

Understanding Fixed-Income Risk and Return

Rate of return

- Total realized holding period return
 $R_{\text{total HPR}} = (\text{total received} - \text{paid}) / \text{paid} = (\text{total received}) / \text{paid} - 1$
- Annualized realized holding period return
 $(1 + R_{\text{total HPR}})^{\text{number of years in HPR}} = (1 + r_{\text{total HPR}})$

Sources of return

- Promised coupon and principal payments on the scheduled dates
- Reinvestment of coupon payments
- Potential capital gains or losses on the sale of the bond prior to maturity
- When a bond is purchased at a discount or a premium, it adds another aspect to the rate of return
- The amortization of the discount in each period brings the return in line with the market discount rate as the bond's carrying value is "pulled to par"
- Interest rates are the rates at which coupon payments are reinvested and the market discount rates at the time of purchase and at the time of sale if the bond is not held to maturity.

Computing Bond Returns

Example 1: Buy & Hold, YTM Does Not Change

A "buy-and-hold" investor purchases a 10-year, 8% annual coupon payment bond at \$5.503075 per 100 of par value and holds it until maturity. The yield-to-maturity of this bond is 10.40%.

The investor receives the series of 10 coupon payments of 8 (per 100 of par value) plus the redemption of principal (100) at maturity.

The investor reinvests the coupon payments at 10.40%.

What is the investor's annualized realized return?

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Example 1: Buy & Hold, YTM Does Not Change

Step 1: Find the total value of the investment at the end of the holding period

- First payment reinvested:	\$x1.1040 ⁹
- Second payment reinvested:	\$x1.1040 ⁸
- ...	
- Last payment:	108
- Sum:	229.979678

Step 2: Find total holding period return

- Total Return = (229.979678 - \$5.503075) / \$5.503075 = 168.66%

Step 3: Find annualized holding period return (r)

- $(1 + r)^{10} = (1 + 1.6866) \Rightarrow r = 10.40\%$

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Example 2: Buy & Sell, YTM Does Not Change

An investor purchases a 10-year, 8% annual coupon payment bond at \$5.503075 per 100 of par value. The yield-to-maturity of this bond is 10.40%.

The investor sells the bond after four years. Because the yield-to-maturity remains at 10.40%, the sale price is \$9.668770 and coupons are reinvested at 10.40%.

What is the investor's annualized realized return?

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Example 2: Buy & Sell, YTM Does Not Change

Step 1: Find the total value of the investment at the end of the holding period

- First payment reinvested:	\$x1.1040 ³
- Second payment reinvested:	\$x1.1040 ²
- Third payment reinvested:	\$x1.1040 ¹
- Fourth payment:	8
- Sale price:	\$9.668770
- Sum:	127.015881

Step 2: Find total holding period return

- Total Return = (127.015881 - \$5.503075) / \$5.503075 = 46.551%

Step 3: Find annualized holding period return (r)

- $(1 + r)^4 = (1 + 0.46551) \Rightarrow r = 10.40\%$

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Table of Contents **Fins555final Exam Paper**

1. Understanding the eBook Fins555final Exam Paper
 - The Rise of Digital Reading Fins555final Exam Paper
 - Advantages of eBooks Over Traditional Books
2. Identifying Fins555final Exam Paper
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Fins555final Exam Paper
 - User-Friendly Interface
4. Exploring eBook Recommendations from Fins555final Exam Paper
 - Personalized Recommendations
 - Fins555final Exam Paper User Reviews and Ratings
 - Fins555final Exam Paper and Bestseller Lists

5. Accessing Fins555final Exam Paper Free and Paid eBooks
 - Fins555final Exam Paper Public Domain eBooks
 - Fins555final Exam Paper eBook Subscription Services
 - Fins555final Exam Paper Budget-Friendly Options
6. Navigating Fins555final Exam Paper eBook Formats
 - ePub, PDF, MOBI, and More
 - Fins555final Exam Paper Compatibility with Devices
 - Fins555final Exam Paper Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Fins555final Exam Paper
 - Highlighting and Note-Taking Fins555final Exam Paper
 - Interactive Elements Fins555final Exam Paper
8. Staying Engaged with Fins555final Exam Paper
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Fins555final Exam Paper
9. Balancing eBooks and Physical Books Fins555final Exam Paper
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Fins555final Exam Paper
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Fins555final Exam Paper
 - Setting Reading Goals Fins555final Exam Paper
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Fins555final Exam Paper
 - Fact-Checking eBook Content of Fins555final Exam Paper
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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