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(c) What is the annual interest rate? Solution.

(a) The principal is \$1,000. (b) The interest earned is \$1,050 -

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$\$1,000 = \50 .

(c) The annual interest rate is
 $50 / 1000 = 5\%$

Interest rates are most often computed on an annual basis, but they can be determined for non-annual time periods as well. For example, a bank offers

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