

Option a:

When you buy £35,000 forward, you will need \$49,000 in three months to fulfill the forward contract. The present value of \$49,000 is computed as follows:

$$\$49,000 / (1.0035)^2 = \$48,489.$$

Thus, the cost of buying as of today is \$48,489.

Option b:

The present value of £35,000 is £34,314 = £35,000/(1.02). To buy £34,314 today, it will cost \$49,755 = 34,314 x 1.45. Thus the cost of buying as of today is \$49,755.

You should definitely choose to use "option a", and save \$1,266, which is the difference between \$49,755 and \$48,489.

3. Currently, the spot exchange rate is \$1.50/£ and the three-month forward exchange rate is \$1.52/£. The three-month interest rate is 8.0% per annum in the U.S. and 9.8% per annum in the U.K. Assume that you can borrow as much as \$1,500,000 or £1,000,000.

- Determine whether the interest rate parity is currently holding.
- If the IRP is not holding, how would you carry out covered interest arbitrage? Show all the steps and determine the arbitrage profit.
- Explain how the IRP will be restored as a result of covered arbitrage activities.

Solution: Let's summarize the given data first:

$$S = \$1.5/£; F = \$1.52/£; i_a = 2.0\%; i_b = 1.45\%$$

$$\text{Credit} = \$1,500,000 \text{ or } £1,000,000.$$

a. $(1 + i_a) < (1 + i_b)$

$$(1 + 0.02) < (1.0145) \text{ or } (1.02) < (1.0145) = 1.0055$$

Thus, IRP is not holding exactly.

- (1) Borrow \$1,500,000; repayment will be \$1,530,000.
 - (2) Buy £1,000,000 spot using \$1,500,000.
 - (3) Invest £1,000,000 at the pound interest rate of 1.45%; maturity value will be £1,014,500.
 - (4) Sell £1,014,500 forward for \$1,542,040.
- Arbitrage profit will be \$12,040.

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Xiang Xie



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Table of Contents Engineering Economics And Finance Chapter6 Solving Exercise

1. Understanding the eBook Engineering Economics And Finance Chapter6 Solving Exercise
 - The Rise of Digital Reading Engineering Economics And Finance Chapter6 Solving Exercise
 - Advantages of eBooks Over Traditional Books
2. Identifying Engineering Economics And Finance Chapter6 Solving Exercise
 - 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 Engineering Economics And Finance Chapter6 Solving Exercise
 - User-Friendly Interface
4. Exploring eBook Recommendations from Engineering Economics And Finance Chapter6 Solving Exercise
 - Personalized Recommendations
 - Engineering Economics And Finance Chapter6 Solving Exercise User Reviews and Ratings
 - Engineering Economics And Finance Chapter6 Solving Exercise and Bestseller Lists
5. Accessing Engineering Economics And Finance Chapter6 Solving Exercise Free and Paid eBooks

- Engineering Economics And Finance Chapter6 Solving Exercise Public Domain eBooks
 - Engineering Economics And Finance Chapter6 Solving Exercise eBook Subscription Services
 - Engineering Economics And Finance Chapter6 Solving Exercise Budget-Friendly Options
6. Navigating Engineering Economics And Finance Chapter6 Solving Exercise eBook Formats
 - ePub, PDF, MOBI, and More
 - Engineering Economics And Finance Chapter6 Solving Exercise Compatibility with Devices
 - Engineering Economics And Finance Chapter6 Solving Exercise Enhanced eBook Features
 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Engineering Economics And Finance Chapter6 Solving Exercise
 - Highlighting and Note-Taking Engineering Economics And Finance Chapter6 Solving Exercise
 - Interactive Elements Engineering Economics And Finance Chapter6 Solving Exercise
 8. Staying Engaged with Engineering Economics And Finance Chapter6 Solving Exercise
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Engineering Economics And Finance Chapter6 Solving Exercise
 9. Balancing eBooks and Physical Books Engineering Economics And Finance Chapter6 Solving Exercise
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Engineering Economics And Finance Chapter6 Solving Exercise
 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
 11. Cultivating a Reading Routine Engineering Economics And Finance Chapter6 Solving Exercise
 - Setting Reading Goals Engineering Economics And Finance Chapter6 Solving Exercise
 - Carving Out Dedicated Reading Time
 12. Sourcing Reliable Information of Engineering Economics And Finance Chapter6 Solving Exercise
 - Fact-Checking eBook Content of Engineering Economics And Finance Chapter6 Solving Exercise
 - 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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