

## The Limits of Arbitrage

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### ABSTRACT

Textbook arbitrage in financial markets requires no capital and entails no risk. In reality, almost all arbitrage requires capital, and is typically risky. Moreover, professional arbitrage is conducted by a relatively small number of highly specialized investors using other people's capital. Such professional arbitrage has a number of interesting implications for security pricing, including the possibility that arbitrage becomes ineffective in extreme circumstances, when prices diverge far from fundamental values. The model also suggests where anomalies in financial markets are likely to appear, and why arbitrage fails to eliminate them.

ONE OF THE FUNDAMENTAL concepts in finance is arbitrage, defined as "the simultaneous purchase and sale of the same, or essentially similar, security in two different markets for advantageously different prices" (Sharpe and Alexander (1990)). Theoretically speaking, such arbitrage requires no capital and entails no risk. When an arbitrageur buys a cheaper security and sells a more expensive one, his net future cash flows are zero for sure, and he gets his profits up front. Arbitrage plays a critical role in the analysis of securities markets, because its effect is to bring prices to fundamental values and to keep markets efficient. For this reason, it is extremely important to understand how well this textbook description of arbitrage approximates reality. This article argues that the textbook description does not describe realistic arbitrage trades, and, moreover, the discrepancies become particularly important when arbitrageurs manage other people's money.

Even the simplest realistic arbitrages are more complex than the textbook definition suggests. Consider the simple case of two Bund futures contracts to deliver DM250,000 in face value of German bonds at time  $T$ , one traded in London on LIFFE and the other in Frankfurt on DTB. Suppose for the moment, counter factually, that these contracts are exactly the same. Suppose finally that at some point in time  $t$  the first contract sells for DM240,000 and the second for DM245,000. An arbitrageur in this situation would sell a futures contract in Frankfurt and buy one in London, recognizing that at time  $T$  he is perfectly hedged. To do so, at time  $t$ , he would have to put up some good faith money, namely DM3,000 in London and DM3,500 in Frankfurt, leading to a

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