

طبعـة 1444 - 2022





حضرة صاحب السّموّ

الشيخ تميم بن حمد آل ثاني

أمير دولة قطر

النشيد الوطني

قَسَماً بِمَنْ رَفَعَ السَّمَاءُ قَسَمًا بِمَنْ نَشَرَ الضِّياءُ قَطَ رُسَتَ بُقَى حُرَّةً تَسْمُ وَ بِرُوحِ الْأَوْفِياءُ سِيرُوا علَى نَهْجِ الأُلَى وَعلَى ضِياءِ الْأَنْبِيَاءُ قَطَرٌ بِقَلْبِي سِيرَةٌ عِزٌّ وَأَمْجَادُ الإِبَاءُ قَطَ رُالرِّجَ الِ الأَوَّلِين حُمَاتُنَا يَ وْمَ النِّدَاءْ وَحَمَائِمٌ يَوْمَ السَّلامُ جَوَارِحٌ يَوْمَ الفِدَاءُ

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About this Learner Resource:

Welcome to the Learner Resource for Financial Calculations. In this Learner Resource you will be learning the skills and knowledge that will allow you to analyse, evaluate businesses, projects, budgets, and other finance related transactions to determine their performance and suitability.

It is suggested that to meet all the requirements of Financial Calculations you will need to complete the following tasks:

- Read the information contained in this Learner Resource.
- ➤ Complete the activities.
- ➤ Complete all the required assessment/s for this unit.

The topics in this Learner Resource are:

- Compound Interest on Time Deposit.
- ➤ The Discount and Present Value Using.
- ➤ Compound Interest.
- > Settlement of Long-Term Debts.
- ➤ Annuities using Compound Interest.
- ➤ Long Term Loans using Compound Interest.



Compound Interest on Time Deposits

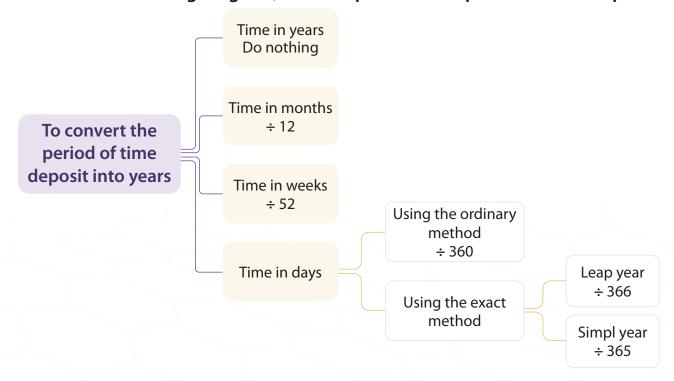
Contents

- 1 Convert the time of interest to years.
- 2 Compute the Compound interest value for one deposit using time by years, months and days.
- 3 Calculate the balance for one deposit.
- 4 Compute the principal of deposit.
- **5** Compute the time of deposit.
- 6 Compute the rate of deposit.

Introduction To Compound Interest:

Activity No. 1

> Fill in the following diagram, which represents the period of time deposit.



Activity No. 2

➤ Fill in the following diagram, which represents the period of time deposit.



➤ Match between group A and group B:

	Group A	Matching	Group B
	1. We have to divide by 366/365		A. To convert time from weeks to years
	2. You take deposit interest from the bank		B. When you take a loan or finance from a bank
	3. Finance		C. In the traditional banking system, the money you take from the bank is called a
,	4. You have to pay lending interest		D. To convert time from months to years
	5. 365 days		E. When you deposit money in a saving account
	6. Loan		F. In the Islamic banking system, the money you take from the bank is called a
	7. We have to divide by 12		G. To convert time from days to years
	8. 366 days		H. The simple year has
	9. We have to divide by 52		1. The leap year has

➤ Convert the following durations from months to years.

Months	Years	Months	Years	Months	Years
12		30		51	
24		33		56	
36		38		59	
48		39		60	
17		40		63	
26		43		68	
28		47		75	

Activity No. 5

➤ Convert the following durations from weeks to years.

Weeks	Years	Weeks	Years	Weeks	Years
12		30		51	
24		33		56	
36		38		59	
48		39		60	
17		40		63	
26		43		68	
28		47		75	

11

➤ Convert the following durations from days to years using the exact method (365/366)

Days 365	Years	Days 366	Years	Days 365	Years
30		85		365	
31		125		1000	
39		270		940	
14		366		880	
27		430		90	
45		590		3600	
60		710		300	

Activity No. 7

➤ Convert the following durations from days to years using the ordinary method (360)

Days	Years	Days	Years	Days	Years
30		85		365	
31		125		1000	
39		270		940	
14		366		880	
27		430		90	
45		590		3600	
60		710		300	

Test Your Knowledge and Skills:

Activity No. 1

➤ Fill in the following diagram, which represents the period of time deposit.



	Time in years 1		
To convert the period of time = deposit into years	Time in months 2.		13.
deposit into years	Time in weeks 3.	Using the ordinary method	
	Time in days		Leap year 5
		Using the exact method	Simple year
1.			6.
2			
3			

➤ Match between group A and group B:

Group A	Matching	Group B
1. We have to divide by 366/365		A. To convert time from weeks to years
2. You take deposit interest from the bank		B. When you take a loan or finance from a bank
3. Finance		C. In the traditional banking system, the money you take from the bank is called a
4. You have to pay lending interest		D. To convert time from months to years
5. 365 days		E. When you deposit money in a saving account
6. Loan		F. In the Islamic banking system, the money you take from the bank is called a
7. We have to divide by 12		G. To convert time from days to years
8. 366 days		H. The simple year has
9. We have to divide by 52		I. The leap year has
10. The number of weeks in a year is		J. 52 weeks

➤ Convert the following durations from months to years:

Months	Years	Months	Years	Months	Years
12		30		51	
24		33		56	
36		38		59	
48		39		60	

Activity No. 4

➤ Convert the following durations from weeks to years:

Weeks	Years	Weeks	Years	Weeks	Years
12		30		51	
24		33		56	
36		38		59	
48		39		60	

Activity No. 5

➤ Convert the following durations from days to years using the exact method (365/366)

Days 365	Years	Days 366	Years	Days 365	Years
30		85		365	
31		125		1000	
39		270		940	
14		366		880	

➤ Convert the following durations from days to years using the ordinary method (360)

Days	Years	Days	Years	Days	Years
30		85		365	
31		125		1000	
39		270		940	
14		366		880	



The balance and interest value, when Duration is in Years:

Activity No. 1
Omar opened a time deposit account in IBQ. He deposited QR 40,000. The compound annual interest rate is 1.5% credited on account one time every year Calculate the balance and interest value for 2 years.
carearate are bararree arra interest varieties 2 years.
Activity No. 2
Rajaa opened a time deposit account in IBQ. He deposited QR 82,000. The
compound annual interest rate is 4% credited on account one time every year
Calculate the balance and interest value for 6 years.

Ahmad opened a time deposit account in QIB. He deposited QR 140,000. The compound annual interest rate is 3.25% credited on account one time every year. Calculate the balance and interest value for 3 years.
Activity No. 4
Turki opened a time deposit account in QIB. He deposited QR 260,000. The compound annual interest rate is 4.75% credited on account one time every year. Calculate the balance and interest value for 2 years and three quarters.

