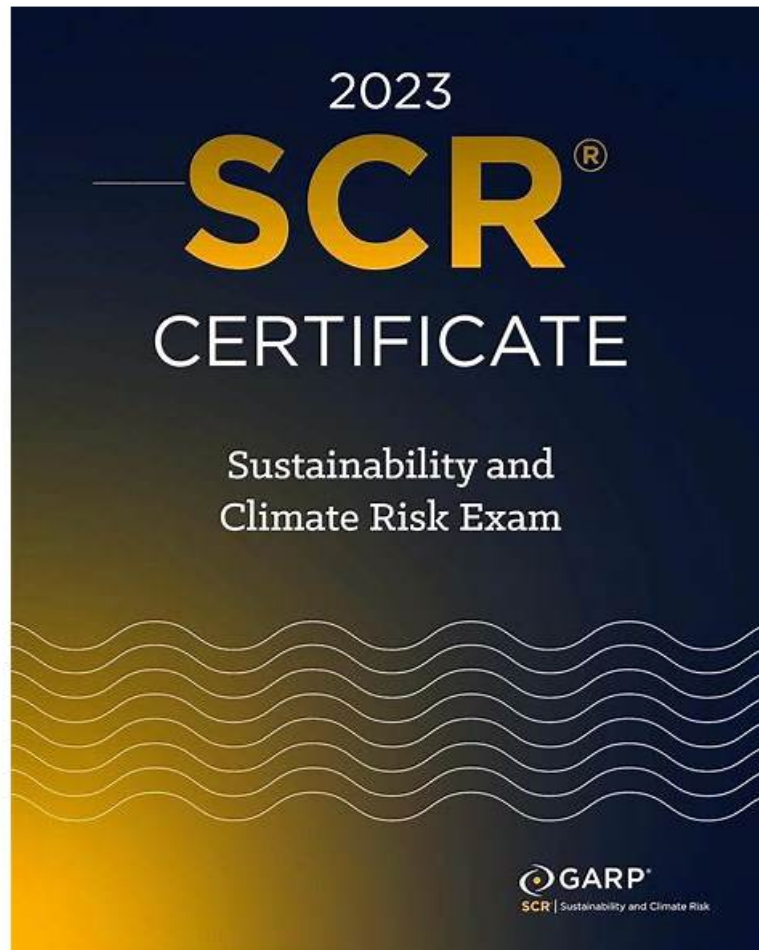


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GARP Sustainability and Climate Risk Sample Questions (Q24-Q29):

NEW QUESTION # 24

A risk manager at a fertilizer production company prepares a GHG emissions report on company product usage, emissions, and energy sources. The manager notes the company adequately tracks and proactively manages carbon emissions. However, the manager identifies several non-carbon emitting activities that can affect the climate through radiative forcing. Which of the following positive radiative forcing drivers will the manager most likely identify?

- A. Direct release of ozone that impacts air quality
- B. Nitrous oxide emissions from crop fertilizer deployment
- C. Release of water vapor from industrial processes
- D. Aerosol emissions that interact with clouds

Answer: B

NEW QUESTION # 25

The climate risk team at a global bank works on a sustainability and climate risk report for a forthcoming company strategy meeting. The meeting will focus on bank goals to achieve net zero GHG emissions by 2050. Bank leaders will discuss potential risk exposures the bank may face, as well as possible financial systemic effects. Which of the following is an example of how systemic climate risk can translate into liquidity risk for the bank?

- A. Sea level rise causes coastal property prices to decrease, which leads to real estate losses for the bank.
- B. Insurers significantly increase premiums due to climate-related risks and leave the bank without coverage, amplifying risks to financial stability.
- C. Sector-wide asset stranding for the financial sector increases due to climate pressures, which affects bank revenue and profits as cash flow decreases.
- D. High level of deposit withdrawals from households and corporations after a hurricane severely affects a country.

Answer: D

NEW QUESTION # 26

A sustainability analyst at a global commercial bank researches trends surrounding the green loan market in China to develop a new business strategy. The analyst finds green loans are gaining popularity in various sectors due to environmental and financial benefits. If the analyst recommends the addition of green loans to the business strategy, what China market trend most likely supports this decision?

- A. Green loans outperform all other sustainable and traditional loan types.
- B. Green loans are mostly concentrated in the real estate sector.
- C. Green loans are riskier for larger banks but less risky for smaller banks.
- D. Green loans are primarily issued in the clean transport and clean energy sectors.

Answer: D

NEW QUESTION # 27

A bank assesses lending portfolio alignment with various climate change scenarios. To assist in this process, the risk team applies the Paris Agreement Capital Transition Assessment (PACTA) tool to examine transition risk for power generation, automotive, and steel sectors. The team examines different PACTA metrics for each sector based on data availability and sectoral profile. For sectors with no clear zero-carbon pathway, what metric will PACTA employ?

- A. Technology and fuel mix
- B. Production volume trajectory
- C. Emission intensity
- D. Carbon allocation credit

Answer: C

NEW QUESTION # 28

A technology company announces a goal of increasing recycling programs by 30% and reducing company carbon emissions by 50% by 2040. A climate risk analyst at the company develops a sustainability framework and identifies ways to measure company-level transition and physical risks.

Which of the following should the analyst use to measure company-level transition risk?

- A. Carbon intensity calculations
- B. Corporate alignment scores
- C. Facility-level location
- D. ESG score comparisons

Answer: B

NEW QUESTION # 29

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