

# Chapter 16

## International Portfolio Theory and Diversification

### ■ Questions

- 16-1. Diversification Benefits.** How does the diversification of a portfolio change its expected returns and expected risks? Is this in principle any different for internationally diversified portfolios?

The diversification of a portfolio results primarily in the reduction of risk. For a domestic portfolio, the diversification of the portfolio results in a weighted average expected return, but a reduction in risk as the returns of individual securities will be less than perfectly correlated.

This principle also applies to international diversification, but the definition of the “market” is expanded with many new securities with their respective risks, returns, and correlations being added. The other added component of international diversification is the introduction of currency risk.

- 16-2. Risk Reduction.** What types of risk are present in a diversified portfolio? Which type of risk remains after the portfolio has been diversified?

A diversified portfolio has *systematic risk* and *unsystematic risk*. *Systematic risk* is the risk of the market itself. *Unsystematic risk* is the risk of individual securities within the market and the portfolio. Increasing the number of securities in the portfolio reduces and ultimately eliminates the unsystematic risk—the risk of the individual securities—leaving only the risk of the market, the systematic risk.

- 16-3. Measurement of Risk.** How, according to portfolio theory, is the risk of the portfolio measured exactly?

If we assume a portfolio consists of two assets, asset 1 and asset 2, the weights of investment in the two assets are  $w_1$  and  $w_2$  respectively, and  $w_1 + w_2 = 1$ . The risk of the portfolio ( $\sigma_p$ ), usually expressed in terms of the standard deviation of the portfolio's expected return, is given by the following equation:

$$\sigma_p = \sqrt{w_1^2\sigma_1^2 + w_2^2\sigma_2^2 + 2w_1w_2\rho_{12}\sigma_1\sigma_2}$$

where  $\sigma_1^2$  and  $\sigma_2^2$  are the variances of the expected returns of risky assets 1 and 2, respectively.  $\sigma_1$  and  $\sigma_2$  are their respective standard deviations.  $\rho_{12}$  is the correlation coefficient between the two assets' returns.

- 16-4. Market Risk.** If all national markets have market risk, is all market risk the same?

All market risk is not the same because all markets, like individual assets, are not perfectly correlated in their returns. The addition of more markets to the potential portfolio of the investor reduces the overall market risk below that of any individual market.

- 16-5. Currency Risk.** The currency risk associated with international diversification is a serious concern for portfolio managers. Is it possible for currency risk ever to benefit the portfolio's return?

Currency risk for a portfolio, like currency risk for a firm or a currency speculator, can be positive or negative. If an individual investor buys a security denominated in a currency, which then appreciates against the home currency of the investor, it increases the expected returns of the investor in home currency terms. Different international portfolios and portfolio managers deal with this concern very differently. Some international portfolio managers wish to hedge the currency risk as much as possible, focusing on the expected returns and risks of the individual assets for their portfolio goals. Other managers, however, use

# Chapter 16 International Portfolio Theory And Diversification

**Albert A Gayle**



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