

**Investment and Risk Management  
Exam  
Two Hour  
Answer any THREE questions. Each Carry Equal marks**

**QUESTION ONE**

This question concerns Markowitz Diversification:

a) Using properly labelled diagrams:

- i) Draw the efficient frontier and explain how diversification reduces portfolio risk. Explain why portfolios on efficient frontier dominate?

**[20 marks]**

- ii) Draw the indifference curves of a risk-averse investor. What is meant by an "Efficient" Portfolio in the context of these indifference curves?

**[20 marks]**

- iii) Show the effect of risk free borrowing and lending on the Efficient Frontier. Explain in what ways the new efficient frontier change the investment opportunity set for investors.

**[20 marks]**

- b) Your investment of \$50 in Stock A is worth \$125 in two years while the investment of £100 in Stock B is worth £130 in six months. Both stocks do not pay dividends. What are the holding period and annualized rates of returns on the two stocks? Which one would you recommend as a buy stock if the volatility (standard deviation) of Stock A is 10% and Stock B 12%?

**[20 marks]**

- c) A stock selling for \$50 at the start of the year. Its beta is 1.20. Last year's returns on the market and from a risk free security are 8 percent and 3 percent respectively. What is the expected return from this stock? What will be the price of the stock at the end of the year if dividend of \$2.50 is paid during the year?

**[20 marks]**

**[Total 100 marks]**

**END OF QUESTION ONE**

# Irm 101 Answers

**CL Gary**



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