# Exam 2 Study Guide FIN 555 Exam: 3/22/2018 Chapter 4: Understanding Fixed-Income Risk and Return

#### Rate of return

- Total realized holding period return Ranger (total received – paid)/paid = (total received)/paid -1
- Annualized realized holding period return (1+f<sub>heaters</sub>)<sup>number of years in HPR = (1+f<sub>heat HPR</sub>)
  </sup>

#### Sources of return

- Promised coupon and principal payments on the scheduled dates
- Reinvestment of coupon payments
- · Potential capital stains 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 85.500075 per 150 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?

Bevorsaarrone

#### Example 1: Buy & Hold, YTM Does Not Change

Total Russian - CZ29 970678 - 85 500075y85 500075 - 168 96%

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

- First payment reinvested.

8x1,1040\* 8x1,1040\*

Second payment reinvested
 Last payment

108 229.979679

- Dum

Step 2: Find total holding period return

Step 3: Find sonualized holding period return (r)

- (1×4)\*\* - (1×1.8896) -0 x + 10.40%

BIPKIRLAMETON

#### Example 2: Buy & Sell, YTM Does Not Change

An investor purchases a 10-year, 6% annual coupon playment bond at 85.503075 per 100 of par value. The yield-to-maturity of this bond is 10.40%.

The investor <u>sells</u> the bond after four years. Because the yield-to-maturity remains at 10.40%, the sale price is 89.668770 and coupons are reinvested at 10.40%.

What is the investor's annualized realized return?

Beschuserosc

#### Example 2: Buy & Sell, YTM Does Not Change

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

First payment remuested
 Second payment remuested:
 Third payment reinvested:

Burn, 1040° Burn, 1040° Burn, 1040°

- Fourth payment:
- Sale price:
- Sum:

80.068770 127.015881

Step 2: Find total holding period return:
- Tutal Resum + (127.015881 - 85.505070/85.505075 + 46.5575;

Step 3: Find annualized holding period return (r) — (5×0° + (5×0.4865/0) + r × 10.60%

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