

Money Market Yields

- Money market securities that pay interest only at maturity use **single-payment yields** (i_{spy}) (e.g., jumbo CDs and fed funds)
 - since i_{spy} uses a 360 day year, compare to bonds by converting to a 365 day year

$$i_{bey} = i_{spy} (365 / 360)$$

- to convert a single-payment yield to an **effective annual return**

$$EAR = \left(1 + i_{spy} \frac{365 / 360}{365 / h} \right)^{365/h} - 1$$

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