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GARP Financial Risk and Regulation (FRR) Series Sample Questions (Q100-Q105):

NEW QUESTION # 100

From a risk point of view, which of the following factors will generally lead to the fluctuation of equity values with industry P/E levels and a company's individual earnings?

- I. Sales
- II. Cost management
- III. Commercial success of the company
- IV. Market sentiment

- A. I, II
- **B. I, II, III**
- C. II, IV
- D. III, IV

Answer: B

NEW QUESTION # 101

Most loans and deposits in the interbank market have a maturity of:

- A. More than 3 years but less than 5 years
- B. More than 5 years but less than 10 years
- **C. Less than one year**
- D. More than 10 years

Answer: C

Explanation:

Most loans and deposits in the interbank market have a maturity of less than one year. This short-term nature is due to the need for liquidity and flexibility among banks, allowing them to manage their short-term funding requirements and respond to changes in interest rates and market conditions effectively.

NEW QUESTION # 102

A trader for EtaBank wants to take a leveraged position in Collateralized Debt Obligations. If these CDOs can be used in a repo transaction at a 20% haircut, what is the maximum leverage factor for a transaction with the CDOs?

- A. 0
- **B. 1**
- C. 0.8
- D. 1.5

Answer: B

NEW QUESTION # 103

Which one of the four following activities is NOT a component of the daily VaR computing process?

- A. Updating factor interrelationships.
- **B. Computing portfolio risk by delta-normal or delta-gamma method.**
- C. Updating individual risk factor models.
- D. Producing the VaR report.

Answer: B

NEW QUESTION # 104

When trading exotic options, one needs to consider the following risks:

- I. Spot foreign exchange risks
- II. Forward foreign exchange risks
- III. Plain vanilla options risks
- IV. Option-specific risks

- A. II, III, IV
- B. I, II, IV
- C. I, III
- **D. I, II, III, IV**

Answer: D

Explanation:

When trading exotic options, various risks need to be considered. Spot foreign exchange risks (I) involve the risk associated with the current exchange rate fluctuations. Forward foreign exchange risks (II) pertain to the risks related to future exchange rate changes agreed upon in forward contracts. Plain vanilla options risks (III) include the standard risks associated with basic option trading, such as volatility and time decay. Option-specific risks (IV) refer to the unique risks inherent in the specific exotic option being traded, such as path-dependency, barrier levels, and the complexity of modeling their payoffs. All these risks collectively impact the trading of exotic options.

NEW QUESTION # 105

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