

**Solution Manual for Investments 8th Canadian Edition by Bodie
Kane Marcus Perrakis Ryan**

CHAPTER 2: FINANCIAL MARKETS AND INSTRUMENTS

1. Money market securities are called "cash equivalents" because of their great liquidity. The prices of money market securities are very stable, and they can be converted to cash (i.e., sold) on very short notice and with very low transaction costs.

$$\begin{aligned} 2. \quad a. \quad r_{BEY} &= \frac{10000 - P}{P} \cdot \frac{365}{n} \\ &= \frac{10000 - 9600}{9600} \cdot \frac{365}{182} = .083565, \text{ or } 8.36\% \end{aligned}$$

- b. One reason is that the discount yield is computed by dividing the dollar discount from par by the par value, \$10,000, rather than by the bill's price, \$9,600. A second reason is that the discount yield is annualized by a 360-day rather than a 365-day year.

3. $P = 1,000 [1 - r_{d0} (n/360)]$ where r_{d0} is the discount yield.

$$P_{ask} = 1,000 [1 - .0681(60/360)] = \$988.65$$

$$P_{bid} = 1,000 [1 - .0690(60/360)] = \$988.50$$

$$\begin{aligned} 4. \quad r_{BEY} &= \frac{1,000 - P}{P} \cdot \frac{365}{n} \\ &= \frac{1,000 - 988.65}{988.65} \cdot \frac{365}{60} = 6.98\%, \end{aligned}$$

which exceeds the discount yield, $r_{d0} = 6.81\%$.

To obtain the effective annual yield, r_{EAY} , note that the 60-day growth factor for invested funds is $\frac{1,000}{988.65} = 1.01148$. Annualizing this growth rate results in

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