Omar opened a time deposit account in IBQ. He deposited QR 40,000. The compound annual interest rate is 1.5% credited on account two times every year.
Calculate the balance and interest value for 6 and half years.
Activity No. 6
Rajaa opened a time deposit account in IBQ. He deposited QR 82,000. The compound
annual interest rate is 4% credited on account two times every year. Calculate the
balance and interest value for 6 years.

Khaled opened a time deposit account in QIB. He deposited QR 140,000.The
compound annual interest rate is 3.25% credited on account every half a year. Calculate the balance and interest value for 3 years.
Activity No. 8
Khalifa opened a time deposit account in QIB. He deposited QR 260,000. The
compound annual interest rate is 4.75% credited on account every 6 months.
Calculate the balance and interest value for 4 years.

Activity No. 9ad opened a time de

compound ann	•	1.5% credited	on account thr	eed QR 40,000. The ree times every year.
Activity	No. 10			
compound anr	nual interest rate is	4% credited c	n account thr	ed QR 82,000. The ee times every year.
Calculate the k	palance and intere	est value for 1	0 years.	
			T	

com	ullah opened a time deposit account in QIB. He deposited QR 140,000. The pound annual interest rate is 3.25% credited every 4 months. Calculate the nce and interest value for 3 years.
•••••	
	Activity No. 12
con	neh opened a time deposit account in QIB. He deposited QR 260,000. The appound annual interest rate is 4.75% credited on account every 6 months rulate the balance and interest value for 1 year and three quarters.

Thawab opened a time deposit account in IBQ. He deposit account annual interest rate is 1.5% credited on account Calculate the balance and interest value for 2.7 years.	
Activity No. 14	
Arhama opened a time deposit account in IBQ. He depo	
Calculate the balance and interest value for 6.9 years.	

con	Fahd opened a time deposit account in QIB. He deposited QR compound annual interest rate is 3.25% credited quarterly. Calcula and interest value for 3.5 years.	
	Activity No. 16	
con	Jaber opened a time deposit account in QIB. He deposited QR compound annual interest rate is 4.75% credited on account quart the balance and interest value for 5 years and one quarter.	

con	npound	annual	interest r	ate is 1.5°	% credite		posited (ount 12 ti	
• • • • • • •								
• • • • • • •								
	Activ	rity No.	12					
con	er oper npound	ned a tii annual	me depo interest r	rate is 4%	credite	d on acco	posited (ount 12 ti	
Cal	culate t	he balaı	nce and i	interest \	alue for	5 years.		
•••••								
• • • • • • •								
••••							·····	

Mohamed opened a time deposit account in QIB. He deposited compound annual interest rate is 3.25% credited monthly. Calcuand interest value for 3 years.	
Activity No. 20	
Mahmoud opened a time deposit account in QIB. He deposited compound annual interest rate is 4.75% credited on account mo	
the balance and interest value for 4 years and two quarters.	

Case	Stud	y 1:
------	------	------

	st
choice is a one time deposit account in IBQ by compound annual interest rate i	is
7% credited on account one times every year. The second choice is a time depos	it
account in QIB by compound annual interest rate is 2% credited on account 4 time	:S
every year. Which option is the best for Yasser?	
	•
Lase Study 2:	
Case Study 2: Yasser has two options for depositing OR75.000 for 3 years with two banks. The firs	st
asser has two options for depositing QR75,000 for 3 years with two banks. The first	
Yasser has two options for depositing QR75,000 for 3 years with two banks. The first choice is a time deposit account in CBQ by compound annual interest rate is 1.259	%
Yasser has two options for depositing QR75,000 for 3 years with two banks. The first choice is a time deposit account in CBQ by compound annual interest rate is 1.25% credited on account monthly. The second choice is a time deposit account in QI	% B
Yasser has two options for depositing QR75,000 for 3 years with two banks. The first choice is a time deposit account in CBQ by compound annual interest rate is 1.259	% B
Yasser has two options for depositing QR75,000 for 3 years with two banks. The first choice is a time deposit account in CBQ by compound annual interest rate is 1.25% credited on account monthly. The second choice is a time deposit account in QI by compound annual interest rate is 3.25% credited on account every three times.	% B
Yasser has two options for depositing QR75,000 for 3 years with two banks. The first choice is a time deposit account in CBQ by compound annual interest rate is 1.25% credited on account monthly. The second choice is a time deposit account in QI by compound annual interest rate is 3.25% credited on account every three times.	% B
Yasser has two options for depositing QR75,000 for 3 years with two banks. The first choice is a time deposit account in CBQ by compound annual interest rate is 1.25% credited on account monthly. The second choice is a time deposit account in QI by compound annual interest rate is 3.25% credited on account every three times.	% B
Yasser has two options for depositing QR75,000 for 3 years with two banks. The first choice is a time deposit account in CBQ by compound annual interest rate is 1.25% credited on account monthly. The second choice is a time deposit account in QI by compound annual interest rate is 3.25% credited on account every three times.	% B
Yasser has two options for depositing QR75,000 for 3 years with two banks. The first choice is a time deposit account in CBQ by compound annual interest rate is 1.25% credited on account monthly. The second choice is a time deposit account in QI by compound annual interest rate is 3.25% credited on account every three times.	% B
Yasser has two options for depositing QR75,000 for 3 years with two banks. The first choice is a time deposit account in CBQ by compound annual interest rate is 1.25% credited on account monthly. The second choice is a time deposit account in QI by compound annual interest rate is 3.25% credited on account every three times.	% B
Yasser has two options for depositing QR75,000 for 3 years with two banks. The first choice is a time deposit account in CBQ by compound annual interest rate is 1.25% credited on account monthly. The second choice is a time deposit account in QI by compound annual interest rate is 3.25% credited on account every three times.	% B
Yasser has two options for depositing QR75,000 for 3 years with two banks. The first choice is a time deposit account in CBQ by compound annual interest rate is 1.25% credited on account monthly. The second choice is a time deposit account in QI by compound annual interest rate is 3.25% credited on account every three times.	% B
Yasser has two options for depositing QR75,000 for 3 years with two banks. The first choice is a time deposit account in CBQ by compound annual interest rate is 1.25% credited on account monthly. The second choice is a time deposit account in QI by compound annual interest rate is 3.25% credited on account every three times.	% B

Case	Stud	y 3:
------	------	------

Jaber has three options for depositing QR38,000 for 4 years with two banks. The first choice is in IBQ by compound annual interest rate 3.75% credited on account 4 times every year. The second choice is in QIB by compound annual interest rate 4.5% credited on account 3 times every year. The third choice is in QNB by compound annual interest rate 5% credited on account every six months. Which
option is the best for Jaber?
Case Study 4:
Tarek has three options for depositing QR90,000 for 6 years with three banks. The first choice is in IBQ by compound annual interest rate is 4.25% credited on account 4 times every year. The second choice is in QIB by The compound annual interest rate is 0.25% credited on account 2 times every month. The third choice is in QNB by The compound annual interest rate is 1% credited on account every month. Which
option is the best for Tarek?

When Duration is in Months:

Activity No. 1	
Abdullah opened a time deposit account in QIB. He deposit compound annual interest rate is 3.75% credited on account or Calculate the balance and interest value for 7 months.	
Activity No. 2	
Activity No. 2	
Abdullah opened a time deposit account in QIB. He deposite compound annual interest rate is 6% credited on account on Calculate the balance and interest value for 5.5 months.	
Activity No. 3	
Farajj opened a time deposit account in QIB. He deposited QR110, The compound annual interest rate is 4% credited on account	
Calculate the balance and interest value in 31/12/2013.	

