

Midterm exam Money and Banking – 27 representative multiple-choice questions

Notes:

- The solutions to these questions will be discussed during the single lecture of the fourth week
- The midterm exam of **1.5 hours** contains **30** multiple-choice questions

1. On the primary market, a _____ is always bought at a price below its face value, and the _____ value is repaid at the maturity date. Your answer needs to assume a positive yield to maturity. Which of the following answers is correct?

1. coupon bond; discount
2. discount bond; discount
3. consol; face
4. discount bond; face

⇒

2. Assume that the bonds in this question all have the same time until maturity and that they all have a coupon rate of 5 percent. Which of the following bonds with a face value of €2000 has the lowest yield to maturity?

1. A coupon bond that is selling at €2000.
2. A coupon bond that is selling at €2100.
3. A coupon bond that is selling at €1900
4. A coupon bond that is selling at par

⇒

3. A zero-coupon bond is currently selling at a price of €100. This zero-coupon bond has a face value of €95 and it has one remaining year to maturity. Its yield to maturity then

1. is 5 percent.
2. is 0 percent.
3. is -5 percent.
4. cannot be calculated on the basis of the information that is given.

⇒

4. Assume that the yearly coupon payment (C) of a consol equals €200 and that its yield to maturity (r) at time t is at 5 percent. The yield to maturity subsequently increases to 10 percent at time $t+1$. Assume that an investor buys the consol at time t and sells the consol at time $t+1$, i.e. one year later. The rate of return over the year from time t to time $t+1$

1. is negative and even more negative than -50 percent.
2. is -50 percent.
3. is negative but less negative than -50 percent.
4. cannot be calculated given that the face value is not mentioned.

⇒

Money And Banking Midterm

Yan Bai



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