

## 1. INTRODUCTION, PROBABILITY CONCEPTS, AND ODDS RATIOS

### 1.1 Probability, Expected Value, and Variance

**Random variable:** A variable that has uncertain outcomes is referred to as random variable e.g. the return on a risky asset.

**Event:** An event is an outcome or a set of outcomes of a random process e.g., 10% return earned by the portfolio or tossing a coin three times.

- When an event is certain or impossible to occur, it is not a random outcome.

**Probability:** Probability is a measure of the likelihood or chance that an event will occur in the future.

- If an event is possible to occur, it has a probability between 0 and 1.
- If an event is impossible to occur, it has a probability of 0.
- If an event is certain to occur, it has a probability of 1.

**Properties of a Probability:**

- The probability of any event 'E' is a number that lies between 0 and 1 i.e.

$$0 \leq P(E) \leq 1$$

Where,  $P(E)$  = Probability of event E.



- The sum of the probabilities of any set of mutually exclusive and exhaustive events always equals 1 e.g. if there are three events A, B & C, then their probabilities i.e.  $P(A) + P(B) + P(C) = 1$ .

**Mutually exclusive events:** When events are mutually exclusive, events cannot occur at the same time e.g. when a coin is tossed, the event of occurrence of a head and the event of occurrence of a tail are mutually exclusive events. The following events are mutually exclusive.

- Event A: The portfolio earns a return = 8%.
- Event B: The portfolio earns a return < 8%.

**Exhaustive events:** When events are exhaustive, it means that all possible outcomes are covered by the events e.g. the following events are exhaustive.

- Event A: The portfolio earns a return = 8%.

- Event B: The portfolio earns a return < 8%.
- Event C: The portfolio earns a return > 8%.

In the probability distribution of the random variable, each random outcome is assigned a probability.

**Empirical (or statistical) probability:** It is a probability based on observations obtained from probability experiments (historical data). The empirical frequency of an event E is the relative frequency of event E i.e.

$$P(E) = \frac{\text{Probability of Event E}}{\text{Total Probability}}$$

- Empirical probability of an event cannot be computed for an event with no historical record or for an event that occurs infrequently.

**Example:**

Total sample of dividend changes = 14,189.

- Frequency of observations that 'change in dividends' is increase = 14,911
- Frequency of observations that 'change in dividends' is decrease = 1,278

Probability that a dividend change is a dividend increase =  $\frac{14,911}{14,189} = 0.92$

**Subjective probability:** It is a probability based on personal assessment, educated guesses, and estimates.

**Prior probability:** It is a probability based on logical analysis, reasoning & inspection rather than on observation or personal judgment.

- Prior and empirical probabilities are referred to as **objective probabilities**.

**Odds for Event E** can be stated as:

$$E = \frac{\text{Probability of E}}{1 - \text{Probability of E}} = \frac{P(E)}{[1 - P(E)]}$$

For example, given odds for E = "a to b,"  $\rightarrow$  it implies that:

- For "a" occurrence of E, we expect "b" cases of non-occurrence.

$$\text{Probability of E} = \frac{a}{(a+b)}$$

**Odds against Event E** can be stated as:

$$E = \frac{[1 - P(E)]}{P(E)}$$

# Finquiz Curriculum Notes

**R Pring**



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