



MODERN PROBLEMS IN EDUCATION AND THEIR SCIENTIFIC
SOLUTIONS

PORTFOLIO RISK MANAGEMENT

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Annotation: *In this article written the role of Portfolio management which involves determining the contents and the structure of the portfolio, monitoring its performance, making any changes, and deciding which assets to acquire and which assets to divest. Key portfolio risks are concentration risk, correlation risk, and contagion risk.*

Key words: *investment portfolio, financial derivatives, concentration risk, correlation risk, contagion risk.*

An investment portfolio held by a bank or an individual contains various investments that typically include stocks (equity), bonds, loans, financial derivatives (options, futures, etc.), investible commodities such as gold or platinum, real estate, or similar assets of value. The investor is the entity that holds the portfolio and may be a company, a bank, or an individual. Portfolio management involves determining the contents and the structure of the portfolio, monitoring its performance, making any changes, and deciding which assets to acquire and which assets to divest. Portfolio managers weigh both the expected risk and return characteristics of individual assets, the performance of the entire portfolio, and the investor's financial objectives in order to find an optimal combination of investments that provides the highest level of return for any given level of risk.

Banks use several approaches to measure portfolio performance and reduce credit losses. The approaches utilize quantitative assessment tools to predict the likelihood of a default and estimate the impact of the default.

Probability of default (PD). The likelihood that the borrower will default. PD is normally represented as a percentage.

Exposure at default (EAD). The total exposure the lender could have at the time of default. EAD is influenced by debt type, asset type, recourse, assignment terms, and payment delays. EAD is normally represented as an amount of money.

Recovery rate (RR). The assumption of the fraction of the asset value that will likely be recovered after a default. RR is normally represented as a percentage.

Loss given default (LGD). The actual loss the lender suffers in the wake of a default: a function of $(1 - RR)$. LGD is normally represented as a percentage. Gross LGD is used for bonds, whereas Blanco LGD is used for loans where bankers include the effects of collateral, if any.





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Expected loss (EL). The loss given default multiplied by the probability of default multiplied by exposure at default.

In addition to finding the best combination of investments that delivers the optimal return for the allowable risk profile of the portfolio, the portfolio manager must also seek to minimize specific portfolio risks, namely concentration and default correlation risks.

An inherent risk in lending is that a bank can become skilled in lending to, for example, one geographical area or to one industry (e.g., shipping) and will then tend to focus the majority of its underwriting efforts on that area or sector. This can lead to a highly concentrated, or not suitably diversified, credit portfolio, which will increase the bank's exposure to potential losses in the event of deterioration in that particular area or industry.

A diversified loan portfolio will be diversified by geography, industry type, demographic profile, or other indicators and should reduce the impact to the bank of a severe market disruption. Although development of a core competency in lending to a specific market or industry might lead to concentration risks, its effects might be mitigated somewhat by the possibility that the bank's expertise in that specific sector helps it avoid the weakest credits.

Default correlation risk refers to the likelihood that the default of one borrower is affected by the default of another borrower.

An example of positive correlation would be two companies that are not part of the same corporate or group structure but are trade creditors to each other. An example of negative correlation could be two competitors, the default of one of which takes capacity out of the market, possibly providing some pricing or volume improvement for the remaining company.

The key drivers for default correlation risk are the macroeconomic climate in general and specific industry factors such as timing with respect to an industry cycle.

Utility firms are typically considered to have low credit risk, given their regulated and often monopolistic market positions that result in highly predictable cash generation. Nevertheless, utilities often exhibit high default correlation to the sovereign's or country's macroeconomic condition. In the event of recession, a government might impose higher taxes on industries such as utilities, and at the same time the utilities might find themselves with lower sales due to reduced manufacturing output or increased austerity on the part of their customers.

Contagion risk refers to a ripple effect of defaults that may occur in a particular industry or country or between countries where the default of one borrower—or counterparty—has a negative impact on other borrowers. The sudden default of Lehman Brothers in the United States in September 2008 sparked a liquidity crisis due to fears of counterparty risk among financial institutions. Another example of contagion risk could be the higher likelihood of default of other firms in the event of the default of a major customer or supplier. An example of macroeconomic factors driving contagion risk





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include the European sovereign debt crisis starting in 2008, which led to a crisis in investor confidence that affected all borrowers through increased borrowing costs or in some instances sharply reduced access to capital.

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