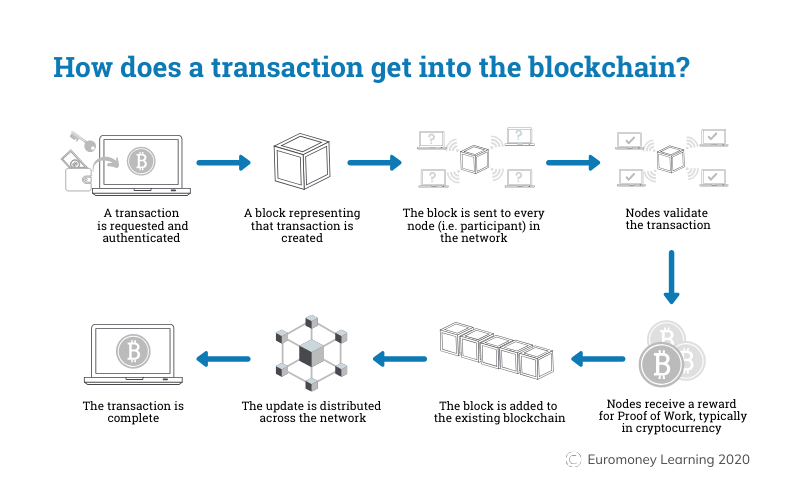
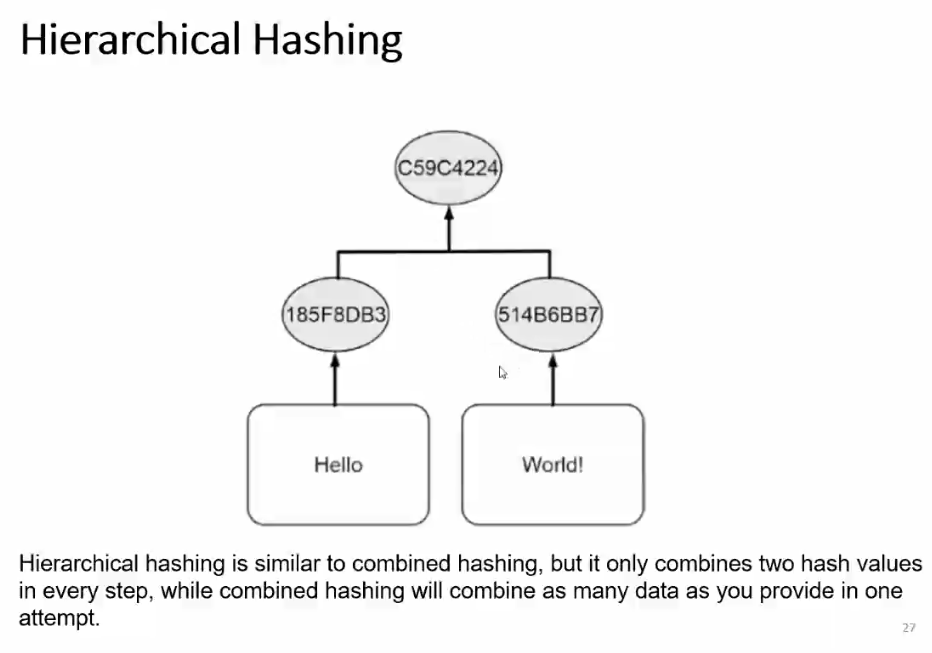
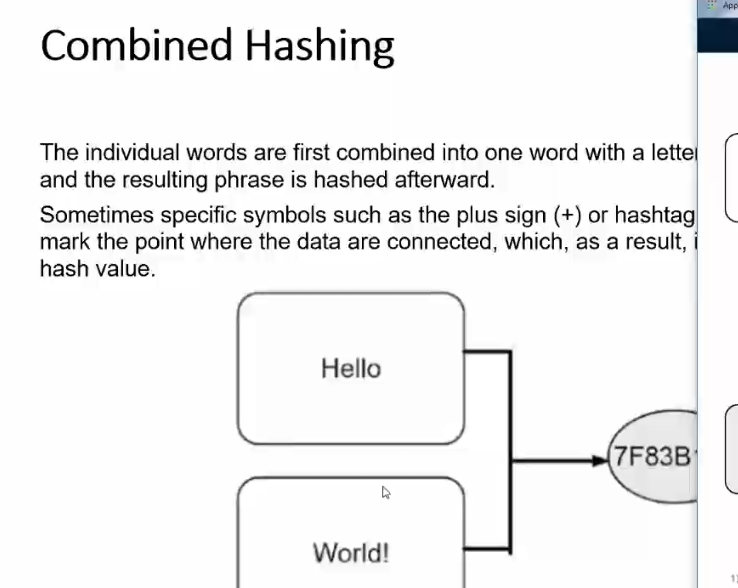
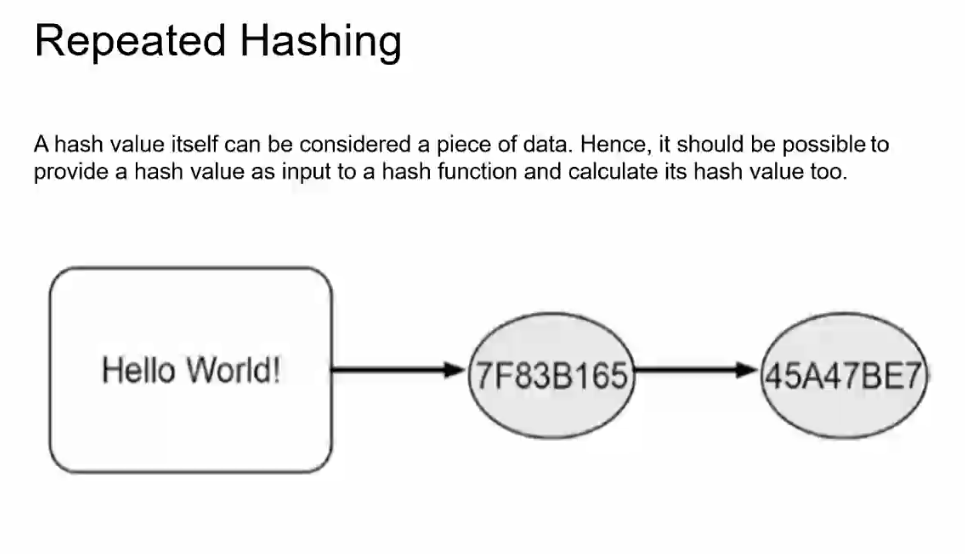
