

# CHAPTER 9

## Answers to Problems

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1. Consider the following data for two risk factors (1 and 2) and two securities (J and L):

$$\begin{array}{lll} \lambda_1 = 0.05 & \lambda_2 = 0.02 & \lambda_3 = 0.04 \\ b_{1J} = 0.80 & b_{2J} = 1.40 & \\ b_{1L} = 1.60 & b_{2L} = 2.25 & \end{array}$$

- a. Compute the expected returns for both securities.

In general for the APT,  $E[R_i] = \lambda_0 + \lambda_1 b_{i1} + \lambda_2 b_{i2}$

For security J:  $E[R_J] = 0.05 + 0.02 \times 0.80 + 0.04 \times 1.40 = .122$  or 12.2%

For Security L:  $E[R_L] = 0.05 + 0.02 \times 1.60 + 0.04 \times 2.25 = .172$  or 17.2%

- b. Suppose that Security J is currently priced at \$22.50 while the price of Security L is \$15.00. Further, it is expected that both securities will pay a dividend of \$0.75 during the coming year. What is the expected price of each security one year from now?  
Total return = dividend yield + capital gain yield

For security J, the dividend yield is  $\$0.75/\$22.50 = 0.033$  or 3.33%

For security L, the dividend yield is  $\$0.75/\$15.00 = 0.05$  or 5%

For security J, the expected capital gain is therefore  $12.20\% - 3.33\% = 8.87\%$

For security L the expected capital gain is therefore  $17.20\% - 5.00\% = 12.20\%$

Therefore:

The expected price for security J is  $\$22.50 \times (1.0887) = \$25.50$

The expected price for security L is  $\$15.00 \times (1.1220) = \$16.83$

2. Earlier in the text, it was demonstrated how the Fama-French three-factor model could be used to estimate the expected risk compensation for a set of equities (INTC, JPM, and WFM). Specifically, using return data from the 1996–2000 period, the following equations were estimated:

$$\text{INTC: } [E(R) - RFR] = (0.615)(\lambda_{MKT}) + (-0.640)(\lambda_{SMB}) + (-1.476)(\lambda_{HML})$$

$$\text{JPM: } [E(R) - RFR] = (1.366)(\lambda_{MKT}) + (-0.387)(\lambda_{SMB}) + (0.577)(\lambda_{HML})$$

$$\text{WFM: } [E(R) - RFR] = (1.928)(\lambda_{MKT}) + (0.817)(\lambda_{SMB}) + (1.684)(\lambda_{HML})$$

Using the estimated factor risk premia of  $\lambda_{MKT} = 11.50\%$ ,  $\lambda_{SMB} = -1.44\%$ , and  $\lambda_{HML} = -5.40\%$ , it was then shown that the expected excess returns for the three stocks were 15.96%, 13.15%, and 11.90%, respectively.

- a. Exhibit 9.8 lists factor risk prices calculated over two different time frames:

(1) 1981–2000:  $\lambda_{MKT} = 9.09\%$ ,  $\lambda_{SMB} = -1.10\%$ , and  $\lambda_{HML} = 4.48\%$

(2) 1928–2000:  $\lambda_{MKT} = 7.02\%$ ,  $\lambda_{SMB} = 3.09\%$ , and  $\lambda_{HML} = 4.39\%$

Calculate the expected excess returns for INTC, JPM, and WFM using both of these alternative sets of factor risk premia.

For 1981–2000:

$$R_{INTC} = 0.615 \times 9.09 - 0.64 \times (-1.1) - 1.476 \times 4.48 = -0.32\%$$

$$R_{JPM} = 1.366 \times 9.09 - 0.387 \times (-1.1) + 0.577 \times 4.48 = 15.43\%$$

$$R_{WFM} = 1.928 \times 9.09 + 0.817 \times (-1.1) + 1.684 \times 4.48 = 24.18\%$$

For 1928–2000:

$$R_{INTC} = 0.615 \times 7.02 - 0.64 \times 3.09 - 1.476 \times 4.39 = -4.14\%$$

$$R_{JPM} = 1.366 \times 7.02 - 0.387 \times 3.09 + 0.577 \times 4.39 = 10.92\%$$

$$R_{WFM} = 1.928 \times 7.02 + 0.817 \times 3.09 + 1.684 \times 4.39 = 34.71\%$$

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