

Economics 3C Tutorial 2 worksheet

Risk and return: Past and Prologue

Round off all answers to two decimal points.

1. The Property Growth Fund generated 13.55% nominal rate of return after fees. Given that inflation is expected to rise to 8.5%, what is the Fund's exact real rate of return?

$$r = \frac{R - i}{1 + i} = \frac{13.55\% - 8.5\%}{1 + 0.085} = 4.65\%$$

2. Kate invested R15 000 with Capital Growth Asset Managers in 2018. The value of her investment in 2019 was R15 825, in 2020: R16 200, in 2021: R15 800, in 2022: R15 400 and in 2023: R15 900. Calculate average return and time-weighted average return of Kate's investment.

$$HPR_{2019} = \frac{15\,825 - 15\,000}{15\,000} = 5.50\%, HPR_{2020} = \frac{16\,200 - 15\,825}{15\,825} = 2.37\%$$

$$HPR_{2021} = \frac{15\,800 - 16\,200}{16\,200} = -2.47\%; HPR_{2022} = \frac{15\,400 - 15\,800}{15\,800} = -2.53\%$$

$$HPR_{2023} = \frac{15\,900 - 15\,400}{15\,400} = 3.25\%$$

$$\text{Average return} = \frac{0.055 + 0.0237 + [-0.0247] + [-0.0253] + 0.0325}{5} = 1.224\%$$

$$\text{Time weighted average return} = 1.1$$

3. Suppose your expectations about the equity index's¹ performance are as follows:

State of the economy	Probability	Holding Period Return (%)
Recession	0.2	-22.40
Recovery	0.5	13.50
Boom	0.3	32.50

- a. Calculate the expected return of the equity index.

$$E(r) = [0.2 \times -22.4] + [0.5 \times 13.5] + [0.3 \times 32.5] = 12.02\%$$

- b. Calculate the risk (i.e. standard deviation) of the equity index.

$$\sigma^2 = [0.2 \times (-22.4 - 12.02)^2] + [0.5 \times (13.5 - 12.02)^2] + [0.3 \times (32.5 - 12.02)^2] = 363.87$$

$$\sigma = 19.08\%$$

¹ An indicator that shows the performance of a group of securities like stocks. Example: FTSE/JSE All Share Index which shows the performance of South African companies.

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David Anderson



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