

## CHAPTER 16: MANAGING BOND PORTFOLIOS

### PROBLEM SETS

- While it is true that short-term rates are more volatile than long-term rates, the longer duration of the longer-term bonds makes their prices and their rates of return more volatile. The higher duration magnifies the sensitivity to interest-rate changes.
- Duration can be thought of as a weighted average of the "maturities" of the cash flows paid to holders of the perpetuity, where the weight for each cash flow is equal to the present value of that cash flow divided by the total present value of all cash flows. For cash flows in the distant future, present value approaches zero (i.e., the weight becomes very small) so that these distant cash flows have little impact, and eventually, virtually no impact on the weighted average.
- The percentage change in the bond's price is:

$$-\frac{\text{Duration}}{1+y} \times \Delta y = -\frac{7.194}{1.10} \times 0.005 = -0.0327 = -3.27\% \text{ or a } 3.27\% \text{ decline}$$

- a. YTM = 6%

(1) Time until Payment (years)	(2) Cash Flow	(3) PV of CF (Discount rate = 6%)	(4) Weight	(5) Column (1) × Column (4)
1	\$60.00	\$56.60	0.0566	0.0566
2	\$60.00	\$53.40	0.0534	0.1068
3	\$1,060.00	\$890.00	0.8900	2.6700
	Column Sums	\$1,000.00	1.0000	2.8334

Duration = 2.833 years

# Chapter 16 Managing Bond Portfolios

**Zvi Bodie**



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