Turki opened a time deposit account in QIB. He deposited QR185,000. The compound annual interest rate is 2.75% yearly credited on account 2 time every year. Calculate the balance and interest value for 4 months.					
	Activity No. 5				
comp	opened a time deposit account in Barwa. He deposited QR54, ound annual interest rate is 5% yearly credited on account 3 time enlate the balance and interest value for 8 months.				

Jassim opened a time deposit account in IBQ. He depo compound annual interest rate is 1.5% credited on accour Calculate the balance and interest value for 2.5 months.	
Activity No. 7	
Yaser opened a time deposit account in IBQ. He deposited QR8 annual interest rate is 4% credited on account 6 times eve balance and interest value for 7 months.	

com	named oper	ual interest	rate is 3.25		-	
	Activity I	No. <i>9</i>				
com	nmoud oper npound ann balance and	ual interest	rate is 4.75	5% credited	•	

When Time is in Weeks:

Activity No. 1
Jassim opened a time deposit account in IBQ. He deposited QR73,000. The compound annual interest rate is 2.5% credited on account 12 times every year. Calculate the balance and interest value for 22 weeks.
Activity No. 2
Omar opened a time deposit account in IBQ. He deposited QR68,750. The compound annual interest rate is 4% credited on account 6 times every year. Calculate the balance and interest value for 39 weeks.
Activity No. 3
Ali opened a time deposit account in QIB. He deposited QR192,000. The compound annual interest rate is 3.75% credited on account 4 times every year. Calculate the balance and interest value for for 17 weeks.

Jassim opened a time deposit account in IBQ. He deposited QR35,000. The compound annual interest rate is 2.25% credited on account 3 times every year.				
Calculate the balance and interest value for 40 weeks.				
Activity No. 5				
Omar opened a time deposit account in IBQ. He deposited QR92,900. The compound annual interest rate is 4.50% credited on account 2 times every year. Calculate the balance and interest value for 25 weeks.				
Activity No. 6				
Ali opened a time deposit account in QIB. He deposited QR240,000. The compound annual interest rate is 2.75% credited on account 1 time every year. Calculate the balance and interest value for for 39 weeks.				

When Time is in Days, The 365 Exact Method:

Activity No. 1
Abdullah opened a time deposit account in QIB. He deposited QR48,000. The compound annual interest rate is 3% credited on account one time every year Calculate the balance and interest value for 147 days using the 365 exact method
Activity No. 2
Seoud opened a time deposit account in QIB. He deposited QR158,000. The compound annual interest rate is 5% credited on account 2 times every year Calculate the balance and interest value for 267 days using the 365 exact method

Banking

Abelazeez opened a time deposit account in CBQ. He deposited QR180,000. The compound annual interest rate is 4.25% credited o naccount 3 times every year. Calculate the balance and interest value for 670 days using the 365 exact method.						
Activit	ty No. <i>4</i>					
compound a	ed a time de innual interes balance and	t rate is 2.	50% credi	ted on acc	ount 4 times	s every year.
Activi	ty No. 5					
compound a	ed a time de innual interes e balance and	t rate is 5.	75% credi	ted on acc	ount 6 times	s every year.

Activity No. 6 Abelazeez opened a time deposit account in CBQ. He deposited QR110,000. The compound annual interest rate is 2.75% credited on account 12 times every year. Calculate the balance and interest value for 670 days using the 365 exact method. Activity No. 7 Saeed opened a time deposit account in CBQ. He deposited QR340,000. The compound annual interest rate is 2.50% credited on account 365 times every year. Calculate the balance and interest value for 725 days using the 365 exact method.

Activity No. 8

Jaber opened a time deposit account in IBQ. He deposited QR160,000. Th	١E
compound annual interest rate is 1.25% credited on account 365 times every year	ar
Calculate the balance and interest value for 200 days using the 365 exact metho	d
	•••

37

When Time is in Days, The 366 Exact Method:

Jassim opened a time deposit account in IBQ. In 03/03/2020, he deposited QR57,000. The compound annual interest rate is 2% credited on account one time every year. Calculate the balance and interest value in 20/12/2021 using the 366 exact method.
Activity No. 2
Omar opened a time deposit account in IBQ. He deposited QR81,000 in 01/07/2012. The compound annual interest rate is 3.25% credited on account 2 times every year.
The compound annual interest rate is 3.25% credited on account 2 times every year.
The compound annual interest rate is 3.25% credited on account 2 times every year.
The compound annual interest rate is 3.25% credited on account 2 times every year.
The compound annual interest rate is 3.25% credited on account 2 times every year.
The compound annual interest rate is 3.25% credited on account 2 times every year.
The compound annual interest rate is 3.25% credited on account 2 times every year.
The compound annual interest rate is 3.25% credited on account 2 times every year.

Ali opened a time deposit account in QIB. He deposited QR137,000 in 20/01/2012. The compound annual interest rate is 2% credited on account 3 times every year. Calculate the balance and interest value in 31/12/2012 using the 366 exact method.
Activity No. 4
Ali opened a time deposit account in QIB. He deposited QR52,000 in 03/02/2012. The compound annual interest rate is 1.50% credited on account 4 times every year.
Calculate the balance and interest value in 31/06/2012 using the 366 exact method.

Abelazeez opened a time deposit account in CBQ. He deposited QR110,000. The compound annual interest rate is 2.75% credited on account 6 times every year Calculate the balance and interest value for 670 days using the 366 exact methology.	ar.
Activity No. 6	
Saeed opened a time deposit account in CBQ. He deposited QR340,000. The compound annual interest rate is 2.50% credited on account 12 times every year Calculate the balance and interest value for 725 days using the 366 exact method.	ar.
	••
Activity No. 7	
Abelazeez opened a time deposit account in CBQ. He deposited QR180,000. The compound annual interest rate is 4.25% credited on account 366 times every year Calculate the balance and interest value for 670 days using the 366 exact method.	ır.

When Time is in Days, The 360 Ordinary Method:

Abdullah opened a time deposit account in QIB. In 01/11/2013 he deposited QR41,000. The compound annual interest rate is 3.75% credited on account one time every year. Calculate the balance and interest value in 31/12/2013 using the 360 ordinary method.	
Activity No. 2	
Saoud opened a time deposit account in QIB. He deposited QR230,000 in 01/02/2010. The compound annual interest rate is 1.25% credited on account 2 times every year. Calculate the balance and interest value in 31/12/2013 using the 360 ordinary method.	

