

Investments

ID:

Name:

In-class Homework 1

- ✓ 1. The stock of Business Adventures sells for \$40 a share. Its likely dividend payout and end-of-year price depend on the state of the economy by the end of the year as follows:

	Dividend	Stock Price
Boom	\$2.00	\$50
Normal Economy	\$1.00	\$43
Recession	\$0.50	\$34

- (a) Calculate the expected holding-period return and standard deviation of the holding period return. All three scenarios are equally likely.
 (b) Calculate the expected return and standard deviation of a portfolio invested half in Business Adventures and half in Treasury bills. The return on bills is 4%.

(a) HPR

$$\begin{aligned} \text{Boom} &= 30\% = \frac{50 - 40 + 2}{40} \\ \text{Normal} &= 10\% = \frac{43 - 40 + 1}{40} \\ \text{Recession} &= -13.75\% = \frac{34 - 40 + 0.5}{40} \\ \Rightarrow E(\text{HPR}) &= \left(\frac{1}{3} \cdot 30\%\right) + \left(\frac{1}{3} \cdot 10\%\right) + \left(\frac{1}{3} \cdot (-13.75\%)\right) = 8.75\% \end{aligned}$$

(b) $E(r) = (0.5 \cdot 8.75\%) + (0.5 \cdot 4\%) = 6.375\%$
 $\sigma = 0.5 \cdot 11.81\% = 5.905\%$

$$\text{Var}(\text{HPR}) = \left[\frac{1}{3}(30\% - 8.75\%)^2\right] + \left[\frac{1}{3}(10\% - 8.75\%)^2\right] + \left[\frac{1}{3}(-13.75\% - 8.75\%)^2\right] = 0.01917 \Rightarrow \sigma = 13.81\%$$

- ✓ 2. Consider a risky portfolio. The end of year cash flow derived from the portfolio will be either \$50,000 or \$150,000, with equal probabilities of 0.5. The alternative riskless investment in T-bill pays 5%.

- (a) If you require a risk premium of 10%, how much will you be willing to pay for the portfolio?
 (b) Suppose the portfolio can be purchased for the amount you found in (a). What will the expected rate of return on the portfolio be?
 (c) Now suppose you require a risk premium of 15%. What is the price you will be willing to pay now?

(a) Expected cash flow = $(0.5 \cdot 50,000) + (0.5 \cdot 150,000) = 100,000$
 \therefore risk premium = 10% \Rightarrow required return is 10% + 5% = 15%
 $\Rightarrow X(1 + 15\%) = 100,000 \Rightarrow X = 86,957$

(b) $\frac{100,000 - 86,957}{86,957} = 15\%$

(c) required return = 5% + 15% = 20%
 $X(1 + 20\%) = 100,000$
 $\Rightarrow X = 83,333$

3. Consider a risky portfolio. The end of year cash flow derived from the portfolio will be either \$50,000 or \$150,000, with equal probabilities of 0.5. The alternative riskless investment in T-bill pays 5%.

- (a) If you require a risk premium of 15%, how much will you be willing to pay for the portfolio?
 (b) Suppose the portfolio can be purchased for the amount you found in (a). What will the expected rate of return on the portfolio be?
 (c) Now suppose you require a risk premium of 20%. What is the price you will be willing to pay now?

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K Morrison



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