

A BINOMIAL MODEL APPROACH TO MODELLING PORTFOLIO VOLATILITY IN CONTINUOUS TIME

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ABSTRACT

The present article offers a binomial model replication of Merton's (1969, 1973) model of portfolio selection allowing volatility in continuous time. Interestingly, the investor risk premium is modelled as a consequence of the mathematics of risk itself (rather than that of investors setting prices at the start of each investment period). The model reveals the inherent circularity of the CAPM as an explanation of investor volatility-return preferences. In the model, the outcome return on a risky asset is identified as having an idiosyncratic risk component. The model thereby challenges the traditional interpretation of Markowitz portfolio theory, namely that idiosyncratic risk variations cancel

the individual asset variances and covariances, but is independent of the portfolio's overall volatility. In this sense, log-wealth utility is characterized as "risk neutral". Or, we can say, for log-wealth utility, the outcome risk creates its own reward.

A novelty of the model is that the reward for risk (volatility) is recognized as the result of the mathematics of risk itself, rather than as the result of investors setting prices at the commencement of a one-period model (in accordance with required risk-return tradeoffs). The outcome is that increases in idiosyncratic risk should lead to observed increases in sampled periodic returns. This prediction appears to be consistent with Malkiel and Xu's (1997) empirical findings.

The remainder of the article is arranged as follows. In the following section, we present our exponential growth model for volatile markets; while the section thereafter presents the implications of a log-wealth utility for investors' propensity to invest in such markets. The final section summarises the article.

1 INTRODUCTION.

The present paper introduces a binomial representation of Merton's (1969, 1973) model for portfolio selection under uncertainty allowing continuous adjustment. The application of continuous time models to portfolio analysis by practitioners currently remains restricted – certainly when compared with the broad acceptance and application in practice (at least until more recently) of the traditional CAPM. In part, this may be due to the inherent mathematical nature of the continuous time analysis with a consequently restricted intuitive conviction for its directives. The present paper may therefore have a role to play in advancing the application of models that allow continuous adjustment to investors' portfolio selections – at least as complementary to those that seek to model portfolio selection over a "single investment period".

The model illuminates the interface of asset returns and portfolio volatility. For example, the nature of the equity risk premium. Thus a log-wealth utility investor is characterized as selecting across assets so as to maximize the portfolio's geometric continuously-compounded growth rate. The selected portfolio is thereby a function of

2 THE EXPONENTIAL (CONTINUOUSLY COMPOUNDED) GROWTH MODEL

When the growth rate applied to a valuation is both normally distributed and applied continuously, the outcome valuation at the end of a time period may be represented as the starting valuation multiplied by $\exp(y)$ where y is normally distributed; or, stated alternatively, the starting valuation multiplied by $\exp(\mu + x)$ where μ represents the underlying mean or "drift" exponential (continuously compounded) growth rate for the period and x is normally distributed about zero with standard deviation (volatility), σ (see, for example, Dempsey, 2002).¹

Such a distribution of growth outcomes $\exp(\mu + x)$ over a time period may alternatively be represented as the outcome of a binomial process, repeated over a sufficiently large number N of time sub-periods. In a binomial process, \$1 either grows to $\exp(\mu/N + \sigma/\sqrt{N})$ or declines to

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