The compound annual interest rate is 3.5% credited on account 6 times every year	
	r.
Calculate the balance and interest value in 31/12/2013 using the 360 ordinar	У
method.	
Activity No. /	
Activity No. 4	
Fahd opened a time deposit account in CBQ. He deposited QR260,000 in 01/06/2012)
The compound annual interest rate is 2% credited on account 12 times ever	
The compound annual interest rate is 2% credited on account 12 times ever vear. Calculate the balance and interest value in 31/12/2013 using the 36	у
year. Calculate the balance and interest value in 31/12/2013 using the 36	у
	у
year. Calculate the balance and interest value in 31/12/2013 using the 36	у
year. Calculate the balance and interest value in 31/12/2013 using the 36	у
year. Calculate the balance and interest value in 31/12/2013 using the 36	у
year. Calculate the balance and interest value in 31/12/2013 using the 36	у
year. Calculate the balance and interest value in 31/12/2013 using the 36	у
year. Calculate the balance and interest value in 31/12/2013 using the 36	у
year. Calculate the balance and interest value in 31/12/2013 using the 36	у
year. Calculate the balance and interest value in 31/12/2013 using the 36	у
year. Calculate the balance and interest value in 31/12/2013 using the 36	у
year. Calculate the balance and interest value in 31/12/2013 using the 36	у

Nawaf opened a time deposit account in CBQ. He deposited QR110,000. The compound annual interest rate is 2.75% credited on account 3 times every year.
Calculate the balance and interest value for 670 days using the 360 ordinary method.
Activity No. 6
Saeed opened a time deposit account in CBQ. He deposited QR340,000. The compound annual interest rate is 2.50% credited on account 4 times every year. Calculate the balance and interest value for 725 days using the 360 ordinary method.
Activity No. 7
Abdullah opened a time deposit account in CBQ. He deposited QR180,000. The compound annual interest rate is 4.25% credited on account 360 times every year. Calculate the balance and interest value for 670 days using the 360 ordinary
method.

Finding The Principal For a Time Deposit:

A principal amount is invested for 3 years at compound annual interest rate of 2.5% credited on account 1 time every year. The total amount at maturity is \$25,000. Find the principal amount and the interest value.							
Acti	vity No	. 2					
of 4.75%	credited	on accoun	t 1 time ev	ery year.Th	ompound and ne total amo terest value	ount at matu	
							•••••

Jaber wants to finance his university tuition fees. He agreed with QNB to invest a principal amount as a time deposit at compound annual interest rate of 6.5% credited on account 2 times every year The duration of the deposit is 180 weeks, The total amount is QAR 350,000. Find the principal amount and the interest value.
Activity No. 4
Mohamed wants to finance his university tuition fees. He agreed with QIB to invest a principal amount as a time deposit at compound annual interest rate of 3.5% credited on account 3 times every year The duration of the deposit is 180 days, The total amount is QAR 120,000. Find the principal amount and the interest value
using the 360 ordinary method.

a principal amount as a time deposit at compound annual interest rate of 3.25%
credited on account 4 times every year The duration of the deposit is 270 days, The
total amount is QAR 70,000. Find the principal amount and the interest value using
the 365 exact method.
Activity No. 6
Khalifa wants to finance his university tuition fees. He agreed with QIB to invest
a principal amount as a time deposit at compound annual interest rate of 2.75% credited on account 6 times every year The duration of the deposit is 90 days, The total amount is QAR 55,000. Find the principal amount and the interest value using the 366 exact method.
credited on account 6 times every year The duration of the deposit is 90 days, The total amount is QAR 55,000. Find the principal amount and the interest value using
credited on account 6 times every year The duration of the deposit is 90 days, The total amount is QAR 55,000. Find the principal amount and the interest value using
credited on account 6 times every year The duration of the deposit is 90 days, The total amount is QAR 55,000. Find the principal amount and the interest value using
credited on account 6 times every year The duration of the deposit is 90 days, The total amount is QAR 55,000. Find the principal amount and the interest value using
credited on account 6 times every year The duration of the deposit is 90 days, The total amount is QAR 55,000. Find the principal amount and the interest value using
credited on account 6 times every year The duration of the deposit is 90 days, The total amount is QAR 55,000. Find the principal amount and the interest value using

Jassim has time deposits in three banks, QIB, QNB, and CBQ. In each of these banks the compound annual interest rate is 3.5%; 2.75%; 4.25% credited on account 2, 3, 4 times every year respectively. The deposit time for each amount is 180 days; 90 days; 270 days. The total amount for each deposit is QAR 214,000; 126,000; 184,000. Compute the interest value and principal for the three accounts using he 360 ordinary methods.

Finding The Duration of Time Deposit:

Mejeb opened a tir annual interest rate a total amount of C	e of 3.50% cred	dited on acco	ount 3 times	every year. Fir	ally, he got
Activity No	. 2				
Taher opened a timinterest rate of 2.00 amount of QR 158,	0% credited or	n account 4 t	times every y	ear. Finally he	

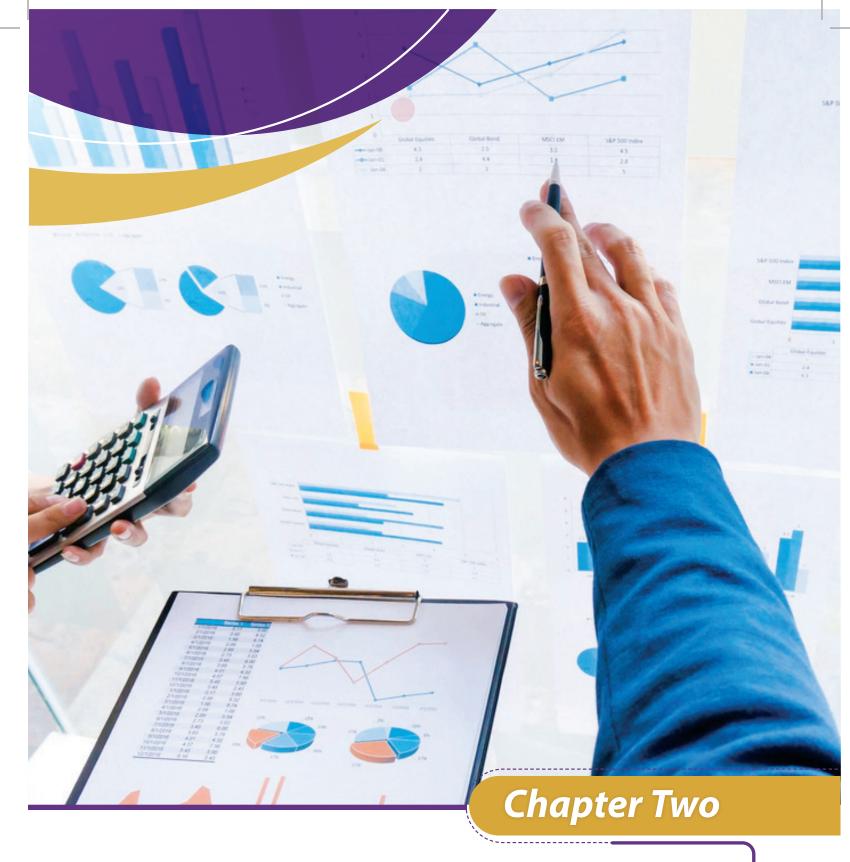
Faisal opened a time dannual interest rate of 5 total amount of QR752	% credited on a	account 6 time	s every year. Fir	•
Activity No. 4				
Khalifa opened a time compound annual inte Finally, he got a total ar	rest rate of 4%	credited on a	ccount 12 time	es every year.
by months.				

Finding The Rate of Time Deposit:

Saoud opened a time deposit in Barwa bank. He deposited QR 130,000 for 1 and half year. Finally, he got a total amount of QR135,600. Calculate the compound annual interest rate of the deposit, if the interest is credited one time every year.
Activity No. 2
Hamad opened a time deposit in Doha Bank. He deposited QR 30,000 for 3 years Finally, he got a total amount of QR 36,200. Calculate the compound annual interest
rate of the deposit, if the interest is credited 2 times every year.

