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Chapter 1 Introduction to Finance

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[Lecture Notes in Finance 1 \(MiQE/F, MSc course at UNISG\)](#) Paul Söderlind 11 December 2013 1 University of St. Gallen. Address: s/bf-HSG, Rosenbergstrasse 52, CH-9000 St. Gallen, Switzerland. E-mail: [Paul.Soderlind@unisg.ch](mailto:Paul.Soderlind@unisg.ch).

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If I deposit the amount \$1 day 0, the balance of my account day 1 is  $\$er_1$ , where  $r_1$  is the short interest rate from day 0 to day 1. The rate  $r_1$  is known already day 0. The next day, day 2, the balance has grown to  $\$er_1+r_2$ , where  $r_2$  is the short interest rate from day 1 to day 2; it is random as seen from day 0, and its outcome is determined day 1.

Lectures on Financial Mathematics

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