#### 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

Time (years)	Probability of surviving to year end	Default Probability during year	
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

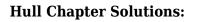
Time (yrs)	Probability of survival	Expected Payment	Discount Factor	PV of Expected Payment
1	0.9704	0.9704s	0.9324	0.9048s
2	0.9418	0.9418x	0.8694	0.8187s
3	0.9139	0.9139s	0.8106	0.7408s
4	0.8869	0.8869s	0.7558	0.6703s
5	0.8607	0.8607s	0.7047	0.6065s
Total				3.7412s

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

Time (yrs)	Probability of default	Recovery Rate	Expected Payoff	Discount Factor	PV of Expected Payment
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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**Kathleen Armour** 



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