Faisal opened a time de Finally, he got a total interate of the deposit, if the	erest of QR8,200.	Calculate the cor	mpound annual interest
Activity No. 4			
Khalifa opened a time d weeks. Finally, he got a to interest rate of the depo	tal amount of QI	R 53,900. Calculat	e the compound annual

Ahmed invest QAR 159,750 deposit, if the	after 519 day	s. Calculate	the compo	ound annua	l interest ra	te of the
Activity	y No. 6					
Abdelazeez in QAR 283,250 a if the interest i	fter 690 days. C	alculate the	compound a	annual inter	est rate of the	e deposit,



The Discount and Present Value Using Compound Interest

Contents

- 1 The Ordinary Discount and the Ordinary Present Value.
- 2 The Exact Discount and The Exact Present Value.

The	Ordinary Discount and the Ordinary Present Value:
	Activity No. 1
afte	future (face) value of a debt is QAR 90,000. The repayment of the debt will be r 7 months from now @ 5% compound annual interest rate. Find the ordinary ent value and ordinary discount value if the debt is repaid now.
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The future (face) value of a de after 9 months from now @ 4.2		• •		
present value and ordinary dis	scount value if	the debt is repai	d now.	

The future (face) value of a debt is QAR 110,000. The repayment of the debt w after 26 weeks from now @ 3.25% compound annual interest rate. Find the ordi present value and ordinary discount value if the debt is repaid now.	
Activity No. 4	
The future (face) value of a debt is QAR 168,000. The repayment of the debt w after 42 weeks from now @ 4.50% compound annual interest rate. Find the ordi	
present value and ordinary discount value if the debt is repaid now.	ii iai y

The future (face) value of a debt is QAR 34,000. The repayment of the debt will be after 320 days from now @ 5.50% compound annual interest rate. Find the ordinary present value and ordinary discount value if the debt is repaid now using the 360 ordinary method.
Activity No. 6 The future (face) value of a debt is QAR 81,900. The repayment of the debt will be after 170 days from now @ 6% compound annual interest rate. Find the ordinary present value and ordinary discount value if the debt is repaid now using the 360
ordinary method.

The future (face) value of a debt is QAR 29,100. The repayment of the debt will be after 330 days from now @ 7.50% compound annual interest rate. Find the ordinary present value and ordinary discount value if the debt is repaid now using the 360 ordinary method.
ordinary metriod.
Activity No. 8
The future (face) value of a debt is QAR 344,000. The repayment of the debt will be after 110 days from now @ 4.50% compound annual interest rate. Find the ordinary present value and ordinary discount value if the debt is repaid now using the 360 ordinary method.

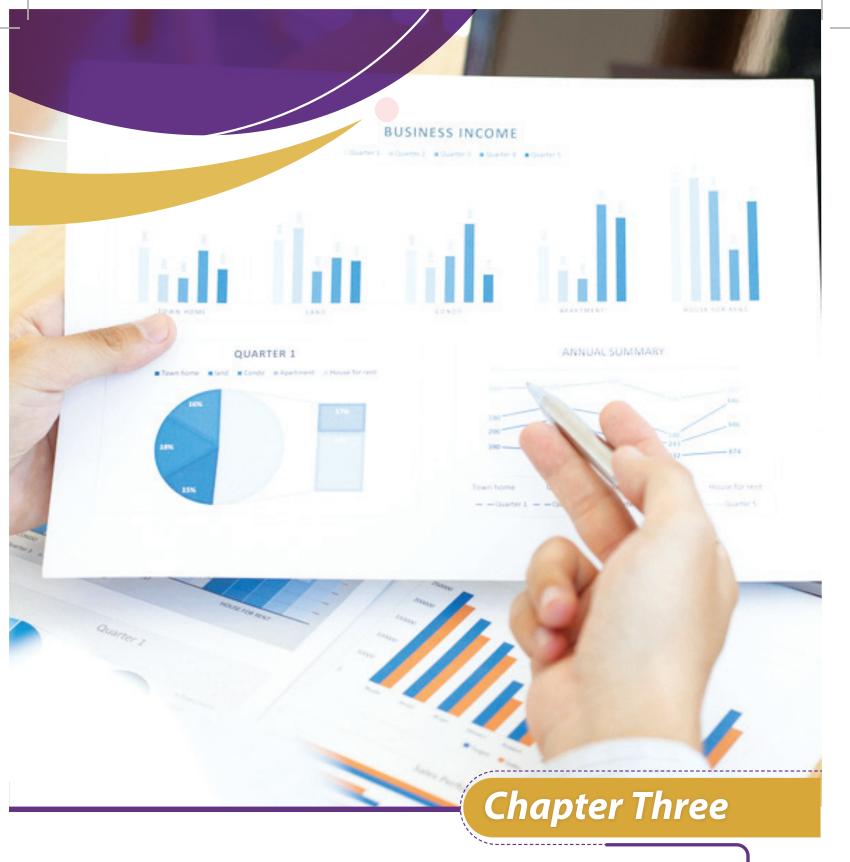
The Exact Discount and The Exact Present Value:

Activity No. 1
The future (face) value of a debt is QAR 60,000. The repayment of the debt will be after 10 months from now @ 6% compound annual interest rate. Find the example of the debt will be after 10 months from now @ 6% compound annual interest rate.
present value and exact discount value if the debt is repaid now.
Activity No. 2
The future (face) value of a debt is QAR 17,500. The repayment of the debt will be after 7 months from now @ 3.75% compound annual interest rate. Find the exampresent value and exact discount value if the debt is repaid now.

after 35	weeks fron	n now @ 5.7	75% compo	ound annua	-	the debt will be e. Find the exact
A	ctivity No.	4				
						the debt will be e. Find the exact
present	value and e	exact discou	unt value if	the debt is I	repaid now.	

The future (face) value and exact method.	m now @ 5.50	% compound	annual intere	st rate. Find t	he exact
Activity No. The future (face)		ot is QAR 81,90	00. The repay	ment of the o	debt will
be after 170 days present value and exact method.	from now @ 6	% compound	annual intere	st rate. Find t	he exact

The future (face) value of a debt is QAR 29,100. The repayment of the debt will be after 330 days from now @ 7.50% compound annual interest rate. Find the exact present value and exact discount value if the debt is repaid now using the 366
exact method.
Activity No. 8
The future (face) value of a debt is QAR 344,000. The repayment of the debt will be
after 110 days from now @ 4.50% compound annual interest rate. Find the exact present value and exact discount value if the debt is repaid now using the 366
exact method.



Settlement of Long-Term Debts Using Compound Interest

Contents

- 1 Settlement Of Debts In Advance date.
- 2 Settlement Of Debts In a Later date.

Settlement Of Debts In Advance:

Activity No. 1

If you know, that Hamad has the following debts. If Hamad wants to replace the last debts with a new one matures in July 2015. He will pay the debts in advance at 5% compound annual interest rate. What is the value of the new debt?

→ QAR 50,000 matures in August 2017. → QAR 70,000 matures in October 2017. → QAR 25,000 matures in March 2018.

If you know, that Fahd has the following debts. If Fahd wants to replace the last debts with a new one matures in September 2015. He will pay the debts in advance at 6% compound annual interest rate. What is the value of the new debt?

