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CHAPTER 6: CAPITAL ALLOCATION TO RISKY ASSETS

PROBLEM SETS

1. (e) The first two answer choices are incorrect because a highly risk averse investor would avoid portfolios with higher risk premiums and higher standard deviations. In addition, higher or lower Sharpe ratios are not an indication of an investor's tolerance for risk. The Sharpe ratio is simply a tool to absolutely measure the return premium earned per unit of risk.
2. (b) A higher borrowing rate is a consequence of the risk of the borrowers' default. In perfect markets with no additional cost of default, this increment would equal the value of the borrower's option to default, and the Sharpe measure, with appropriate treatment of the default option, would be the same. However, in reality there are costs to default so that this part of the increment lowers the Sharpe ratio. Also, notice that answer (c) is not correct because doubling the expected return with a fixed risk-free rate will more than double the risk premium and the Sharpe ratio.
3. Assuming no change in risk tolerance, that is, an unchanged risk-aversion coefficient (A), higher perceived volatility increases the denominator of the equation for the optimal investment in the risky portfolio (Equation 6.7). The proportion invested in the risky portfolio will therefore decrease.

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Zvi Bodie



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