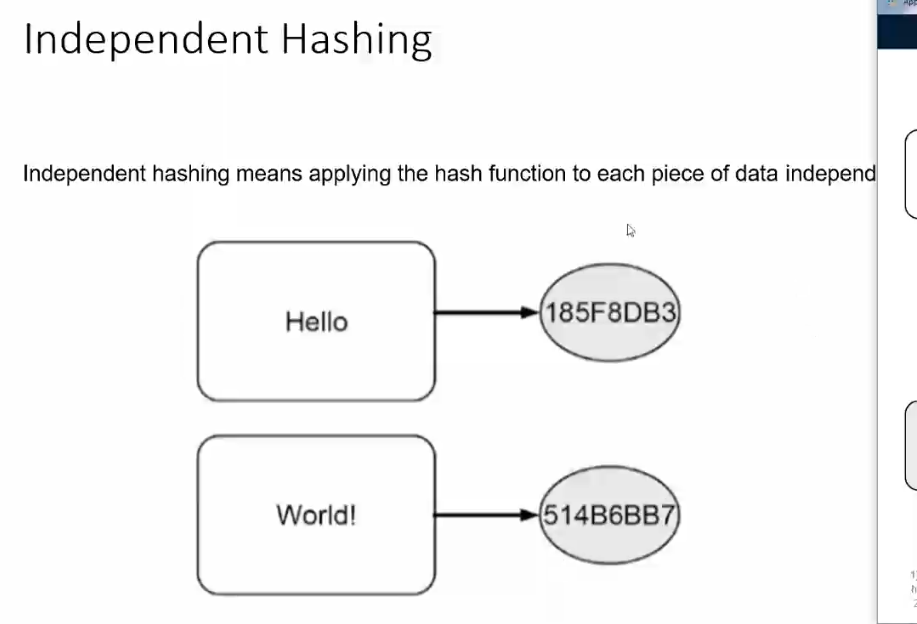
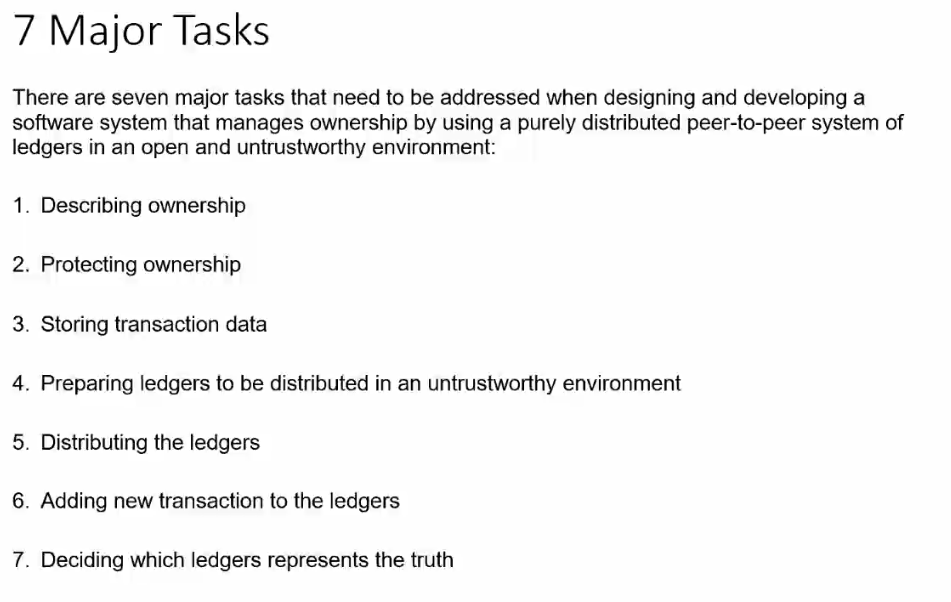
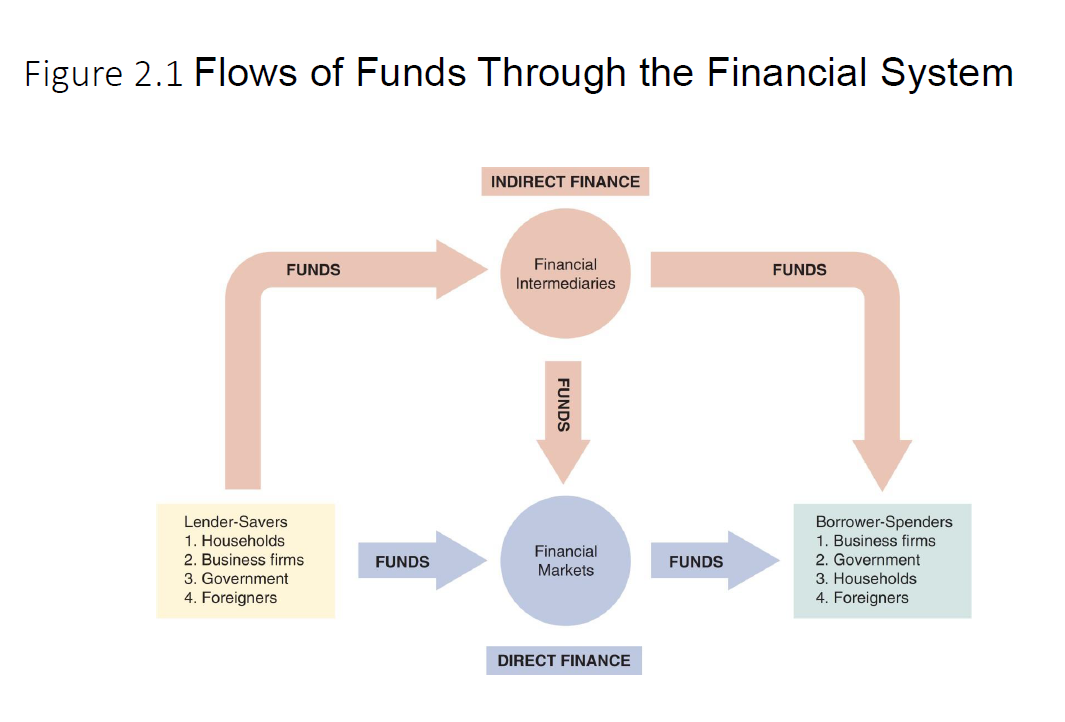
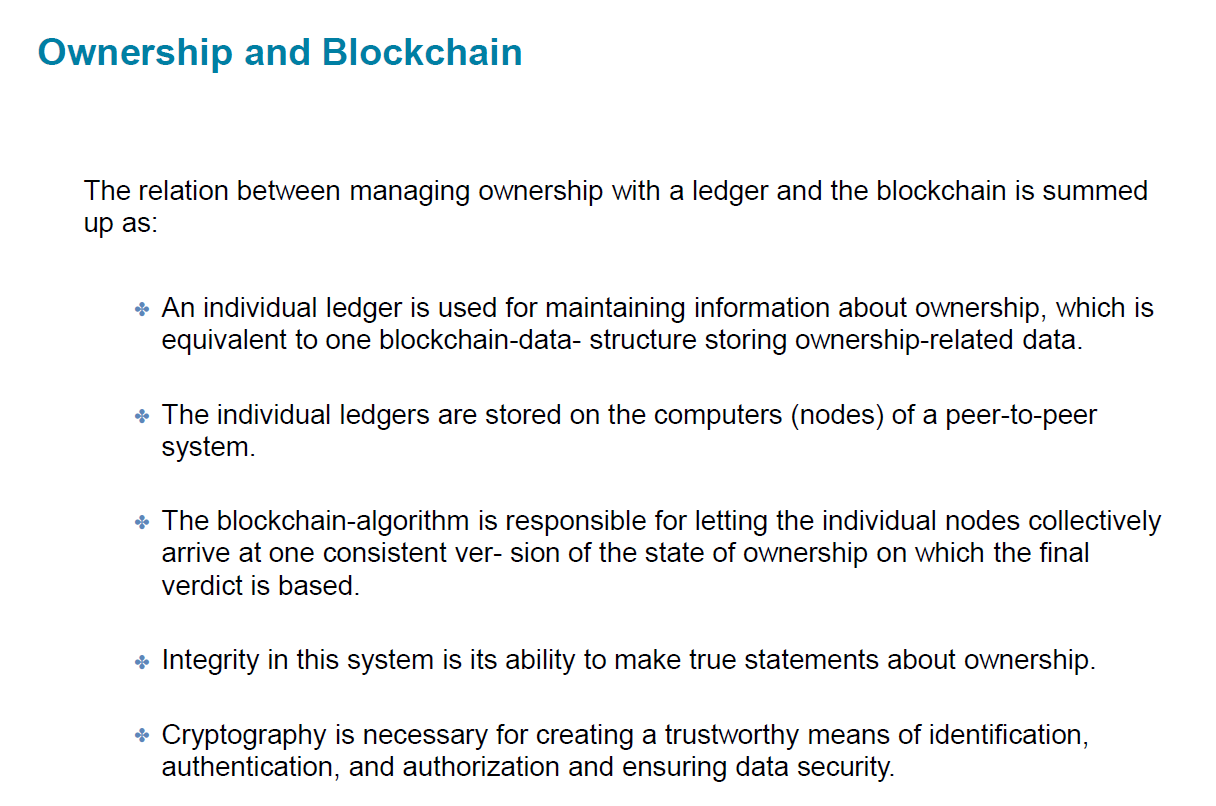
