

4

Exchange Rate Determination

CHAPTER OBJECTIVES

The specific objectives of this chapter are to:

- Explain how exchange rate movements are measured.
- Explain how the equilibrium exchange rate is determined.
- Examine factors that affect the equilibrium exchange rate.
- Explain the movements in cross exchange rates.
- Explain how financial institutions attempt to capitalize on anticipated exchange rate movements.

WEB

www.iue.com
Real-time exchange rate quotations.

EXAMPLE

Financial managers of multinational corporations (MNCs) that conduct international business must continuously monitor exchange rates because their cash flows are highly dependent on them. They need to understand what factors influence exchange rates so that they can anticipate how exchange rates may change in response to specific conditions. This chapter provides a foundation for understanding how exchange rates are determined.

4-1 Measuring Exchange Rate Movements

Exchange rate movements affect an MNC's value because they can affect the amount of cash inflows received from exporting products or services or from a subsidiary; likewise, they can affect the amount of cash outflows needed to pay for imports of products or services. An exchange rate measures the value of one currency in units of another currency. As economic conditions change, exchange rates can change substantially. A decline in a currency's value is known as **depreciation**. When the British pound depreciates against the U.S. dollar, it means that the U.S. dollar is strengthening relative to the pound. An increase in currency value is known as **appreciation**.

When a foreign currency's spot rates at two different times are compared, the spot rate at the more recent date is denoted as S and the spot rate at the earlier date is denoted as S_{t-1} . The percentage change in the value of the foreign currency over a specified period is then computed as follows:

$$\text{Percent } \Delta \text{ in foreign currency value} = \frac{S - S_{t-1}}{S_{t-1}}$$

A positive percentage change indicates that the foreign currency has appreciated over the period, whereas a negative percentage change indicates that it has depreciated over the period.

On some days, most foreign currencies appreciate against the dollar (albeit by different degrees); on other days, most currencies depreciate against the dollar (again, by different degrees). On still other days, some currencies appreciate while others depreciate against the dollar; the financial media describe this scenario by stating that "the dollar was mixed in trading."

Exchange rates for the Canadian dollar and the euro are shown in the second and fourth columns of Exhibit 4.1 for the months from January 1 to July 1. First, observe that the direction of the movement may persist for consecutive months in some cases, but in other cases may fluctuate. The magnitude of the movement tends to vary every month, although the range of percentage movements over these months

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