PART II SCHWESER'S QuickSheet CRITICAL CONCEPTS FOR THE 2025 FRM® EXAM

MARKET RISK MEASUREMENT AND MANAGEMENT

Value at Risk (VaR)

VaR for a given confidence level occurs at the cutoff point that separates the tail losses from the remaining distribution.

Historical simulation approach coder return observations and find the observation that conresponds to the VaR loss level.

Planametric estimation approach: assures a distribution for the underlying observations.

Normal distribution assumption:

$$VaR = (-\mu_r + \sigma_r \times z_n)$$
• Lognormal discribution assumption:

 $VaR = (1 - e^{\varphi_1 - \varphi_2 + \varphi_2})$

Expected Shortfall (ES)

Estimates tail loss by averaging VaRs for increasing confidence levels in the tail.

Weighted Historical Simulation Approaches

- Age awighted adjusts the most recent (distant) observations to be more (less) heavily weighted.
- Midmility-weightest replaces historic returns with volatility-adjusted returns; acoust procedure of estimating VaR is unchanged.
- Correlation weighted updates the variancecovariance matrix between assets in the portfolio.
- Filtered historical simulations relies on bootstrapping of standardized resens based on volatility forecasts; able to capture conditional volatility, volatility clustering, and/or data asymmetry.

Peaks-Over-Threshold (POT)

Application of excess value theory (EVT) to the distribution of excess losses over a high threshold. The POT approach can be used to compare VaR. From estimates of VaR, we can derive ES.

Backresting VaR.

- Compares the number of instances when losses exceed the Walk level (exceptions or exceedinges) with the number produced by the model at the chosen level of confidence.
- Failure rate number of exceptions divided by number of observations.
- The Basel Committee sequires backreating at the 20% confidence level over one year; establishes some for the number of exceptions with corresponding penalties (increases in the capital multiplies).

VaR Mapping

Mapping involves finding conutton risk factors among positions in a given portfolio. It may be difficult and time commaning to manage the risk of each individual position. One can evaluate the value of portfolio positions by mapping them onto common risk factors.

Mean Revention

 Implies that over time variables or returns regress back to the mean or average return. · Mean revension rane, at is expressed as:

$$S_{n} - S_{n-1} = a(\mu - S_{n-1})$$

 The 3 coefficient of a regression is equal to the negative of the mean reversion care.

Autocorrelation

- Measures the degree that a variable's current value is correlated to past values.
- Has the exact opposite properties of mean procession
- The sum of the mean reversion rare and the oneperiod autocorrelation rare will always equal one.

Correlation Swap

- Used to teade a fixed correlation between two or more asem with a realized correlation.
- Realized operation for a portfolio of n assence

$$\rho_{\text{stalland}} = \frac{2}{n^2 - n} \sum_{i,j} \rho_{i,j}$$

 Payoff for coordation away buyers recional amount is (p_{robad} = p_{lood})

Gaussian Copula Model

- Indirectly defines a correlation relationship between two variables.
- Maps the marginal distribution of each variable to a standard normal distribution (done on percentile to-percentile basis).
- The new joint distribution is a multivariate standard normal distribution.
- A Gaussian default time copula can be used for measuring the joins probability of default between two assets.

Regression-Based Hedge

$$F^R = F^N \times \left(\frac{DV01^N}{DV01^R}\right) \times \beta$$

where

F^B = face amount of hodging instrument F^N = face amount of initial position

Bond Valuation Using Binomial Tree

Using backward induction, the value of a bond at a given node in a himomial tree is the average of the persent values of the two possible values from the next period. The appropriate discount rate is the forward rate associated with the node under analysis. These are those basis surps to valuing an option on a fixed-income instrument using a binomial tree.

- Step 1: Price the bond value at each node using the projected interest rates.
- Step 2: Calculate the intrimic value of the derivative at each node at manufity.
- Step 3. Calculate the expected discounted value of the derivative at each node using the riskneutral probabilities and work backward through the tree.

Interest Rate Expectations

Expectations play an important role in determining the shape of the yield curve and can be illustrated by examining yield curves that are flar, apward-sloping, and downward-sloping. If expected 1-year spot tates for the next three years are r_1 , r_2 , and r_3 , then the 2-year and 3-year spot rares are correposed as follows.

$$P(2) = \sqrt{(1 + r_1)(1 + r_2)} - 1$$

 $P(3) = \sqrt[3]{(1 + r_1)(1 + r_2)(1 + r_3)} - 1$

Term Structure Models

Model 1: assumes no drift and that interest rates are normally distributed.

de modern

Model 2: adds a positive drift term to Model 1 that can be interpreted as a positive risk premium associated with longer time horizons.

A - invocest rare drift

Ho-Lee model: generalizes drift to incorporate time-dependency.

Mexicoli model: assumes a mean-reverting process for short-term innerest rates.

where:

k - speed of reversion

0 - long-run value of the short-term rate

r = current interest rate level

Grass + model more advanced approach than the Vasiceli model. Consists of three interacting components short-term rate, medium-term factor, and long-term factor.

Model 3: assigns a specific parameterization of time-dependent volutility.

$$dx = 24(t)dt + ee ffdw$$

where

 $\sigma = \text{volatility at } t = 0$, which decreases

exponentially to 0 for a > 0

Can-Ingernall-Rest (CIR) model: mean-reverting model with constant volunility, σ, and basis-point volunility, σ √1, that increases at a decreasing rate.

$$ds = k(0 - r)ds + \sigma \sqrt{r}dw$$

Abule! 6 (lignormal model): yield volatility, et, is constant, but busis-point volatility, et, increases with the level of the short-term rate. There are two lognormal models of importance: (1) lognormal with deterministic drift and (2) lognormal with mean revention.

Put-Call Parity

price of a call

p == price of a put

5. = price of the underlying security

r := risk-fisee case

T = time left to expitation expressed in years

Volatility Smiles

Carrowy options implied volatility is lower for at the money options than it is for away-from the money options. If the implied volatilisies for actual currency options are greater for awayfrom the money than at the money options, currency traders must think there is a greater

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 - The Rise of Digital Reading Schweser Frm
 - Advantages of eBooks Over Traditional Books
- 2. Identifying Schweser Frm
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
- 3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Schweser Frm
 - User-Friendly Interface
- 4. Exploring eBook Recommendations from Schweser Frm

- Personalized Recommendations
- Schweser Frm User Reviews and Ratings
- Schweser Frm and Bestseller Lists
- 5. Accessing Schweser Frm Free and Paid eBooks
 - Schweser Frm Public Domain eBooks
 - Schweser Frm eBook Subscription Services
 - Schweser Frm Budget-Friendly Options
- 6. Navigating Schweser Frm eBook Formats
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 - Schweser Frm Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Schweser Frm
 - Highlighting and Note-Taking Schweser Frm
 - Interactive Elements Schweser Frm
- 8. Staying Engaged with Schweser Frm
 - o Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Schweser Frm
- 9. Balancing eBooks and Physical Books Schweser Frm
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Schweser Frm
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Schweser Frm
 - Setting Reading Goals Schweser Frm
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Schweser Frm

- Fact-Checking eBook Content of Schweser Frm
- Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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