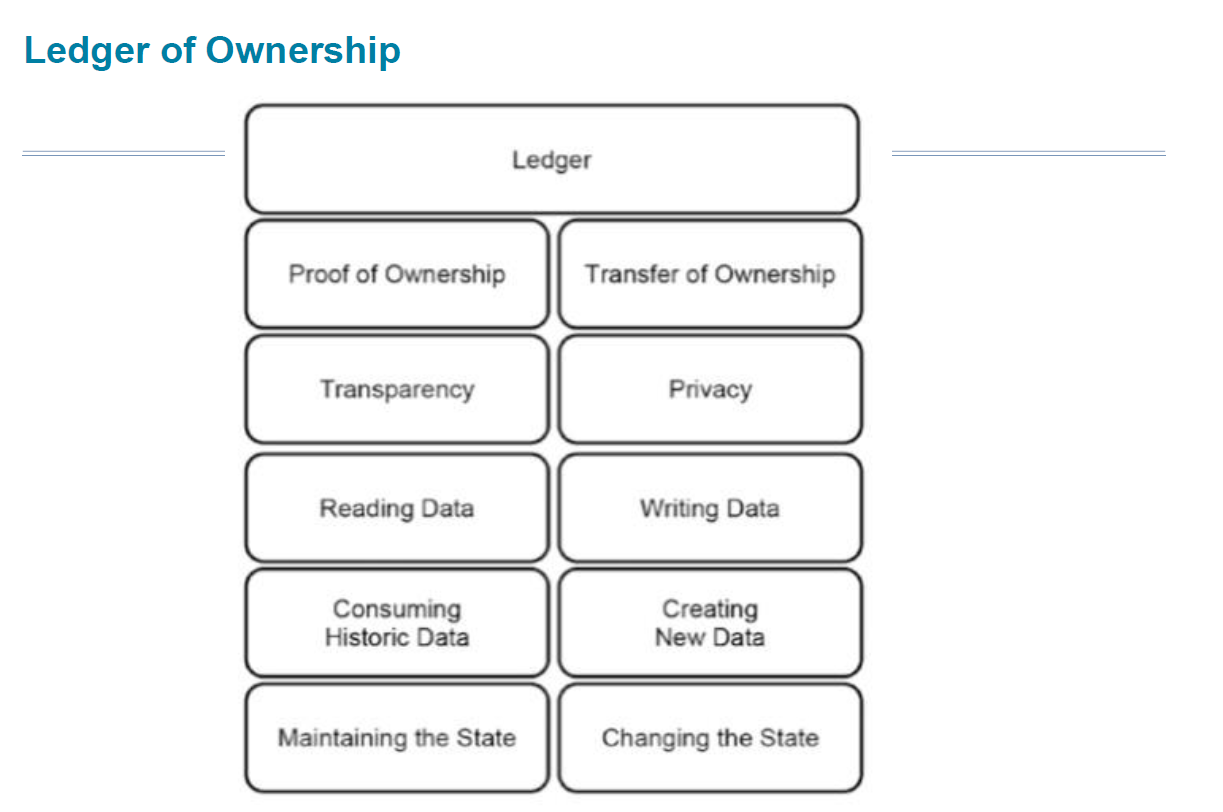
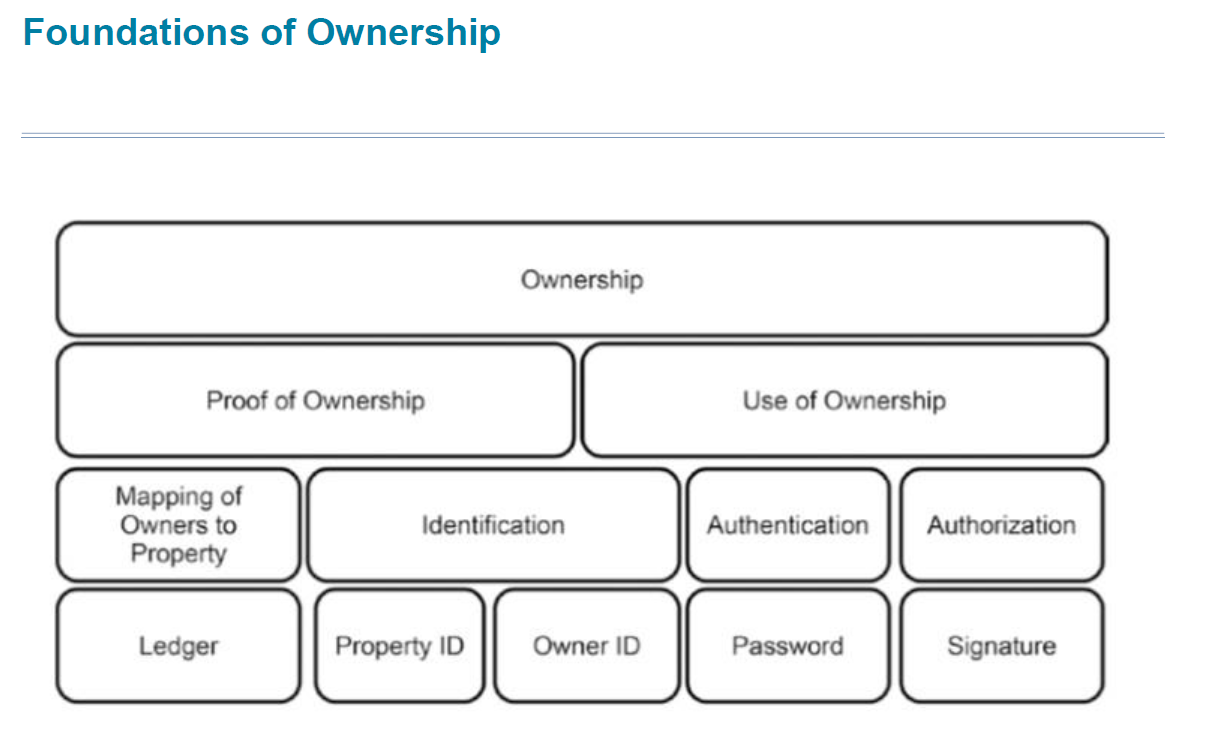
Debt instruments are evaluated against one another