

THEORETICAL ASPECTS OF THREE-ASSET PORTFOLIO MANAGEMENT

Michal ŠOLTĚS*

ABSTRACT: *The paper deals with three-asset portfolio. It focuses on ordinary investor, for whom the Markowitz's theory of selection of optimal portfolio is often too difficult to use in practice. In the paper, new formulas for calculation of the weights of the assets in three-asset portfolio optimised according to the risk measured by standard deviation are being derived. The paper also deals with comparison of optimisation of two- and three-asset portfolio. Also the formulas for calculation of weights of assets in three-asset portfolio, which is optimised under the pre-defined rate of return, are derived in the paper.*

KEY WORDS: *portfolio, portfolio management, optimisation, portfolio's analysis, standard deviation.*
JEL CODE: *G11*

INTRODUCTION

Basic aim of every investor is profit. However, profit maximization is not so easy aim to achieve, as every investor has certain level of risk aversion at the same time. Of course, the level of aversion is different for each investor. Profit and risk are two aspects that cannot be separated and between which indirect proportion exists. The higher yield investor wants to gain, the higher risk has to be undertaken. Regular investor prefers the highest yield and the lowest risk at the same time.

Theory of portfolio management deals with these questions. Risk of portfolio can be lowered through diversification, i. e. splitting the investment to several assets. Not all assets can be, however, used for diversification.

It is interesting to observe, which assets are suitable for effective diversification, i. e. diversification, which leads to lowering the whole risk of portfolio. It is also interesting to know, how to create a portfolio with the minimum risk level and with the minimum risk level under the condition of required rate of return.

The aim of this paper is to give answers to the questions stated above in case of three assets.

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Portfolio Management Behavioral Aspects Applications

Gharoie Ahangar, Reza, Napier, Mark



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