

PART A

- INSTRUCTIONS:**
1. THERE ARE **TWO (2)** QUESTIONS IN THIS PART.
 2. ANSWER **BOTH** QUESTIONS.

Question 1

- a. In determining the level of risk for financial assets, when is the coefficient of variation preferred over the standard deviation?
Provide an example to support your answer.

[3 marks]

- b. To reap the benefit of diversification, how should one select and combine the different financial assets in his or her portfolio? Why?

[4 marks]

- c. What is the Security Market Line (SML) and explain its importance in describing the risk-return relationship. Name **TWO (2)** factors and illustrate how they can affect the SML.

[4 marks]

- d. You have formed a portfolio consist of assets X, Y and Z.

Asset	Annual Return	Probability	Beta	Proportion in Portfolio
X	10%	0.50	1.2	0.333
Y	8%	0.25	1.6	0.333
Z	16%	0.25	2.0	0.333

- i) What is the expected annual return of this portfolio?
- ii) Calculate the beta of the portfolio.
- iii) What can you say about the level of risk of that portfolio as compared to the market risk?

[6 marks]

- e. What is the market risk premium if the risk free rate is 5 percent and the expected market return is given as follows?

State of Nature	Probability	Return
Boom	20%	30%
Average	70%	15%
Recession	10%	-5%

[3 marks]

[TOTAL: 20 MARKS]

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Table of Contents Mba Finance Exam Questions And Answers

1. Understanding the eBook Mba Finance Exam Questions And Answers
 - The Rise of Digital Reading Mba Finance Exam Questions And Answers
 - Advantages of eBooks Over Traditional Books
2. Identifying Mba Finance Exam Questions And Answers
 - 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 Mba Finance Exam Questions And Answers
 - User-Friendly Interface
4. Exploring eBook Recommendations from Mba Finance Exam Questions And Answers
 - Personalized Recommendations

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

- 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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