

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:

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

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