

$$1) \left(1 + \frac{0.05}{12}\right)^{12} - 1 = 5.12\%, \left(1 + \frac{0.05}{365}\right)^{365} - 1 = 5.13\%$$

$$2) \left(1 + \frac{0.1}{12}\right)^{12} - 1 = 10.47\%, \left(1 + \frac{0.1}{26}\right)^{26} - 1 = 1.50\%$$
$$\left(1 + \frac{0.1}{365}\right)^{365} - 1 = 10.52\%$$