⇒ QAR 20,500 matures in December 2017.	
➡ QAR 38,300 matures in February 2017.	
➡ QAR 48,900 matures in July 2018.	

If you know, that Abdullah has the following debts. If Abdullah wants to replace the last debts with a new one matures in November 2015. He will pay the debts in advance at 4.5% compound annual interest rate. What is the value of the new debt?

→ QAR 80,000 matures in April 2017. → QAR 45,000 matures in June 2017. → QAR 26,500 matures in October 2018. → QAR 50,000 matures in August 2018.

If you know, that Nawaf has the following debts. If Nawaf wants to replace the last debts with a new one matures in Novmber 2016. He will pay the debts in advance at 5% compound annual interest rate. What is the value of the new debt?

→ QAR 45,000 n	natures in April 2018 natures in June 2018 natures in October 2	3.	

If you know, that Turky has the following debts. If Turky wants to replace the last debts with a new one matures in July 2015. He will pay the debts in advance at 6.5% compound annual interest rate. What is the value of the new debt?

- → QAR 15,400 matures in April 2018.
- → QAR 29,200 matures in June 2018.
- → QAR 32,700 matures in November 2018.
- → QAR 32,700 matures in January 2018.

→ QAR 32,700 ma	tures in Marc	h 2018.			
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If you know, that Jasim has the following debts. If Jasim wants to replace the last debts with a new one matures in 16, July 2015. He will pay the debts in advance at 4.75% compound annual interest rate. What is the value of the new debt?

 QAR 35,000 matures in 24, April 2017. ⇒ QAR 19,000 matures in 07, June 2017. ⇒ QAR 72,000 matures in 18, November 2018. 	
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If you know, that Mohamed has the following debts. If Mohamed wants to replace the last debts with a new one matures in 27, May 2015. He will pay the debts in advance at 7% compound annual interest rate. What is the value of the new debt?

- → QAR 30,000 matures in 12, April 2017.
- → QAR 30,000 matures in 02, October 2016.
- → QAR 30,000 matures in 28, November 2016.
- → QAR 30,000 matures in 28, June 2016.

→ QAR 30,000 matures in	n 28, Decembe	er 2017.	
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If you know, that Saad has the following debts. If Saad wants to replace the last debts with a new one matures in 1, September 2015. He will pay the debts in advance at 6.25% compound annual interest rate. What is the value of the new debt?

 → QAR 20,000 matures in 30, August 2017. → QAR 20,000 matures in 15, December 2017. → QAR 20,000 matures in 09, January 2017. 	
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Settlement of Debts in a Later Date:

Activity No. 1

If you know, that Ali has the following debts. If Ali wants to replace the last debts with a new one matures in July 2018. He will pay the debts in a later date at 5% compound annual interest rate. What is the value of the new debt?

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	25,000 m								
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If you know, that Fahd has the following debts. If Fahd wants to replace the last debts with a new one matures in September 2017. He will pay the debts in a later date at 6% compound annual interest rate. What is the value of the new debt?

 ⇒ QAR 20,500 matures in December 2015. ⇒ QAR 38,300 matures in February 2015. ⇒ QAR 48,900 matures in July 2016.

If you know, that Abdullah has the following debts. If Abdullah wants to replace the last debts with a new one matures in November 2019. He will pay the debts in a later date at 4.5% compound annual interest rate. What is the value of the new debt?

→ QAR 80,000 mat→ QAR 45,000 mat				
→ QAR 26,500 mat	ures in Octob	er 2016.		
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If you know, that Nawaf has the following debts. If Nawaf wants to replace the last debts with a new one matures in Novmber 2019. He will pay the debts in a later date at 5% compound annual interest rate. What is the value of the new debt?

→ QAR 45,000 ma	ntures in April 2016. Itures in June 2016. Itures in October 20	16.	
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If you know, that Turky has the following debts. If Turky wants to replace the last debts with a new one matures in July 2018. He will pay the debts in a later date at 6.5% compound annual interest rate. What is the value of the new debt?

→ QAR 15,400 matu				
→ QAR 29,200 matu				
→ QAR 32,700 matu	ires in Novem	ber 2016.		
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If you know, that Khalid has the following debts. If Khalid wants to replace the last debts with a new one matures in 16, July 2020. He will pay the debts in a later date at 4.75% compound annual interest rate. What is the value of the new debt?

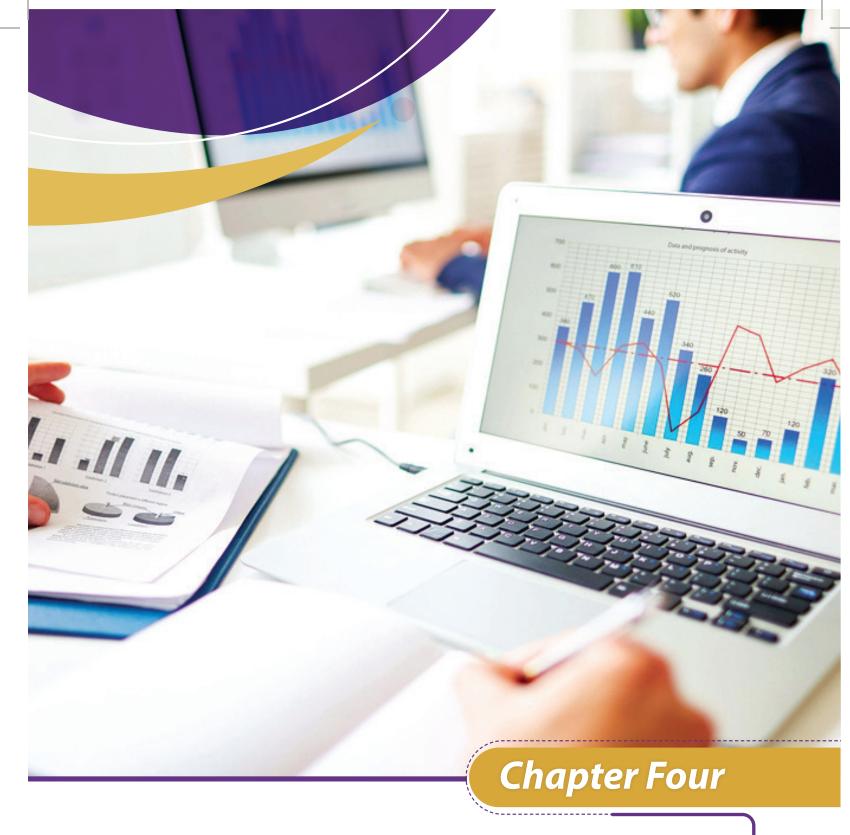
 ⇒ QAR 35,000 matures in 24, April 2016. ⇒ QAR 19,000 matures in 07, June 2016. ⇒ QAR 72,000 matures in 18, November 2016.

If you know, that Jassim has the following debts. If Jassim wants to replace the last debts with a new one matures in 27, May 2022. He will pay the debts in a later date at 7% compound annual interest rate. What is the value of the new debt?

➡ QAR 30,000 m	atures in 12, /	April 2016.			
➡ QAR 30,000 m	atures in 02, J	lune 2016.			
→ QAR 30,000 m	atures in 28, l	November 2	016.		
			•••••	•••••	
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If you know, that Mohamed has the following debts. If Mohamed wants to replace the last debts with a new one matures in 1, September 2018. He will pay the debts in a later date at 6.25% compound annual interest rate. What is the value of the new debt?

