

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

- What is the expected annual return of this portfolio?
- Calculate the beta of the portfolio.
- 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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