

LESSON 4.1. RISK AND REQUIRED RATE OF RETURN

"Nothing ventured, nothing gained"

"If it seems too good to be true, then probably it is"

- ✓ Understanding the concept of risk and return (the relationship and impact on decision making)
- ✓ Assessing the measuring of risk of (a) single asset; (b) portfolio of assets
 - Quantify risk
- ✓ Measurement of return
- ✓ Diversification

RISK → as the measure of uncertainty.

→ Variability of returns associated with the given asset

RETURN → gain (loss) experienced on an investment over a given period

$$r_t = \frac{C_t + P_t - P_{t-1}}{P_{t-1}} \quad (8.1)$$

where

r_t = annual, reported, or required rate of return during period t

C_t = cash flow(s) received from the asset investment in the time period $t = 1$ to T

P_t = price (value) of asset at time t

P_{t-1} = price (value) of asset at time $t = 1$

The return, r_t , reflects the combined effect of cash flow, C_t , and changes in value, $P_t - P_{t-1}$, over the period.

Equation 8.1 is used to determine the rate of return over a time period as short as 1 day or as long as 10 years or more. However, in most cases, t is 1 year, and r therefore represents an annual rate of return.

Question: Why do investors prefer treasury bonds or bills as compared to shares/stocks?

RISK PREFERENCES → describes how investor responds to risk.

1. Risk averse- investors prefer less risky investments over more risky one.
2. Risk neutral- based solely on their expected returns, disregarding the risks
3. Risk- seeking- prefer investments with higher risk

RISK ASSESSMENT & MEASUREMENT

SINGLE ASSET

1. Scenario analysis → considering several possible outcomes and its return (Pessimistic/ worst, most likely/ expected, optimistic/ best)
*range of possible outcomes= optimistic- pessimistic

TABLE 8.2 Assets A and B

| | Asset A | Asset B |
|-----------------------|----------|----------|
| Initial investment | \$10,000 | \$10,000 |
| Annual rate of return | | |
| Pessimistic | 13% | 7% |
| Most likely | 15% | 15% |
| Optimistic | 17% | 23% |
| Range | 4% | 16% |

Risk Vs Return Lesson 14 Answers

Rekha Wuntakal, Madhavi Kalidindi



Risk Vs Return Lesson 14 Answers:

Economics Of Banking, The (Fourth Edition) Kent Matthews, John Thompson, Tiantian Zhang, 2023-09-13 The Economics of Banking Fourth Edition examines trends and operations in banking within a microeconomic framework Covering a range of topics including global trends in banking theories of the banking firm economics analysis of bank behaviour and much more this book addresses the need for a user friendly and mathematically accessible textbook in this subject area Each successful edition has expanded on new and emerging developments in global banking This fourth edition explores the challenge of fintech and non bank financing to the banking market It examines the implications of the digitisation of the means of payment on the banking system and the emergence of the digital bank It also addresses recent developments in shadow banking both globally and with a specific focus on China P2P Islamic banks and challenger banks The section on credit rationing and credit pricing has been expanded to include additional material on the geography of credit allocation and spatial rationing China features strongly in the updated material on bank efficiency and competition Bank regulation has also been updated to examine the recent changes in global bank regulation and particularly the application of Basel III standards to China and other Asian economies The Economics of Banking provides a sound theoretical basis for understanding bank behaviour while requiring only a basic knowledge of microeconomics The book is aimed at final year undergraduates undertaking a Banking Finance degree and to MBA and specialised PG degrees in Finance that include a Banking option

