

## Markov-functional interest rate models

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**Abstract.** We introduce a general class of interest rate models in which the value of pure discount bonds can be expressed as a functional of some (low-dimensional) Markov process. At the abstract level this class includes all current models of practical importance. By specifying these models in Markov-functional form, we obtain a specification which is efficient to implement. An additional advantage of Markov-functional models is the fact that the specification of the model can be such that the forward rate distribution implied by market option prices can be fitted exactly, which makes these models particularly suited for derivatives pricing. We give examples of Markov-functional models that are fitted to market prices of caps/floors and swaptions.

**Key words:** Yield curve modelling, derivatives pricing, Markov processes

**JEL Classification:** G13, E43

**Mathematics Subject Classification (1991):** 60G44, 60J25, 90A09

### 1 Introduction

Amongst practitioners in the interest rate derivatives market a consensus is starting to emerge as to the desirable and most important properties of an interest rate pricing model. These properties stem from the way these models are used in practice. To determine the prices of exotic derivatives, pricing models are used as 'extrapolation tools'. First the model parameters are chosen so that the model values of relevant liquid instruments agree with market prices, then the model is

The authors would like to thank an anonymous referee, Steve Shreve, Klaus Sandmann, participants at the fourth CAP Workshop on Mathematical Finance at Columbia University and participants at the 1998 Risk Global Summit meeting in London for their comments and suggestions.

Manuscript received: June 1999; final version received: August 1999

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