based on the amount of each cash flow and the

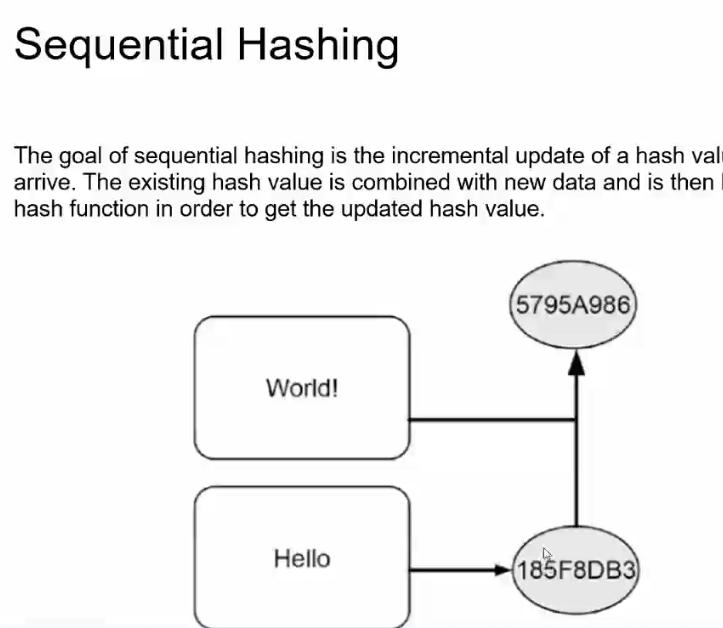
timing of each cash flow

Below is how to calculate future value by installments instead of paying all at once at due date with interest.







For hierarchical, you hash each data, then hash the result together like “hash(185F8DB3 514B6BB7)” which is an upgrade of combined hashing’s “hash(Hello World!)”. 

Sequential hashing process: 1. hash(Hello), 2.hash(World! 185F8DB3) 