21) If the APR is 12% on a credit card with monthly compounding, what is the EAR?

(1) 12.68%

(1) 13.14%
(1) 10.30%

23) Your car loan of 60,000 Riyals will be paid in 664 yeekly payments (52) weeks in a year) if the interest rate on this loan is 8%

A) 213.36

B) 439.10

PV = I/V = 8 = 0.64340

(1+1) - 1

PV = I/V = 8 = 52

PM = 7

PM = 7

PM = 7

$$V = (1 + V)^{-1}$$
 $= (1 + V)^{-1}$
 $=$

PM T=?

tr=55

24) Khaled did take a loan last year to buy a car, the loan amount was 40,000 Riyals and the monthly payment was 811.06 Riyals the interest rate was 8% APR and the loan was for 5 years. Now after 1 year. Khaled decided to sell the car and pay off the loan how much will Khaled pay to pay off the loan?

A) 40,000.00

PV = Your N = 5-1=4

B) 9.323.77

B) 9.323.77

C) 21,530.19

PM = 30.0488967/3=81

$$V = \frac{87}{12} \times 100 = 0.667$$

$$N = 48$$

$$N = 48$$

$$N = 811.06$$

PV = 40000 -(1+v)

PMTX - (1+ 8%)
811.06 X 1-(1+ 8%)

8 7.4.12 - 33 222-56 - 33 26) AL Rajhi Bank is offering a 6% APR on your deposit with monthly compounding, if you deposit 10,000 today and you don't make any additional deposit how much will you have in your account after 10 years?

A) 12,506

B) 23,432

D 18,194

PM = 0

N = 10

r= 6% = 0.5 % N=12X/0=120 レイン: PV--101000 PMT = D

A) 10.4% B) 8.3%

C) 6.5%

N= 5 PV=630 PV=1000

I/y=? 9.681129.7

YTM

$$PV = 630$$
 $FV = 1000$
 $N = 5$
 $PMT = 0$

A) 1.50%

B) 3.20% C) 4.70% D) 7.90%

I/8=

credit Spread

- J.TM - J.TM Corp Treasur

> - 4.70 - 3.20 - 1.50

I/4=8.20

A) The price will increase by 122.81 Riyals

B) The price will decrease by 122.81 Riyals

C) The price will increase by 67.14 Riyals
D) The price will decrease by 67.14 Riyals

N=10 N=1000

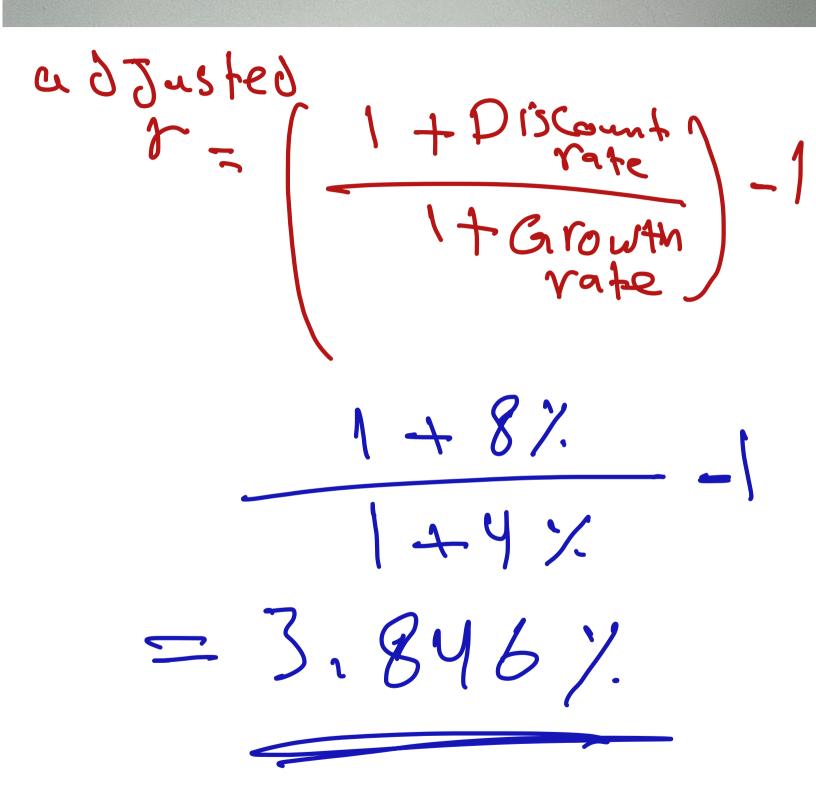


PMT=0 N=10 FV-5.8.35,
175.81

- 385.54

- 122.81

(JiP)



PMT = Next Year Profit 1 4 9 501000 1-4-4% 48076.42

Pr= 3 PMT=48076.92 119=3.846 N = 10 F. V - 0 PV-392953.61

