

Corporate finance 2021/22 – Exercises

Chapter 4

23. Balloon Payments Mario Guiglini has just sold his hotel and purchased a restaurant with the proceeds. The restaurant is on the Riva delle Schiavone waterfront in northern Italy. The cost of the restaurant to Mario is €200,000 and the seller requires a 20 per cent up-front payment. Mario is able to pay the up-front payment from the proceeds of the hotel sale. He needs to take out a mortgage and has been able to arrange one with Unicredit Bank that charges a 12 per cent APR. Mario will make equal monthly payments over the next 20 years. His first payment will be due one month from now. However, the mortgage has a 10-year balloon payment option, meaning that the balance of the loan could be paid off at the end of year 10. There were no other transaction costs or finance charges. How much will Mario's balloon payment be in 8 years?

23. The amount borrowed is the value of the restaurant times one minus the down payment, or:

$$\text{Amount borrowed} = € 200,000 (1 - 0.20) = €160,000$$

The monthly payments with a balloon payment loan are calculated assuming a longer amortization schedule, in this case, 20 years. The monthly return rate is:

$$r = 1.12^{1/12} - 1 = 0.0094$$

The payments based on a 20-year repayment schedule would be:

$$PVA = €160,000 = C \{ [1 - (1 / (1 + 0.0094)^{240})] / 0.0094 \}$$

$$C = €1,693.80$$

Now, at time = 8, we need to find the PV of the payments which have not been made. The balloon payment will be:

$$PVA = €1,693.80 \{ [1 - (1 / (1 + 0.0094)^{168})] / 0.0094 \}$$

$$PVA = €132,687.24$$

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