



Barrier options pricing under stochastic volatility using Monte Carlo simulation

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ABSTRACT

The aim of this paper is to evaluate barrier options by considering volatility as stochastic following the CIR process used in Heston (1993). To solve this problem, we used Monte Carlo simulation. We studied the effects of stochastic volatility on the value of the barrier option by considering different values of the determinants of the option. We illustrated these effects in twelve graphs. We found that in general, regardless of the parameter under study, the stochastic volatility model significantly overvalues the in-the-money (ITM) barrier options, and slightly the deep-in-the-money (DITM) options, while slightly undervaluing the near-out-the-money (NOTM) options.

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Introduction

Barrier options are very popular and widely used in financial markets. Indeed, the family of barrier options includes a wide variety of options frequently used in practice because they have two major advantages, namely their very attractive prices compared to ordinary options with similar characteristics, as well as their great flexibility to meet investor's expectations (K. Cheng, 2003). A barrier option provides the holder with the right to buy (call option) or sell (put option) a certain amount of an underlying asset at a given price and given maturity initially determined and this conditionally to the hypothetical crossing of a threshold also predetermined (the barrier). It is therefore a so-called path-dependent option, that is to say an option whose gain is based on the trajectory followed by the underlying asset along its life period. The valuation of options and in particular the barrier options, presents an interest both for academicians and practitioners in the financial markets. In this sense, in 1973 Black & Scholes proposed the first method of pricing vanilla options in which the volatility of the underlying asset was considered constant (Black & Scholes, 1973). In the same option pricing context, Merton in 1973 (Merton, 1973) suggested another closed formula that allows the pricing of Call Down and Out barrier options. Subsequently, the evaluation of other types of barrier options, such as activating, deactivating, up and down, was established by Reiner and Rubinstein in 1991 (Rubinstein & Reiner, 1991). The existence of several standard option pricing models has led to the diversification of barrier options assessment procedures such as the binomial tree model proposed by Cox, Ross and Rubinstein in 1979 (M. Rubinstein, 2000). However, Boyle in 1986 showed that use of this model did not allow for a rapid convergence of the price of the barrier option (P. Boyle, 1986). This led him, therefore, to propose another useful model for the location of the barrier named trinomial tree model. On the other hand, the latter had limits especially when the level of the barrier is close to or far from the initial price of the underlying asset. Subsequently, this failure was noted by Ritchken in 1995 (P. Ritchken, 1995). So far, all the aforementioned models are the first-generation models since they were developed under the constraint that volatility is constant in time or so-called deterministic. On the other hand, by studying the financial series we can see that they have several properties that cannot be studied under constant volatility. Thus, the reality of the financial market rejects the assumption of a normal distribution of market returns and invalidates, therefore, the Black-Scholes model and the other valuation models that consider volatility as a deterministic functional and that give bias values. Indeed, this disadvantage becomes very problematic when it comes to evaluating exotic options such as barrier options. To overcome this, several models, namely the models of local volatility or stochastic volatility, were set up and aimed at introducing the specific behavior of volatility. In 1993, Heston proposed a stochastic

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Table of Contents Barrier Option Pricing Under Sabr Model Using Monte Carlo

1. Understanding the eBook Barrier Option Pricing Under Sabr Model Using Monte Carlo
 - The Rise of Digital Reading Barrier Option Pricing Under Sabr Model Using Monte Carlo
 - Advantages of eBooks Over Traditional Books
2. Identifying Barrier Option Pricing Under Sabr Model Using Monte Carlo
 - 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 Barrier Option Pricing Under Sabr Model Using Monte Carlo
 - User-Friendly Interface
4. Exploring eBook Recommendations from Barrier Option Pricing Under Sabr Model Using Monte Carlo
 - Personalized Recommendations
 - Barrier Option Pricing Under Sabr Model Using Monte Carlo User Reviews and Ratings
 - Barrier Option Pricing Under Sabr Model Using Monte Carlo and Bestseller Lists
5. Accessing Barrier Option Pricing Under Sabr Model Using Monte Carlo Free and Paid eBooks
 - Barrier Option Pricing Under Sabr Model Using Monte Carlo Public Domain eBooks
 - Barrier Option Pricing Under Sabr Model Using Monte Carlo eBook Subscription Services
 - Barrier Option Pricing Under Sabr Model Using Monte Carlo Budget-Friendly Options

6. Navigating Barrier Option Pricing Under Sabr Model Using Monte Carlo eBook Formats
 - ePub, PDF, MOBI, and More
 - Barrier Option Pricing Under Sabr Model Using Monte Carlo Compatibility with Devices
 - Barrier Option Pricing Under Sabr Model Using Monte Carlo Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Barrier Option Pricing Under Sabr Model Using Monte Carlo
 - Highlighting and Note-Taking Barrier Option Pricing Under Sabr Model Using Monte Carlo
 - Interactive Elements Barrier Option Pricing Under Sabr Model Using Monte Carlo
8. Staying Engaged with Barrier Option Pricing Under Sabr Model Using Monte Carlo
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Barrier Option Pricing Under Sabr Model Using Monte Carlo
9. Balancing eBooks and Physical Books Barrier Option Pricing Under Sabr Model Using Monte Carlo
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Barrier Option Pricing Under Sabr Model Using Monte Carlo
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Barrier Option Pricing Under Sabr Model Using Monte Carlo
 - Setting Reading Goals Barrier Option Pricing Under Sabr Model Using Monte Carlo
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Barrier Option Pricing Under Sabr Model Using Monte Carlo
 - Fact-Checking eBook Content of Barrier Option Pricing Under Sabr Model Using Monte Carlo
 - 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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