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The Global Association of Risk Professionals (GARP) has recently introduced a new certification exam, the Sustainability and Climate Risk (SCR) Certification. SCR exam is designed to help professionals in the financial industry to better understand and manage the risks associated with climate change and sustainability issues. The SCR Certification is a testament to the growing recognition of the importance of sustainability and climate risk in the financial industry.

GARP SCR (Sustainability and Climate Risk) Certification Exam is a globally recognized certification program designed for finance and risk management professionals seeking to enhance their knowledge and skills in the field of sustainability and climate risk. SCR Exam covers a broad range of topics, including climate science, environmental economics, sustainable finance, carbon markets, and green investment strategies, among others. It aims to equip candidates with the necessary tools and techniques to integrate sustainability and climate risk considerations into their decision-making processes, and to help organizations manage their environmental and social impact more effectively.

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GARP Sustainability and Climate Risk Sample Questions (Q95-Q100):

NEW QUESTION # 95

A large European bank implements the PRB and hires an external auditor to assess implementation progress. After an initial assessment, the auditor prepares recommendations to improve governance and culture practices within the bank. Which of the following actions did the external auditor most likely recommend?

- A. Integrate ESG disclosures into existing bank reporting processes.
- **B. Embed sustainability targets within employee remuneration and incentive programs.**
- C. Use SDGs as a framework to evaluate the bank value creation model.
- D. Publish bank commitments to the Paris Agreement.

Answer: B

NEW QUESTION # 96

An international report on SDG progress identifies a large south Asian nation as not on track to meet most SDGs. Specifically, the

nation's reduction of infant mortality and adoption of clean energy lag behind regional peers. In response, a government environmental minister creates a memorandum outlining steps the nation can take to advance the 2030 Agenda goals. The office distributes the memorandum to other government agencies.

How will the memorandum describe the 2030 Agenda goals?

- A. Governments must update their progress on the goals every five years.
- B. Progress on any goal is dependent on the advancement of the previous goal.
- C. A project intended to advance a specific goal can help advance another goal.
- D. Each goal sets a quantitative threshold to demonstrate progress.

Answer: A

NEW QUESTION # 97

A European bank surveyed its most prominent clients to assess interest in sustainability-linked loans (SLLs) and green loans. The survey came after a recent study showed higher profitability rates of SLLs and green products than classical banking products. After positive feedback, the bank decides to introduce SLLs and green loans. The bank's sustainability loan officer writes a new loan product guideline for corporate clients that explains SLLs and green loans.

How will the bank officer describe these loan types?

- A. SLLs incentivize borrowers through margins, while green loans focus on the purpose of the loan.
- B. Market participants are unable to structure a loan to meet both the characteristics of a green loan and an SLL.
- C. Green loans can be applied more broadly on the corporate loan market than SLLs since there are no predetermined performance targets for SLLs.
- D. SLLs require external review, while green loans require external review if the loan information is not publicly available.

Answer: A

NEW QUESTION # 98

Which of the following is an example of a just' transition with regards to climate change?

- A. A company issues a first transition bond to finance a gas-fired power utility project
- B. A manufacturer designs products that are more reusable and recyclable to support the circular economy
- C. A government works with labor unions to develop a social package for displaced workers due to closure of coal mines

Answer: C

NEW QUESTION # 99

In response to a survey showing consumers consider sustainability a key factor in purchasing decisions, a group of cosmetics companies announce a collaboration to develop an environmental impact assessment and sustainability framework for cosmetics products. The framework enables customers to evaluate the environmental impact of products they purchase. The framework draft includes definitions of climate, green, and sustainable finance.

Which of the following definitions is appropriate for the proposed framework?

- A. Green finance refers exclusively to financial flows relating to climate change such as mitigation or adaptation.
- B. Climate finance is a subset of green finance and broadly refers to any financial transaction that considers climate issues.
- C. Green finance refers to sustainable finance focused on environmental risks and opportunities.
- D. Sustainable finance refers to public sector funding of projects relating to ESG and sustainable development.

Answer: C

NEW QUESTION # 100

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