

A semi-analytical method for VaR and credit exposure analysis

Ben De Prisco · Ian Iscoe · Alexander Kreinin · Ahmed Nagi

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Abstract In this paper, we discuss new analytical methods for computing Value-at-Risk (VaR) and a credit exposure profile. Using a Monte Carlo simulation approach as a benchmark, we find that the analytical methods are more accurate than RiskMetrics delta VaR, and are more efficient than Monte Carlo, for the case of fixed income securities. However the accuracy of the method deteriorates when applied to a portfolio of barrier options.

Keywords Portfolio distribution · Value-at-Risk · Credit exposure · Large deviations · Portfolio compression

Introduction

Value at Risk (VaR) and *credit exposure* (CE) are two important risk measures used in finance to measure market and credit risk respectively. If the value of a portfolio at the current time, t , is Π_t , and at time $t + \Delta t$ is $\Pi_{t+\Delta t}$, then the $(1 - \varepsilon) \times 100\%$ VaR, $V(\varepsilon)$, is defined as the $(1 - \varepsilon)^{\text{th}}$ quantile of the loss distribution (see e.g., Jorion (2001))

$$\Pr\{\Pi_t - \Pi_{t+\Delta t} \geq V(\varepsilon)\} = \varepsilon, \quad (1)$$

where ε is typically in the range $[0.001, 0.1]$ and Δt is small for market risk.

Credit exposure is the positive portfolio value that will be lost if the counterparty of a contract defaults. More precisely, the $(1 - \varepsilon) \times 100\%$ credit exposure, $E(\varepsilon)$, at a future time,

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