

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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Table of Contents **Hull Chapter Solutions**

1. Understanding the eBook Hull Chapter Solutions
 - The Rise of Digital Reading Hull Chapter Solutions
 - Advantages of eBooks Over Traditional Books
2. Identifying Hull Chapter Solutions
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Hull Chapter Solutions
 - User-Friendly Interface
4. Exploring eBook Recommendations from Hull Chapter Solutions
 - Personalized Recommendations
 - Hull Chapter Solutions User Reviews and Ratings

- Hull Chapter Solutions and Bestseller Lists
- 5. Accessing Hull Chapter Solutions Free and Paid eBooks
 - Hull Chapter Solutions Public Domain eBooks
 - Hull Chapter Solutions eBook Subscription Services
 - Hull Chapter Solutions Budget-Friendly Options
- 6. Navigating Hull Chapter Solutions eBook Formats
 - ePub, PDF, MOBI, and More
 - Hull Chapter Solutions Compatibility with Devices
 - Hull Chapter Solutions Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Hull Chapter Solutions
 - Highlighting and Note-Taking Hull Chapter Solutions
 - Interactive Elements Hull Chapter Solutions
- 8. Staying Engaged with Hull Chapter Solutions
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Hull Chapter Solutions
- 9. Balancing eBooks and Physical Books Hull Chapter Solutions
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Hull Chapter Solutions
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Hull Chapter Solutions
 - Setting Reading Goals Hull Chapter Solutions
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Hull Chapter Solutions
 - Fact-Checking eBook Content of Hull Chapter Solutions
 - Distinguishing Credible Sources

13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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