

#### I. 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, if 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 les between 0 and 1 i.e.

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

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

 The sum of the probabilities of any set of mutually exclusive and exhautive 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.

Mulually 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 5: The portfolio earns a return < 8%.</li>

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 8: 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.

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

#### Example:

Total sample of dividend changes = 16,189.

- 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 =  $\frac{14.711}{10.100} \approx 0.92$ 

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

Priori 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:

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

For example, given odds for E = "a to b." → if implies that:

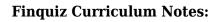
 For "a" occurrence of E we expect "b" cases of non-occurrence.

Odds against Event E can be stated as:

$$\mathbf{E} = \frac{[(4-P)(0)]}{P(0)}$$

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