Risk Management and Financial Institutions John C. Hull, 2018-04-10 The most complete up to date guide to risk management in finance Risk Management and Financial Institutions Fifth Edition explains all aspects of financial risk and financial institution regulation helping you better understand the financial markets and their potential dangers Inside you ll learn the different types of risk how and where they appear in different types of institutions and how the regulatory structure of each institution affects risk management practices Comprehensive ancillary materials include software practice questions and all necessary teaching supplements facilitating more complete understanding and providing an ultimate learning resource All financial professionals need to understand and quantify the risks associated with their decisions This book provides a complete guide to risk management with the most up to date information Understand how risk affects different types of financial institutions Learn the different types of risk and how they are managed Study the most current regulatory issues that deal with risk Get the help you need whether you re a student or a professional Risk management has become increasingly important in recent years and a deep understanding is essential for anyone working in the finance industry today risk management is part of everyone s job For complete information and comprehensive coverage of the latest industry issues and practices Risk Management and Financial Institutions Fifth Edition is an informative authoritative guide *Financial Management and Analysis Workbook* Pamela P. Peterson, Frank J. Fabozzi, Wendy D. Habegger, 2004-02-19 A comprehensive guide to understanding the world of financial management and analysis This complement to the bestselling Financial

Management and Analysis allows readers to self test their understanding before applying the concepts to real world situations Pamela P Peterson PhD CPA Tallahassee FL is Professor of Finance at Florida State University Wendy D Habegger Tallahassee FL is a PhD student in Finance at Florida State University **Solutions Manual for Actuarial Mathematics for Life Contingent Risks** David C. M. Dickson, Mary R. Hardy, Howard R. Waters, 2013-08-12 This must have manual provides solutions to all exercises in the authors groundbreaking text which is required reading for the SOA Exam MLC and covers virtually the whole syllabus for the UK Subject CT5 exam Over 150 solutions give insight as well as exam preparation Companion spreadsheets are freely available online **Corporate Aftershock** Christopher L. Culp, William A. Niskanen, 2003-06-17 Das Scheitern von scheinbar grundsoliden unerschütterlichen Unternehmen wie Enron haben nicht nur zu großen Missverständnissen über die Märkte geführt sondern auch zu bereinigten Forderungen nach strengeren Vorschriften Corporate Aftershock ist eine fundierte Antwort auf die zahlreichen Vorschläge Derivate und andere Finanztransaktionen als Folge des Zusammenbruchs von Enron zu beschreiben Der Band präsentiert eine stichhaltige Analyse der Situation der Public Policy nach dem Enron Debakel Er erläutert was wahrscheinlich passieren wird und geht auch darauf ein was aus Sicht einer ausgewogenen Wirtschaftsanalyse passieren sollte Autor Christopher Culp ist ein anerkannter Experte auf diesem Gebiet Er ist Managing Director von C P Risk Management LLC Adjunct Associate Professor of Finance an der Graduate School of Business der Universität von Chicago sowie Gastprofessor für Risk and Insurance am Institut für Finanzmanagement der Universität Bern Get Through DRCOG Rekha Wuntakal, Madhavi Kalidindi, 2014-11-14 The book provides advice on how to prepare for the examination and how questions should be approached to obtain the highest marks With more than 350 questions preparation tips and extensive answer explanations it is the definitive resource for those attempting the DRCOG The book is comprehensive and authoritative written by an experienced author and overseen by a well respected expert in the field It is the essential revision guide for those preparing for this examination Series 7 Exam For Dummies, with Online Practice Tests Steven M. Rice, 2016-01-06 Take your Series 7 exam preparation to the next level Knowing exactly what to study for any exam is daunting There's so much information out there how can you possibly know what will be on the test Series 7 Exam For Dummies 3rd Edition with Online Practice Tests is a critical reference if you're prepping for your Series 7 examination Packed with the latest information associated with this test as well as proven test taking strategies that are focused on maximizing your score this easy to use and comprehensive text has been updated to support you in your test taking preparations The Series 7 exam is no joke with 250 questions administered in two three hour blocks this test is certainly a challenge Studying for your Series 7 can be intimidating but with the proper preparation you'll be able to enter the exam room with confidence Put your knowledge to the test with two full length practice tests and answers which include full explanations to improve your understanding of the content Access an additional full length practice test and other study tools online Leverage proven strategies and tips that will guide you in honing your test taking skills Build up the confidence

