

## Formulas

Returns: normal distribution

$$R_P \sim N(R_P, \sigma_P)$$

Expected return:

$$\overline{R}_P = X_1 \overline{R}_1 + X_2 \overline{R}_2$$

Variance:

$$\sigma_P^2 = X_1^2 \sigma_1^2 + X_2^2 \sigma_2^2 + 2X_1 X_2 \sigma_{12}$$

$$\sigma_{12} = \rho_{12}\sigma_1\sigma_2$$

$$\sigma_P^2 = \begin{bmatrix} X_1 & X_2 \end{bmatrix} \begin{bmatrix} \sigma_1^2 & \sigma_{12} \\ \sigma_{21} & \sigma_2^2 \end{bmatrix} \begin{bmatrix} X_1 \\ X_2 \end{bmatrix}$$

$$\sigma_P^2 = X'\Omega X$$

# **Returns To Normal**

## **CFA Institute**

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