

P8-7. Coefficient of variation:  $CV = \frac{\sigma}{r}$

**LG 2; Basic**

a. **A**  $CV_A = \frac{7\%}{20\%} = 0.3500$

**B**  $CV_B = \frac{9.5\%}{22\%} = 0.4318$

**C**  $CV_C = \frac{6\%}{19\%} = 0.3158$

**D**  $CV_D = \frac{5.5\%}{16\%} = 0.3438$

- b. Asset C has the lowest coefficient of variation and is the least risky relative to the other choices.

P8-8. Standard deviation versus coefficient of variation as measures of risk

**LG 2; Basic**

- a. Project A is least risky based on range with a value of 0.04.

- b. The standard deviation measure fails to take into account both the volatility and the return of the investment. Investors would prefer higher return but less volatility, and the coefficient of variation provides a measure that takes into account both aspects of investors' preferences. Project D has the lowest CV, so it is the least risky investment relative to the return provided.

c. **A**  $CV_A = \frac{0.029}{0.12} = 0.2417$

**B**  $CV_B = \frac{0.032}{0.125} = 0.2560$

**C**  $CV_C = \frac{0.035}{0.13} = 0.2692$

**D**  $CV_D = \frac{0.030}{0.128} = 0.2344$

In this case Project D is the best alternative since it provides the least amount of risk for each percent of return earned. Coefficient of variation is probably the best measure in this instance since it provides a standardized method of measuring the risk-return tradeoff for investments with differing returns.

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**Jiyuan Zhang**



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