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Designing Climate Solutions Hal Harvey,Robbie Orvis,Jeffrey Rissman,2018-11-01 With the effects of climate change already upon us the need to cut global greenhouse gas emissions is nothing less than urgent It s a daunting challenge but the technologies and strategies to meet it exist today A small set of energy policies designed and implemented well can put us on the path to a low carbon future Energy systems are large and complex so energy policy must be focused and cost effective One size fits all approaches simply won t get the job done Policymakers need a clear comprehensive resource that outlines the energy policies that will have the biggest impact on our climate future and describes how to design these policies well Designing Climate Solutions A Policy Guide for Low Carbon Energy is the first such guide bringing together the latest research and analysis around low carbon energy solutions Written by Hal Harvey CEO of the policy firm Energy Innovation with Robbie Orvis and Jeffrey Rissman of Energy Innovation Designing Climate Solutions is an accessible resource on lowering carbon emissions for policymakers activists philanthropists and others in the climate and energy community In Part I the authors deliver a roadmap for understanding which countries sectors and sources produce the greatest amount of greenhouse gas emissions and give readers the tools to select and design efficient policies for each of these sectors In Part II they break down each type of policy from renewable portfolio standards to carbon pricing offering key design principles and case studies where each policy has been implemented successfully We don t need to wait for new technologies or strategies to create a low carbon future and we can t afford to Designing Climate Solutions gives professionals the tools they need to select design and implement the policies that can put us on the path to a livable climate future

The Bankers' New Clothes Anat Admati,Martin Hellwig,2023-11-07 A Wall Street Journal Financial Times and Bloomberg Businessweek Book of the Year Why our banking system is broken and what we must do to fix it New bank failures have been a rude awakening for everyone who believed that the banking industry was reformed after the Global Financial Crisis and that we d never again have to choose between massive bailouts and financial havoc The Bankers New Clothes uncovers just how little things have changed and why banks are still so dangerous Writing in clear language that anyone can understand Anat Admati and Martin Hellwig debunk the false and misleading claims of bankers regulators politicians academics and others who oppose effective reform and they explain how the banking system can be made safer and healthier Thoroughly updated for a world where bank failures have made a dramatic return this acclaimed and important book now features a new preface and four new chapters that expose the shortcomings of current policies and reveal how the dominance of banking even presents dangers to the rule of law and democracy itself

Handbook of Key Global Financial Markets, Institutions, and Infrastructure ,2012-12-17 Understanding twenty first century global financial integration requires a two part background The Handbook of Key Global Financial Markets Institutions and Infrastructure

begins its description of how we created a financially integrated world by first examining the history of financial globalization from Roman practices and Ottoman finance to Chinese standards the beginnings of corporate practices and the advent of efforts to safeguard financial stability It then describes the architecture itself by analyzing its parts such as markets institutions and infrastructure The contributions of sovereign funds auditing regulation loan markets property rights compensation practices Islamic finance and others to the global architecture are closely examined For those seeking substantial authoritative descriptions and summaries this volume will replace books journals and other information sources with a single easy to use reference work Substantial articles by top scholars sets this volume apart from other information sources Diverse international perspectives result in new opportunities for analysis and research Rapidly developing subjects will interest readers well into the future

The Complete Guide to Portfolio Performance Pascal François, Georges Hübner, 2024-04-23 An intuitive and effective desk reference for performance measurement in asset and wealth management In The Complete Guide to Portfolio Performance Appraise Analyse Act a team of finance professors with extended practical experience deliver a hands on desk reference for asset and wealth managers suitable for everyday use Intuitively organized and full of concrete examples of the real world implementation of the concepts discussed within the book provides a comprehensive coverage of all important portfolio performance matters across 18 chapters of actionable and clearly described content The authors have provided relevant cross referencing where appropriate Key Takeaways and Equations sections at the end of each chapter and pointers to additional resources for anyone interested in pursuing further research You ll also find Discussions of more than a hundred classical and modern performance measures organized logically and with a focus on their applications Strategies for selecting appropriate performance measures based on your situation as a manager or investor Explanations of analytical techniques statistical approaches attribution fund ratings enabling a comprehensive use of performance related information Applications of portfolio performance criteria in concrete investment decision making processes Highly actionable and logically organized material that s easy to find at a moment s notice A full set of pedagogical powerpoint slides and excel worksheets with all data and formulas Perfect for investors portfolio managers advisors analysts and regulators The Complete Guide to Portfolio Performance is also a must read reference for students and practitioners of asset and wealth management as well as those pursuing certification such as CFA CIPM CIIA and CAIA

