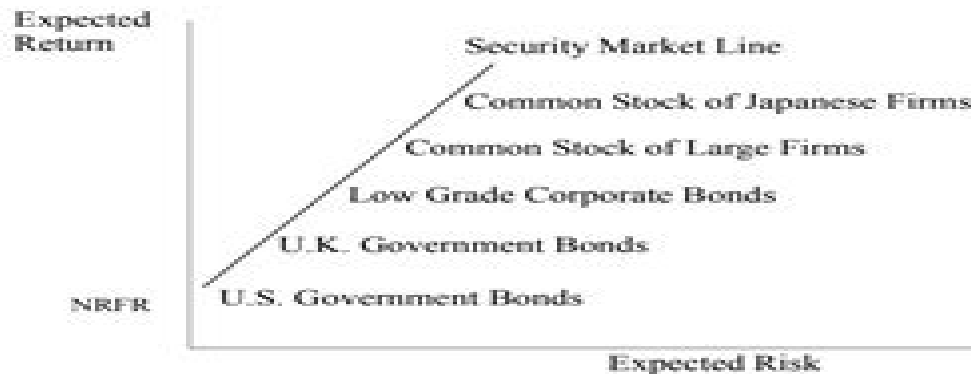


can vary substantially (e.g., real estate vs. T-bills). Exchange rate risk is the uncertainty of returns on securities acquired in a different currency. The risk applies to the global investor or multinational corporate manager who must anticipate returns on securities in light of uncertain future exchange rates. A good measure of this uncertainty would be the absolute volatility of the exchange rate or its beta with a composite exchange rate. Country risk is the uncertainty of returns caused by the possibility of a major change in the political or economic environment of a country. The analysis of country risk is much more subjective and must be based upon the history and current environment in the country.

10. The increased use of debt increases the fixed interest payment. Since this fixed contractual payment will increase, the residual earnings (net income) will become more variable. The required rate of return on the stock will change since the financial risk (as measured by the debt/equity ratio) has increased.
11. According to the Capital Asset Pricing Model, all securities are located on the Security Market Line with securities' risk on the horizontal axis and securities' expected return on its vertical axis. As to the locations of the five types of investments on the line, the U.S. government bonds should be located to the left of the other four, followed by United Kingdom government bonds, low-grade corporate bonds, common stock of large firms, and common stocks of Japanese firms. U.S. government bonds have the lowest risk and required rate of return simply because they virtually have no default risk at all.



12. If a market's real RFR is, say, 3 percent, the investor will require a 3 percent return on an investment since this will compensate him for deferring consumption. However, if the inflation rate is 4 percent, the investor would be worse off in real terms if he invests at a rate of return of 4 percent - e.g., you would receive \$103, but the cost of \$100 worth of goods at the beginning of the year would be \$104 at the end of the year, which means you could consume less real goods. Thus, for an investment to be desirable, it should have a return of 7.12 percent $[(1.03 \times 1.04) - 1]$, or an approximate return of 7 percent (3% + 4%).

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