

CHAPTER 7

INTEREST RATES AND BOND VALUATION

Solutions to Questions and Problems

4. Here we need to find the YTM of a bond. The equation for the bond price is:

$$P = ¥104,352 = ¥3,400(PVIFA_{R,16}) + ¥100,000(PVIF_{R,16})$$

Notice the equation cannot be solved directly for R . Using a spreadsheet, a financial calculator, or trial and error, we find:

$$R = \text{YTM} = 3.05\%$$

If you are using trial and error to find the YTM of the bond, you might be wondering how to pick an interest rate to start the process. First, we know the YTM has to be lower than the coupon rate since the bond is a premium bond. That still leaves a lot of interest rates to check. One way to get a starting point is to use the following equation, which will give you an approximation of the YTM:

$$\text{Approximate YTM} = [\text{Annual interest payment} + (\text{Price difference from par}/\text{Years to maturity})] / [(\text{Price} + \text{Par value})/2]$$

Solving for this problem, we get:

$$\text{Approximate YTM} = [¥3,400 + (-¥4,352/16)] / [¥(¥104,352 + 100,000)/2] = .0306, \text{ or } 3.06\%$$

This is not the exact YTM, but it is close, and it will give you a place to start.

5. Here we need to find the coupon rate of the bond. All we need to do is to set up the bond pricing equation and solve for the coupon payment as follows:

$$P = \$962 = C(PVIFA_{5.10\%,4}) + \$1,000(PVIF_{5.10\%,4})$$

Solving for the coupon payment, we get:

$$C = \$50.95$$

The coupon payment is the coupon rate times par value. Using this relationship, we get:

$$\begin{aligned} \text{Coupon rate} &= \$50.95/\$1,000 \\ \text{Coupon rate} &= .0510, \text{ or } 5.10\% \end{aligned}$$

6. To find the price of this bond, we need to realize that the maturity of the bond is 14 years. The bond was issued 1 year ago, with 15 years to maturity, so there are 14 years left on the bond. Also, the coupons are semiannual, so we need to use the semiannual interest rate and the number of semiannual periods. The price of the bond is:

$$\begin{aligned} P &= \$27(PVIFA_{3.05\%,28}) + \$1,000(PVIF_{3.05\%,28}) \\ P &= \$934.73 \end{aligned}$$

Chapter 7 Interest Rates And Bond Valuation Solutions

Ying Liu



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Table of Contents Chapter 7 Interest Rates And Bond Valuation Solutions

1. Understanding the eBook Chapter 7 Interest Rates And Bond Valuation Solutions
 - The Rise of Digital Reading Chapter 7 Interest Rates And Bond Valuation Solutions
 - Advantages of eBooks Over Traditional Books
2. Identifying Chapter 7 Interest Rates And Bond Valuation Solutions
 - 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 Chapter 7 Interest Rates And Bond Valuation Solutions
 - User-Friendly Interface
4. Exploring eBook Recommendations from Chapter 7 Interest Rates And Bond Valuation Solutions
 - Personalized Recommendations
 - Chapter 7 Interest Rates And Bond Valuation Solutions User Reviews and Ratings
 - Chapter 7 Interest Rates And Bond Valuation Solutions and Bestseller Lists
5. Accessing Chapter 7 Interest Rates And Bond Valuation Solutions Free and Paid eBooks
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 - Chapter 7 Interest Rates And Bond Valuation Solutions eBook Subscription Services

- Chapter 7 Interest Rates And Bond Valuation Solutions Budget-Friendly Options
- 6. Navigating Chapter 7 Interest Rates And Bond Valuation Solutions eBook Formats
 - ePub, PDF, MOBI, and More
 - Chapter 7 Interest Rates And Bond Valuation Solutions Compatibility with Devices
 - Chapter 7 Interest Rates And Bond Valuation Solutions Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Chapter 7 Interest Rates And Bond Valuation Solutions
 - Highlighting and Note-Taking Chapter 7 Interest Rates And Bond Valuation Solutions
 - Interactive Elements Chapter 7 Interest Rates And Bond Valuation Solutions
- 8. Staying Engaged with Chapter 7 Interest Rates And Bond Valuation Solutions
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Chapter 7 Interest Rates And Bond Valuation Solutions
- 9. Balancing eBooks and Physical Books Chapter 7 Interest Rates And Bond Valuation Solutions
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Chapter 7 Interest Rates And Bond Valuation Solutions
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Chapter 7 Interest Rates And Bond Valuation Solutions
 - Setting Reading Goals Chapter 7 Interest Rates And Bond Valuation Solutions
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Chapter 7 Interest Rates And Bond Valuation Solutions
 - Fact-Checking eBook Content of Chapter 7 Interest Rates And Bond Valuation Solutions
 - 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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