Investments Gerald R. Jensen, Charles P. Jones, 2019-11-19 The revised and updated fourteenth edition of Investments Analysis and Management explains the essentials of investing and supports good investment decisions More than a simple introduction to the subject this comprehensive textbook prepares students to handle real world investment problems and controversies in a clear and accessible manner Emphasizing readability Authors Charles Jones and Gerald Jensen minimize complex formulas and simplify difficult material enabling students of all levels and backgrounds to follow the entire discussion and delve further into the subject Ideally suited for beginning courses in investments this textbook is designed as

a practical guide to help students gain foundational knowledge of investing and develop the analytic skills necessary for deciphering investment issues Carefully organized chapters guide students through fundamental investing concepts portfolio and capital market theory common stock analysis and valuation fixed income and derivative securities the specifics of security analysis and portfolio management and more A broad range of pedagogical tools including bulleted summaries numbered examples spreadsheet exercises computational problems and an extensive set of chapter review questions strengthens student comprehension and retention

Sales and Use Tax Answer Book (2009) Bruce M. Nelson, James T. Collins (J.D.), John C. Healy, 2008-11 The Sales and Use Tax Answer Book is the key reference source for which practitioners have been searching Not only is it comprehensive and clear it also provides extensive citation to important case and statutory law Forty five states and the District of Columbia impose a sales tax on the retail sale of tangible personal property and selected services In addition there are 7 500 cities municipalities towns school districts counties and other special taxing districts that levy sales and use taxes The varying rates the changing jurisdictional boundaries the different tax bases and the often inconsistent and contradictory interpretations of similarly worded statutes are all covered The book also includes a chapter on sales tax reforms particularly the Streamlined Sales Tax Project

Investing Amid Low Expected Returns Antti Ilmanen, 2022-04-12 Elevate your game in the face of challenging market conditions with this eye opening guide to portfolio management Investing Amid Low Expected Returns Making the Most When Markets Offer the Least provides an evidence based blueprint for successful investing when decades of market tailwinds are turning into headwinds For a generation falling yields and soaring asset prices have boosted realized returns However this past windfall leaves retirement savers and investors now facing the prospect of record low future expected returns Emphasizing this pressing challenge the book highlights the role that timeless investment practices discipline humility and patience will play in enabling investment success It then assesses current investor practices and the body of empirical evidence to illuminate the building blocks for improving long run returns in today s environment and beyond It concludes by reviewing how to put them together through effective portfolio construction risk management and cost control practices In this book readers will also find The common investor responses so far to the low expected return challenge Extensive empirical evidence on the critical ingredients of an effective portfolio major asset class premia illiquidity premia style premia and alpha Discussions of the pros and cons of illiquid investments factor investing ESG investing risk mitigation strategies and market timing Coverage of the whole top down investment process throughout the book endorsing humility in tactical forecasting and boldness in diversification Ideal for institutional and active individual investors Investing Amid Low Expected Returns is a timeless resource that enables investing with serenity even in harsher financial conditions

□□□□□□□□ **Managing Risk in Construction Projects** Nigel J. Smith, Tony Merna, Paul Jobling, 2014-02-03 Investment in any new project invariably carries risk but the construction industry is subject to more risk and uncertainty than perhaps any other industry This guide for

construction managers project managers and quantity surveyors as well as for students shows how the risk management process improves decision making *Managing Risk in Construction Projects* offers practical guidance on identifying assessing and managing risk and provides a sound basis for effective decision making in conditions of uncertainty The book focuses on theoretical aspects of risk management but also clarifies procedures for undertaking and utilising decisions This blend of theory and practice is the real message of the book and with a strong authorship team of practitioners and leading academics the book provides an authoritative guide for practitioners having to manage real projects It discusses a number of general concepts including projects project phases and risk attitude before introducing various risk management techniques This third edition has been extended to recognize the reality of multi project or programme management and the risks in this context to highlight the particular problems of risk in international joint ventures and to provide more coverage of PFI and PPP With case studies and examples of good practice the book offers the distilled knowledge of over 100 man years of experience in working on all aspects of project risk giving sound practical guidance on identifying assessing and managing risk