→ QAR 20,000 matures in 30, August 2016.→ QAR 20,000 matures in 15, December 2016.
→ QAR 20,000 matures in 09, January 2016.



Annuities Using Compound Interest

Contents

- 1 The Future Value of Finite Ordinary Annuities.
- 2 The Future Value of Finite Immediate Due Annuities.
- 3 The Total Interest of the Annuities.

The Future Value of Finite Ordinary Annuities:

Activity No. 1	
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Abdulaziz invests a Finite Ordinary Annuity of QAR 5,000 every more The investment period is one year. The compound annual interCalculate the future value and total interest of the annuity.	
Activity No. 2	
Mohamed invests a Finite Ordinary Annuity of QAR 3,000 every mo	
Calculate the future value and total interest of the annuity.	

Jassim in	nvests a Finite	e Ordinary Aı	nnuity of Q	AR 8,000 eve	ery two mont	hs with QIB.
The inve	estment perio	od is 5 years	. The comp	ound annu	al interest ra	te is 4.75%.
Calculate	e the future v	value and to	tal interest	of the annu	ity.	
	•••••					
Δς	tivity No. 4	!				
AC	tivity ivo.					
Ahmad ii	nvests a Finite	e Ordinary Ar	nnuity of Q	AR 4,000 eve	ry three mont	hs with QIB.
The inve	stment perio	od is two yea	rs. The com	pound ann	ual interest ra	ite is 3.25%.
Calculate	e the future v	alue and tota	al interest o	f the annuit	y.	

Mahmoud invests a Finite Ordinary Annuity of QAR 2,000 every half a year with QIE
The investment period is four years. The compound annual interest rate is 6%. Calculat
the future value and total interest of the annuity.
Activity No. 6
Ali invento e Finite Oudiness Associate of OAD 2 500 to a time of out
Ali invests a Finite Ordinary Annuity of QAR 3,500 two times every with QIE
The investment period is 3 years. The compound annual interest rate is 4.75%
Calculate the future value and total interest of the annuity.

Fahd invests a Finite The investment pe	riod is two y	ears. The c	compound	annual inter	
Calculate the future	e value and t	total interes	st of the an	nuity.	
			•••••		
Activity No.	. 8				
Fahd invests a Finit	te Ordinary <i>i</i>	Annuity of	QAR 1200	every three i	months with IBQ.
The investment pe	· ·	•			
Calculate the futur	e value and	total intere	st of the ar	nuity.	
		1			

	eriod is 5 ye	ars. The comp	oound annual		s 4.75%. The future periodical annuity
Activit	y No. 10				
Rakan invest period is 7 ye	s a Finite O ars. The cor	mpound ann	ual interest ra	ate is 2.25%. T	B. The investment he future value of annuity.
Rakan invest period is 7 ye	s a Finite O ars. The cor	mpound ann	ual interest ra	ate is 2.25%. T	he future value of
Rakan invest period is 7 ye	s a Finite O ars. The cor	mpound ann	ual interest ra	ate is 2.25%. T	he future value of
Rakan invest	s a Finite O ars. The cor	mpound ann	ual interest ra	ate is 2.25%. T	he future value of
Rakan invest period is 7 ye	s a Finite O ars. The cor	mpound ann	ual interest ra	ate is 2.25%. T	he future value of
Rakan invest period is 7 ye	s a Finite O ars. The cor	mpound ann	ual interest ra	ate is 2.25%. T	he future value of
Rakan invest period is 7 ye	s a Finite O ars. The cor	mpound ann	ual interest ra	ate is 2.25%. T	he future value

peri	im invests a F od is 3 years. annuity at ma	The comp	ound annua	al interest	rate is 2.7	5%. The fut	ure value of
	Activity N	lo. 12					
peri	an invests a Fi od is 4 years. annuity at ma	The compo	ound annua	al interest	rate is 1.2	5%. The fut	ure value of

The Future Value of Finite Immediate Due Annuities:

Activity No. 1
Abdulaziz invests a Finite Immediate Due Annuity of QAR 5,000 in the beginning of every month with QNB. The investment period is 8 years. The compound annual interest rate is 5%. Calculate the future value and total interest of the annuity.
Activity No. 2
Mohamed invests a Finite Immediate Due Annuity of QAR 3,000 in the beginning of every month with QNB. The investment period is 9 years. The compound annual interest rate is 3.5%. Calculate the future value and total interest of the annuity.

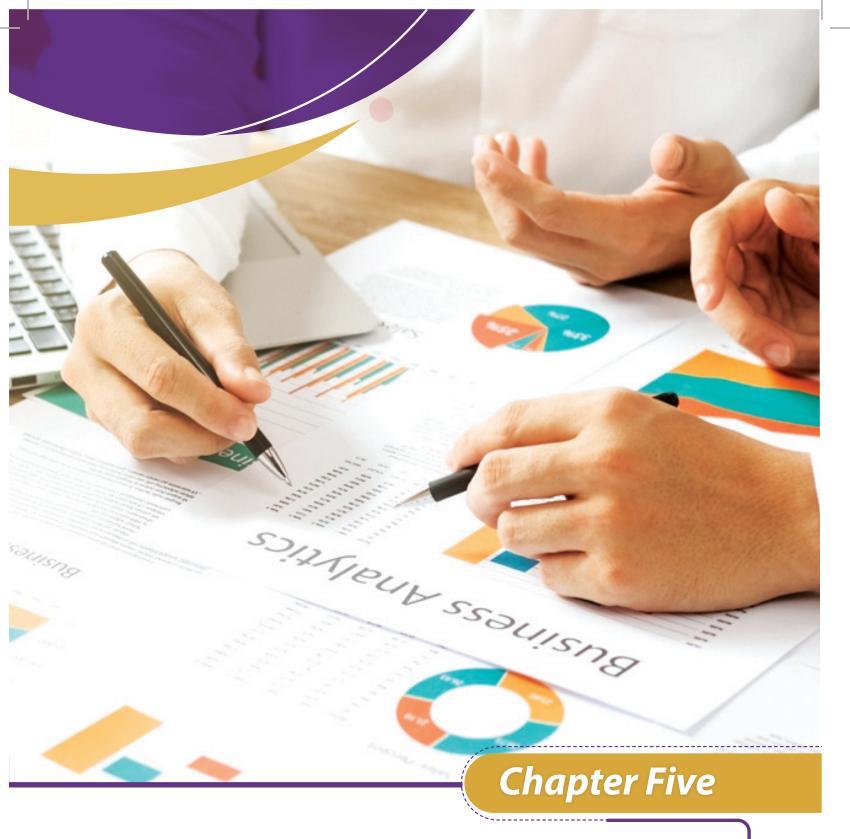
Jassim invests a Finite Immediate Due Annuity of QAR 8,000 in the beginning of every two months with QIB. The investment period is 4 years. The compound annua				
nterest rate is 4.75%. Calculate the future value and total interest of the annuity	/.			
	••••			
Activity No. 4				
Ahmad invests a Finite Immediate Due Annuity of QAR 4,000 at the beginning every three months with QIB. The investment period is two years. The compoundannual interest rate is 3.25%. Calculate the future value and total interest	nd			
the annuity.				
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•	ar with QIB. The	e investment	t period is 4 yea	rs. The compou	nd annual
Activity	No. 6				
Ali invests a Fir quarter a year	nite Immediate with QIB. The	investment	period is 6 year	at the beginnir rs. The compou al interest of the	nd annual
Ali invests a Fir quarter a year	nite Immediate with QIB. The	investment	period is 6 year	rs. The compou	nd annual
Ali invests a Fir quarter a year	nite Immediate with QIB. The	investment	period is 6 year	rs. The compou	nd annual
Ali invests a Fir quarter a year	nite Immediate with QIB. The	investment	period is 6 year	rs. The compou	nd annual

Mahmoud invests a Finite three times every month annual interest rate is 3 the annuity.	with QIB. The invest	tment period is 7	years. The compound
Activity No. 8			
Ali invests a Finite Imme times every month with annual interest rate is 2	QIB. The investme	ent period is 2	years. The compound
the annuity.			

