# CHAPTER 1

## FIXED-INCOME SECURITIES: DEFINING ELEMENTS

#### SOLUTIONS

A is correct. The tenor of the bond is the time remaining until the bond's maturity date.
 Although the bond had a maturity of ten years at issuance (original maturity), it was issued four years ago. Thus, there are six years remaining until the maturity date.

B is incorrect because the nominal rate is the coupon rate (i.e., the interest rate that the issuer agrees to pay each year until the maturity date). Although interest is paid semi-annually, the nominal rate is 10%, not 5%. C is incorrect because it is the bond's price, not its redemption value (also called principal amount, principal value, par value, face value, nominal value, or maturity value), that is equal to 102% of the par value.

2. C is correct. A capital market security has an original maturity longer than one year.

A is incorrect because a perpetual bond does not have a stated maturity date. Thus, the sovereign bond, which has a maturity of 15 years, cannot be a perpetual bond. B is incorrect because a pure discount bond is a bond issued at a discount to par value and redeemed at par. Some sovereign bonds (e.g., Treasury bills) are pure discount bonds, but others are not.

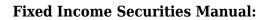
- C is correct. The coupon rate that applies to the interest payment due on 30 June is based on the three-month MRR rate prevailing on 31 March. Thus, the coupon rate is 1.55% = 0.65% = 2.20%.
- B is correct. The indenture, also referred to as trust deed, is the legal contract that describes the form of the bond, the obligations of the issuer, and the rights of the bondholders.

A is incorrect because covenants are only one element of a bond's indenture. Covenants are clauses that specify the rights of the bondholders and any actions that the issuer is obligated to perform or prohibited from performing. C is incorrect because a debenture is a type of bond.

B is correct. A surety bond is an external credit enhancement (i.e., a guarantee received from a third party). If the issuer defaults, the guarantor who provided the surety bond will reimburse investors for any losses, usually up to a maximum amount called the penal sum.

## **Fixed Income Securities Manual**

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