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Derivatives are a key tool in risk

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introduces key ideas. A derivative

is an asset whose performance

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(and hence value) is derived from the behaviour of the value of an underlying asset (the "underlying"). The most common underlyings are commodities (e.g. tea, pork bellies), shares, bonds, share indices, currencies and interest rates.

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they provide a great deal of flexibility to both the borrower and lender. Derivatives traders often need to be able to borrow and lend money in the most cost-effective manner possible.

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With the introduction of derivatives, the underlying market witnesses higher trade volumes because of participation by more players who would not otherwise participate for lack of an arrangement to transfer risk.

4. Fourth, speculative trades shift to a more controlled environment of derivatives market.

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* One-Period Binomial Model

(continued) This is the theoretical
value of the call as determined by
the stock price, exercise price,
risk-free rate, and up and down
factors.

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