

CHAPTER 23

Credit Derivatives

Practice Questions

Problem 23.8.

Suppose that the risk-free zero curve is flat at 7% per annum with continuous compounding and that defaults can occur half way through each year in a new five-year credit default swap. Suppose that the recovery rate is 30% and hazard rate is 3%. Estimate the credit default swap spread? Assume payments are made annually.

The table corresponding to Tables 23.2, giving unconditional default probabilities, is

| <i>Time (years)</i> | <i>Probability of surviving to year end</i> | <i>Default Probability during year</i> |
|---------------------|---|--|
| 1 | 0.9704 | 0.0296 |
| 2 | 0.9418 | 0.0287 |
| 3 | 0.9139 | 0.0278 |
| 4 | 0.8869 | 0.0270 |
| 5 | 0.8607 | 0.0262 |

The table corresponding to Table 23.3, giving the present value of the expected regular payments (payment rate is s per year), is

| <i>Time (yrs)</i> | <i>Probability of survival</i> | <i>Expected Payment</i> | <i>Discount Factor</i> | <i>PV of Expected Payment</i> |
|-------------------|--------------------------------|-------------------------|------------------------|-------------------------------|
| 1 | 0.9704 | $0.9704s$ | 0.9324 | $0.9048s$ |
| 2 | 0.9418 | $0.9418s$ | 0.8694 | $0.8187s$ |
| 3 | 0.9139 | $0.9139s$ | 0.8106 | $0.7408s$ |
| 4 | 0.8869 | $0.8869s$ | 0.7558 | $0.6703s$ |
| 5 | 0.8607 | $0.8607s$ | 0.7047 | $0.6065s$ |
| Total | | | | $3.7412s$ |

The table corresponding to Table 23.4, giving the present value of the expected payoffs (notional principal = \$1), is

| <i>Time (yrs)</i> | <i>Probability of default</i> | <i>Recovery Rate</i> | <i>Expected Payoff</i> | <i>Discount Factor</i> | <i>PV of Expected Payment</i> |
|-------------------|-------------------------------|----------------------|------------------------|------------------------|-------------------------------|
| 0.5 | 0.0296 | 0.3 | 0.0207 | 0.9656 | 0.0200 |
| 1.5 | 0.0287 | 0.3 | 0.0201 | 0.9003 | 0.0181 |
| 2.5 | 0.0278 | 0.3 | 0.0195 | 0.8395 | 0.0164 |
| 3.5 | 0.0270 | 0.3 | 0.0189 | 0.7827 | 0.0148 |
| 4.5 | 0.0262 | 0.3 | 0.0183 | 0.7298 | 0.0134 |
| Total | | | | | 0.0826 |

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