

the nominal interest rate in Indonesia is much higher than in the U.S., which may suggest a higher rate of expected inflation. Thus, there may be severe downward pressure on the rupiah's spot rate over time.

**29. Change in the Forward Premium.** At the end of this month, you (owner of a U.S. firm) are meeting with a Japanese firm to which you will try to sell supplies. If you receive an order from that firm, you will obtain a forward contract to hedge the future receivables in yen. As of this morning, the forward rate of the yen and spot rate are the same. You believe that interest rate parity holds. This afternoon, news occurs that makes you believe that the U.S. interest rates will increase substantially by the end of this month, and that the Japanese interest rate will not change. However, your expectations of the spot rate of the Japanese yen are not affected at all in the future. How will your expected dollar amount of receivables from the Japanese transaction be affected (if at all) by the news that occurred this afternoon? Explain.

**ANSWER:** If U.S. interest rates increase, then the forward rate of the yen will exhibit a premium. Therefore, if you hedge your receivables at the end of this month, the dollar amount to be received would be higher.

**30. Interpreting Changes in the Forward Premium.** Assume that interest rate parity holds. At the beginning of the month, the spot rate of the Canadian dollar is \$.70, while the one-year forward rate is \$.68. Assume that U.S. interest rates increase steadily over the month. At the end of the month, the one-year forward rate is higher than it was at the beginning of the month. Yet, the one year forward discount is larger (the one-year premium is more negative) at the end of the month than it was at the beginning of the month. Explain how the relationship between the U.S. interest rate and the Canadian interest rate changed from the beginning of the month until the end of the month.

**ANSWER:** The forward discount at the beginning of the month implies that the U.S. interest rate is lower than the Canadian interest rate. During the month, the Canadian interest rate must have increased by a greater degree than the U.S. interest rate. At the end of the month, the gap between the Canadian dollar and the U.S. dollar is greater than it was at the beginning of the month. This results in a more pronounced forward discount.

## **Chapter 8: Relationships among Exchange Rates, Inflation, and Interest Rates**

**1. PPP.** Explain the theory of purchasing power parity (PPP). Based on this theory, what is a general forecast of the values of currencies in countries with high inflation?

**ANSWER:** PPP suggests that the purchasing power of a consumer will be similar when purchasing goods in a foreign country or in the home country. If inflation in a foreign country differs from inflation in the home country, the exchange rate will adjust to maintain equal purchasing power. Currencies in countries with high inflation will be weak according to PPP, causing the purchasing power of goods in the home country versus these countries to be similar.

**2. Rationale of PPP.** Explain the rationale of the PPP theory.

**ANSWER:** When inflation is high in a particular country, foreign demand for goods in that country will decrease. In addition, that country's demand for foreign goods should increase. Thus, the home currency of that country will weaken; this tendency should continue until the currency has weakened to the extent that foreign country's goods are no more attractive than the home country's goods. Inflation differentials are offset by exchange rate changes.

**3. Testing PPP.** Explain how you could determine whether PPP exists. Describe a limitation in testing whether PPP holds.

**ANSWER:** One method is to choose two countries and compare the inflation differential to the exchange rate change for several different periods. Then, determine whether the exchange rate changes were similar to what would have been expected under PPP theory. A second method is to choose a variety of countries and compare the inflation differential of each foreign country relative to the home country for a given period. Then, determine whether the exchange rate changes of each foreign currency were what would have been expected based on the inflation differentials under PPP theory. A limitation in testing PPP is that the results will vary with the base period chosen. The base period should reflect an equilibrium position, but it is difficult to determine when such a period exists.

**4. Limitations of PPP.** Explain why PPP does not hold.

**ANSWER:** PPP does not consistently hold because there are other factors besides inflation that influences exchange rates. Thus, exchange rates will not move in perfect tandem with inflation. In addition, there may not be substitutes for traded goods. Therefore, even when a country's inflation increases, the foreign demand for its products will not necessarily decrease (in the manner suggested by PPP) if substitutes are not available.

**5. Testing PPP.** Inflation differentials between the U.S. and other industrialized countries have typically been a few percentage points in any given year. Yet, in many years annual exchange rates between the corresponding currencies have changed by 10 percent or more. What does this information suggest about PPP?

**ANSWER:** The information suggests that there are other factors besides inflation differentials that influence exchange rate movements. Thus, the exchange rate movements will not necessarily conform to inflation differentials, and therefore PPP will not necessarily hold.

# International Financial Management Chapter 8

## Solutions

**Alan C. Shapiro**



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