

## BASIC MATRIX ALGEBRA

(Appendix to ch 18 Stock and Watson, appendix A Verbeek)

### Notation:

matrices are represented by capital letters in bold, e.g.  $\mathbf{A}$ , vectors in lowercase bold, e.g.  $\mathbf{a}$ , and entries of vectors and matrices are italic (since they are numbers from a field), e.g.  $A$  and  $a$ . Index notation is often the clearest way to express definitions, and is used as standard in the literature. The  $i, j$  entry of matrix  $\mathbf{A}$  is indicated by  $(\mathbf{A})_{ij}$ ,  $A_{ij}$  or  $a_{ij}$ , whereas a numerical label (not matrix entries) on a collection of matrices is subscripted only, e.g.  $\mathbf{A}_1, \mathbf{A}_2$ , etc.

### Definitions of Vectors and Matrices

A **vector** is a collection of  $n$  numbers or elements, collected either in a column (a **column vector**) or in a row (a **row vector**). The  $n$ -dimensional column vector  $\mathbf{b}$  and the  $n$ -dimensional row vector  $\mathbf{c}$  are

$$\mathbf{b} = \begin{bmatrix} b_1 \\ b_2 \\ \vdots \\ b_n \end{bmatrix} \text{ and } \mathbf{c} = [c_1 \quad c_2 \quad \cdots \quad c_n],$$

where  $b_1$  is the first element of  $\mathbf{b}$  and in general  $b_i$  is the  $i^{\text{th}}$  element of  $\mathbf{b}$ .

Throughout, a boldface symbol denotes a vector or matrix.

A **matrix** is a collection, or an array, of numbers or elements in which the elements are laid out in columns and rows. The dimension of a matrix is  $n \times m$ , where  $n$  is the number of rows and  $m$  is the number of columns. The  $n \times m$  matrix  $\mathbf{A}$  is

$$\mathbf{A} = \begin{bmatrix} a_{11} & a_{12} & \cdots & a_{1m} \\ a_{21} & a_{22} & \cdots & a_{2m} \\ \vdots & \vdots & \ddots & \vdots \\ a_{n1} & a_{n2} & \cdots & a_{nm} \end{bmatrix},$$

where  $a_{ij}$  is the  $(i, j)$  element of  $\mathbf{A}$ , that is,  $a_{ij}$  is the element that appears in the  $i^{\text{th}}$  row and  $j^{\text{th}}$  column. An  $n \times m$  matrix consists of  $n$  row vectors or, alternatively, of  $m$  column vectors.

To distinguish one-dimensional numbers from vectors and matrices, a one-dimensional number is called a **scalar**.

# Matrix Algebra Assets

**Daniela Niemeyer**



## Matrix Algebra Assets:

**A Practitioner's Guide to Asset Allocation** William Kinlaw, Mark P. Kritzman, David Turkington, 2017-05-02 Since the formalization of asset allocation in 1952 with the publication of Portfolio Selection by Harry Markowitz there have been great strides made to enhance the application of this groundbreaking theory. However, progress has been uneven. It has been punctuated with instances of misleading research which has contributed to the stubborn persistence of certain fallacies about asset allocation. A Practitioner's Guide to Asset Allocation fills a void in the literature by offering a hands-on resource that describes the many important innovations that address key challenges to asset allocation and dispels common fallacies about asset allocation. The authors cover the fundamentals of asset allocation including a discussion of the attributes that qualify a group of securities as an asset class and a detailed description of the conventional application of mean variance analysis to asset allocation. The authors review a number of common fallacies about asset allocation and dispel these misconceptions with logic or hard evidence. The fallacies debunked include such notions as asset allocation determines more than 90% of investment performance, time diversifies risk, optimization is hypersensitive to estimation error, factors provide greater diversification than assets and are more effective at reducing noise, and that equally weighted portfolios perform more reliably out of sample than optimized portfolios. A Practitioner's Guide to Asset Allocation also explores the innovations that address key challenges to asset allocation and presents an alternative optimization procedure to address the idea that some investors have complex preferences and returns may not be elliptically distributed. Among the challenges highlighted, the authors explain how to overcome inefficiencies that result from constraints by expanding the optimization objective function to incorporate absolute and relative goals simultaneously. The text also explores the challenge of currency risk, describes how to use shadow assets and liabilities to unify liquidity with expected return and risk, and shows how to evaluate alternative asset mixes by assessing exposure to loss throughout the investment horizon based on regime-dependent risk. This practical text contains an illustrative example of asset allocation which is used to demonstrate the impact of the innovations described throughout the book. In addition, the book includes supplemental material that summarizes the key takeaways and includes information on relevant statistical and theoretical concepts as well as a comprehensive glossary of terms. [Asset Allocation](#)

William Kinlaw, Mark P. Kritzman, David Turkington, 2021-07-26 Discover a masterful exploration of the fallacies and challenges of asset allocation. In *Asset Allocation: From Theory to Practice and Beyond*, the newly and substantially revised Second Edition of *A Practitioner's Guide to Asset Allocation*, accomplished finance professionals William Kinlaw, Mark P. Kritzman, and David Turkington deliver a robust and insightful exploration of the core tenets of asset allocation. Drawing on their experience working with hundreds of the world's largest and most sophisticated investors, the authors review foundational concepts, debunk fallacies, and address cutting-edge themes like factor investing and scenario analysis. The new edition also includes references to related topics at the end of each chapter and a summary of key takeaways to help readers

rapidly locate material of interest The book also incorporates discussions of The characteristics that define an asset class including stability investability and similarity The fundamentals of asset allocation including definitions of expected return portfolio risk and diversification Advanced topics like factor investing asymmetric diversification fat tails long term investing and enhanced scenario analysis as well as tools to address challenges such as liquidity rebalancing constraints and within horizon risk Perfect for client facing practitioners as well as scholars who seek to understand practical techniques Asset Allocation From Theory to Practice and Beyond is a must read resource from an author team of distinguished finance experts and a forward by Nobel prize winner Harry Markowitz *Portfolio Selection and Asset Pricing: Models of Financial Economics and Their Applications in Investing* Jamil Baz,Helen Guo,Erol Hakanoglu,2022-09-06 This uniquely comprehensive guide provides expert insights into everything from financial mathematics to the practical realities of asset allocation and pricing Investors like you typically have a choice to make when seeking guidance for portfolio selection either a book of practical hands on approaches to your craft or an academic tome of theories and mathematical formulas From three top experts Portfolio Selection and Asset Pricing strikes the right balance with an extensive discussion of mathematical foundations of portfolio choice and asset pricing models and the practice of asset allocation This thorough guide is conveniently organized into four sections Mathematical Foundations normed vector spaces optimization in discrete and continuous time utility theory and uncertainty Portfolio Models single period and continuous time portfolio choice analogies asset allocation for a sovereign as an example and liability driven allocation Asset Pricing capital asset pricing models factor models option pricing and expected returns Robust Asset Allocation robust estimation of optimization inputs such as the Black Litterman Model and shrinkage and robust optimizers Whether you are a sophisticated investor or advanced graduate student this high level title combines rigorous mathematical theory with an emphasis on practical implementation techniques

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