Jassi	m invests a F	inite Imme	diate Due A	Annuity every	three monti	ns with QIB. The
inve	tment period	l is 5 years. ٦	The compou	und annual int	terest rate is 4	.75%. The future
value	e of the annui	ty at matur	rity is QAR 2	.00,000 .Calcu	ılate the perio	odical annuity.
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	Activity No	o. 10				
Raka			ate Due Anı	nuity every mo	onth with OIB	.The investment
	n invests a Fir	ite Immedi				.The investment
perio	n invests a Fir	ite Immedi Γhe compo	und annua	l interest rate	is 2.25%. The	e future value of
perio	n invests a Fir	ite Immedi Γhe compo	und annua		is 2.25%. The	e future value of
perio	n invests a Fir	ite Immedi Γhe compo	und annua	l interest rate	is 2.25%. The	e future value of
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perio	n invests a Fir	ite Immedi Γhe compo	und annua	l interest rate	is 2.25%. The	e future value of
perio	n invests a Fir	ite Immedi Γhe compo	und annua	l interest rate	is 2.25%. The	e future value of

inve	m invests a Finite Immediate Due Annuity every six months with QIB. The stment period is 3 years. The compound annual interest rate is 2.75%. The future of the annuity at maturity is QAR 150,000. Calculate the periodical annuity.
	Activity No. 12
inve	n invests a Finite Immediate Due Annuity every four months with QIB. The stment period is 4 years. The compound annual interest rate is 1.25%. The future of the annuity at maturity is QAR 125,000. Calculate the periodical annuity.



Long Term Loans Using Compound Interest

Contents

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Repayment of Total Amount at Maturity:

Activity No. 1
Abdulaziz applied for a long-term loan with QNB. The principle amount of the loan is QAR 100,000. The annual compound interest rate is 4%. Abdulaziz agreed to repay the total amount onetime at the end of one and half year. Calculate the interest and
total amount of the loan.
Activity No. 2
Farraj applied for a long-term loan with QNB. The principle amount of the loan is QAR 65,000. The annual compound interest rate is 5.25%. Ahmad Farraj agreed to
repay the total amount onetime at the end of 3 years. Calculate the interest and total amount of the loan.
total allibuit of the loan.

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Ahmad applied for a long-term loan with QIB. The p	•
QAR 57,000. The annual compound interest rate is 5 the total amount onetime at the end of 90 months.	. ,
amount of the loan.	calculate the interest and total
amount of the loan.	
Activity No. 4	
Mohamed applied for a long-term loan with QIB. The	e principle amount of the loan
is QAR 80,000. The annual compound interest rate is	6%. Mohamed agreed to repay
the total amount onetime at the end of 50 months.	Calculate the interest and total
amount of the loan.	

Ahmad applied for a long-term loan with QIB. The principle amount of the loan is QAR 120,000. The annual compound interest rate is 7.25%. Ahmad agreed to repay the total amount engines at the and of 6 years. Calculate the interest and total
the total amount onetime at the end of 6 years. Calculate the interest and total amount of the loan.
Activity No. 6
Mohamed applied for a long-term loan with QIB. The principle amount of the loan is QAR 80,000. The annual compound interest rate is 6%. Mohamed agreed to repay the total amount onetime at the end of 8 years. Calculate the interest and total amount of the loan.
amount of the loan.

Repayment of Total Amount using Equally Installments:

Activity No. 1

Khalid applied for a long-term personal loan with QIB. The princi	ipal amount of
the loan is QAR 100,000. The annual compound interest rate is 6%	. Khalid agreed
to repay the total amount over 30 monthly installments paid at the	•
month. Calculate the monthly installment and prepare the amortize	zation table <mark>fo</mark> i
the first 4 installments.	

Amortization Schedule:

No	Balance at beginning of period	Equal Installment	Interest amount	Principal	Balance at end of period

Khalifa ap	oplied for a	long-term բ	personal lo	an with QIE	3. The Princip	oal amount o	of the
loan is Q	AR 150,000	. The annu	al compou	ınd interes	t rate is 4.5%	%. Khalifa a	greed
month. C		e monthly i		•	ents paid at are the amor		•
							•••••

Amortization Schedule:

No	Balance at beginning of period	Equal Installment	Interest amount	Principal	Balance at end of period

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Hamad applied for a long-term personal loan with QIB. The Principal amount of the							
loan is QAR 135,000. The annual compound interest rate is 4.25%. Hamad agreed							
o repay the total amount over 60 monthly installments paid at the end of every							
month. Calculate the monthly installment and prepare the amortization table fo							
the first 5 installments.							

Amortization Schedule:

No	Balance at beginning of period	Equal Installment	Interest amount	Principal	Balance at end of period

Yousof applied for a	long-term pers	sonal loan wi	ith QIB. The pr	rincipal amoi	unt of the
loan is QAR 65,000.	The annual co	mpound int	terest rate is	5.75%. Yous	of agreed
to repay the total amonth. Calculate the installments 40,41,4	e monthly inst	•	-		•

Amortization Schedule:

No	Balance at beginning of period	Equal Installment	Interest amount	Principal	Balance at end of period

Banking 99

Reda applied for a long-term personal loan with QCB. The principal amount o							
the loan is QAR 55,000. The annual compound interest rate is 6.25%. Reda agreed							
to repay the total amount over 44 monthly installments paid at the end of every							
month. Calculate the monthly installment and prepare the amortization table fo							
installments 25,26,27.							

Amortization Schedule:

No	Balance at beginning of period	Equal Installment	Interest amount	Principal	Balance at end of period

Abdullah ap	oplied for a lo	ng-term persoi	nal loan with IE	3Q. The principa	al amount of
the loan is Q	AR 40,000. Th	e annual comp	ound interest r	ate is 5.25%. Ab	allah agreed
. ,			•	nts paid at the e	•
	installments	•	ine una prepur	e the unior tizat	ion table for

Amortization Schedule:

No	Balance at beginning of period	Equal Installment	Interest amount	Principal	Balance at end of period

Banking

Majed applied for a long-term personal loan with QIB. The principal amount of the
loan is QAR 80,000. The annual compound interest rate is 6.25%. Majed agreed
to repay the total amount over 35 monthly installments paid at the end of every
month. Calculate the monthly installment and prepare the amortization table fo
the last three installments.

Amortization Schedule:

No	Balance at beginning of period	Equal Installment	Interest amount	Principal	Balance at end of period

تصميم وإخراج الشبل AL SHEBL