Financial and Management Accounting Pauline Weetman, 2019 Get a critical understanding of the why behind the what in Financial Management Accounting *Financial Management Accounting An Introduction* 8th edition is a core textbook in the field written by leading expert teacher in Accounting Pauline Weetman An essential learning resource for undergraduates on Business Studies degrees Accounting courses or MBA students and professionals this comprehensive introduction will provide the foundation you need for your course presenting a more critical approach to the subject The eighth edition of the text retains all the features that have contributed to the book's popularity with its clear and accessible writing style focus on the accounting equation and extensive use of real world case studies the book aims to guide you through the why and not just the what of financial and management accounting Key features include Definitions and terminology aligned with the 2018 IASB Conceptual Framework Content fully up to date with the International Financial Reporting Standards IFRS New case studies giving examples from real world companies Focus on specific knowledge outcomes with end of chapter self evaluation Questions graded according to difficulty allowing you to test your understanding Activities aligned to each section of a chapter encouraging students to explore and consider issues from different viewpoints With a range of activities throughout the chapters that encourage you to explore and consider issues from different viewpoints this market leading text is a fundamental learning resource and introduction to the field

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are employed full or part time and who will immediately see the validity of the book's approach and its relevance to their work

The Profession of Modeling and Simulation Andreas Tolk, Tuncer Ören, 2017-06-29 The definite guide to the theory, knowledge, technical expertise, and ethical considerations that define the M the technical discipline of M the ethical standards that should guide professional conduct and the economic and commercial challenges today's M S professionals face. Demonstrates applications of M S tools and techniques in a variety of fields such as engineering, operations research, and cyber environments with over 500 types of simulations. Highlights professional and academic aspects of the field including preferred programming languages, professional, academic, and certification programs, and key international societies. Shows why M S professionals must be fully versed in the theory, concepts, and tools needed to address the challenges of cyber environments. The Profession of Modeling and Simulation is a valuable resource for M S practitioners, developers, and researchers working in industry and government. Simulation professionals including administrators, managers, technologists, faculty members, and scholars within the physical sciences, life sciences, and engineering fields will find it highly useful, as will students planning to pursue a career in the M S profession. Nearly three dozen experts in Modeling and Simulation M S come together to make a compelling case for the recognition of M S as a profession. Important reading for anyone seeking to elevate the standing of this vital field. Alfred Al Grasso, President/CEO, The MITRE Corporation. Andreas Tolk, PhD is Technology Integrator for the Modeling, Simulation, Experimentation, and Analytics Division of The MITRE Corporation, an adjunct professor in the Department of Engineering Management and Systems Engineering and the Department for Modeling, Simulation, and Visualization Engineering at Old Dominion University, and an SCS fellow. Tuncer Ören, PhD is Professor Emeritus of Computer Science at the University of Ottawa. He is an SCS fellow and an inductee to SCS Modeling and Simulation Hall of Fame. His research interests include advancing methodologies, ethics, body of knowledge, and terminology of modeling and simulation.

401(k)s & IRAs For Dummies Ted Benna, 2021-10-26 From the basics down to investing, get the most out of your 401 k and IRA in any economic environment. When you're ready to start setting aside or withdrawing money for your retirement, whenever that might be, 401 k's IRAs For Dummies is here for you. It covers both types of retirement plans because they each have valuable tax benefits, and you may be able to contribute to both at the same time. With the practical advice in this book, you learn how to manage your accounts, minimize your investment risk, and maximize your returns. Sounds like a win-win, no matter your situation or where you're at in life. Written by a well-known expert and father of the 401 k, Ted Benna, 401 k's IRAs For Dummies helps you keep up with the ever-changing rules surrounding both retirement plans, including the rules from the SECURE and CARES Acts, and avoid the mistakes that can lead to higher taxes and penalties. Additional topics include Tax strategies before and after retirement, Required distributions, and how much you need to take, Penalties for taking money out early and how to avoid them, What happens to your or your spouse's retirement plan after death or divorce, The rules for taking money out of an inherited plan, Methods for calculating required minimum

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