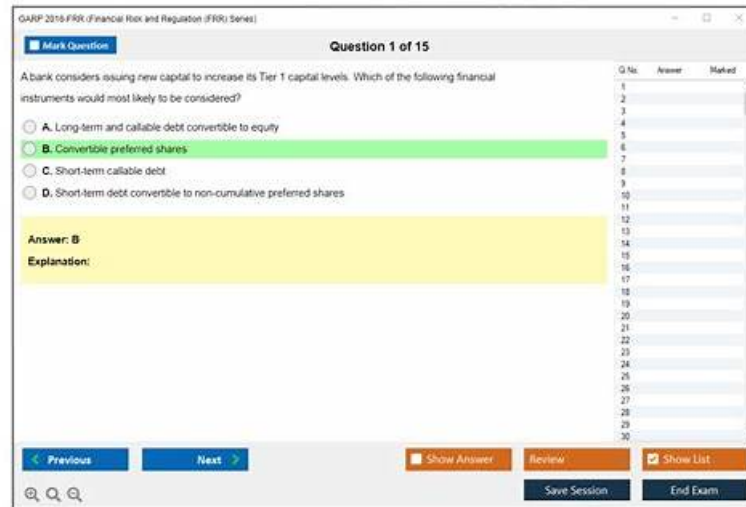


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GARP Financial Risk and Regulation (FRR) Series Sample Questions (Q313-Q318):

NEW QUESTION # 313

Counterparty credit risk assessment differs from traditional credit risk assessment in all of the following features EXCEPT:

- A. Exposures can often be netted
- B. Counterparty risk creates a two-way credit exposure
- C. Collateral arrangements are typically static in nature
- D. Exposure at default may be negatively correlated to the probability of default

Answer: C

NEW QUESTION # 314

Alpha Bank estimates its 1-month, 95% VaR is 30 million EUR. This means that in the next month, there is a

- A. 95% chance that AlphaBank will lose exactly 30 million EUR.
- B. 95% chance that AlphaBank will at least lose 30 million EUR.
- C. 95% chance that AlphaBank can lose at most 30 million EUR.
- D. 95% chance that AlphaBank can lose more than 30 million EUR.

Answer: C

NEW QUESTION # 315

Which one of the four following aspects of legal risk is NOT included in the Basel II Accord?

- A. Negative publicity resulting from reputational damages
- B. Private settlements
- C. Exposure to fines
- D. Punitive damages resulting from supervisory actions

Answer: A

Explanation:

The Basel II Accord addresses several aspects of legal risk including exposure to fines, private settlements, and punitive damages resulting from supervisory actions. However, it does not explicitly include negative publicity resulting from reputational damages. Legal risk under Basel II is primarily focused on tangible financial impacts rather than reputational ones.

References: Basel II Accord documents and legal risk definitions.

NEW QUESTION # 316

Which one of the following areas does not typically report into a central operational risk function?

- A. Embedded operational risk coordinators or specialists or managers
- B. Business continuity planning
- C. Information security
- D. Geopolitical and strategic planning

Answer: D

NEW QUESTION # 317

The skewness of ABC company's stock returns equal -1.5. What is the correct interpretation of this?

- A. It indicates higher relative probability of extreme events than non-extreme events compared to estimates from a normal distribution.
- B. It indicates that the returns are indeed normally distributed.

- C. It indicates lower probability of extreme negative events compared to the normal distribution.
- D. It indicates higher relative probability of negative returns compared to estimates derived from a normal distribution.

Answer: D

Explanation:

Skewness measures the asymmetry of the return distribution. A negative skewness value, such as -1.5, indicates that the left tail (negative returns) of the distribution is longer or fatter than the right tail (positive returns). This suggests that there is a higher relative probability of observing negative returns compared to what would be expected under a normal distribution, which is symmetric. In this case, the negative skewness implies a higher chance of experiencing extreme negative returns, making option A the correct interpretation.

NEW QUESTION # 318

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Passing the Financial Risk and Regulation (FRR) Series exam at first attempt is a goal that many candidates strive for. However, some of them think that good GARP 2016-FRR study material is not important, but this is not true. The right 2016-FRR preparation material is crucial for success in the exam. And applicants who don't find updated 2016-FRR prep material ultimately fail in the real examination and waste money. That's why Itcertmaster offers actual 2016-FRR exam questions to help candidates pass the exam and save their resources.

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