

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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