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Philip Hunt is the author of Financial Derivatives in Theory and Practice, Revised Edition, published by Wiley. Joanne Kennedy is the author of Financial Derivatives in Theory and Practice, Revised Edition, published by Wiley.

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Islamic Derivatives: Theory and practice 14.1. Introducing derivatives Derivatives are financial contracts - the inherent values of which are derived from, and exist by reference to, independently existing underlying(s). The underlying(s) for a derivative contract can be an asset or a pool of assets, an index or any other item to which the parties

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12 THE BASICS OF INTEREST THEORY Practice Problems Problem 1.1 You invest \$3,200 in a savings account on January 1, 2004. On December 31, 2004, the account has accumulated to \$3,294.08. What is the annual interest rate? Problem 1.2 You borrow \$12,000 from a bank. The loan is to be repaid in full in one year's time with a payment due of \$12,780.

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