

Managerial Finance — Mock Final Exam Solutions

1. [4 points] Prepare an amortization schedule for a three-year loan of \$57,000. The interest rate is 8 percent per year, and the loan calls for equal annual payments.

| Year | Beginning Balance | Total Payment | Interest Payment | Principal Payment | Ending Balance |
|------|-------------------|---------------|------------------|-------------------|----------------|
| 1 | | | | | |
| 2 | | | | | |
| 3 | | | | | |

Answer: $\$57,000 = C\{[1 - 1/(1 + .08)^3]/.08\}$, $C = \$22,117.91$

| Year | Beginning Balance | Total Payment | Interest Payment | Principal Payment | Ending Balance |
|------|-------------------|---------------|------------------|-------------------|----------------|
| 1 | \$57,000.00 | \$22,117.91 | \$4,560.00 | \$17,557.91 | \$39,442.09 |
| 2 | 39,442.09 | 22,117.91 | 3,155.37 | 18,962.54 | 20,479.55 |
| 3 | 20,479.55 | 22,117.91 | 1,638.36 | 20,479.55 | 0 |

2. [2 points] Treasury bills are currently paying 4.7 percent and the inflation rate is 1.9 percent.
- [1 point] What is the approximate real rate of interest?
 - [1 point] What is the exact real rate?

Answer:

a. Approximate $r = .047 - .019 = .028$, or 2.80%

b. Exact $r = [(1 + .047)/(1 + .019)] - 1 = .0275$, or 2.75%

3. [2 points] Vulcan, Inc., has 7 percent coupon bonds on the market that have 13 years left to maturity. The bonds make annual payments and have a par value of \$1,000. If the YTM on these bonds is 8.4 percent, what is the current bond price?

Answer:

$$P = \$70\{1 - [1/(1 + .084)]^{13}\}/.084 + \$1,000[1/(1 + .084)^{13}] = \$891.74$$

Managerial Finance Exam Solutions

Jicheng Xie



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