

## The Mathematics Of Banking And Finance The Wiley Finance Series

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The Mathematics of Banking and Credit (Consumer Math series) 1st Edition. by Steck-Vaughn (Author) 4.1 out of 5 stars 5 ratings. ISBN-13: 978-0547625614. ISBN-10: 0547625618.

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In addition to counting money, mathematics is used in banking to assess the potential risks and gains of various banking products, according to the Mathematical Association of America. A banker recommending savings or investment products needs the ability to evaluate interest yields on different products, for instance.

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## **Application of Mathematics in the Banking sector**

According to her, Mathematics and Banking are closely connected, and extensive Mathematics is involved in keeping track of the money in a bank. Speaking on the importance of a Mathematician, she stated that Banking requires constant use of Mathematics, that is, complex formulas are necessary to compute interest and loans.

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The mathematics of banking and finance / Dennis Cox and Michael Cox. p. cm. ISBN-13: 978-0-470-01489-9 ISBN-10: 0-470-01489-X 1. Business mathematics. 2. Banks and banking—Mathematics. I. Cox, Michael. II. Title. HF5691.M335 2006 332.101 513—dc22 2006001400 British Library

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Cataloguing in Publication Data

## **The Mathematics of Banking and Finance**

The concept of interest rates is perhaps the most frequently used mathematical concept in banking and finance. Interest rate is simply the cost of money over a specific period of time. If a bank is willing to lend money to a borrower for a year at a rate of 8 percent, the cost of borrowing over a year's time is 8 percent of the original sum borrowed.

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