

## 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 &amp; 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 &amp; 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 <sup>9</sup>
- Second payment reinvested:	\$x1.1040 <sup>8</sup>
- ...	
- 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 &amp; 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 &amp; 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 <sup>3</sup>
- Second payment reinvested:	\$x1.1040 <sup>2</sup>
- Third payment reinvested:	\$x1.1040 <sup>1</sup>
- 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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