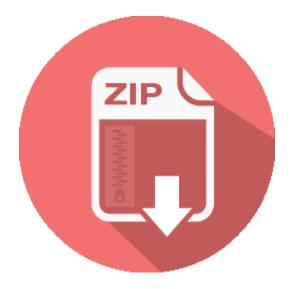
LOAN INTEREST RATE



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In order to as far as possible hedge the interest rate risk of a variable interest loan, cap agreements at 4.75 per cent were concluded for the credit

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Meanwhile, this particular loan becomes less favorable if you keep the money for a shorter period of time. For example, if you borrow \$1,000 from a bank for 120 days and the interest rate remains at 6 percent, the effective annual interest rate is much higher.

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Calculate Loan Interest With Calculators or Templates

Interest = Principal x rate x time Interest = $100 \times .06 \times 1$; Interest = 6; Most loans aren't that simple. You repay over many years, and interest is charged every year, sometimes even compounding and causing your balance to grow. Real-life example: Assume you borrow $100,000 \times 6$ percent APR to be repaid monthly over 30 years.

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