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GARP SCR exam is designed to be accessible to professionals who have a range of backgrounds and experience levels. It is an ideal exam for professionals who have a background in finance, risk management, or sustainability, as well as those who are new to these fields. SCR Exam is structured in a way that allows candidates to learn at their own pace and to focus on the topics that are most relevant to their work.

GARP Sustainability and Climate Risk Sample Questions (Q105-Q110):

NEW QUESTION # 105

An insurance firm announces it will adopt sustainable practices. To inform sustainable strategy, a company risk analyst researches climate risk. The analyst reviews how climate risk manifests as financial risk through effects on microeconomic company-level risks on various types of companies and institutions. The analyst also identifies possible opportunities resulting from climate risk. Risks and opportunities are presented to senior management.

Which of the following does the analyst cite as an example of how climate risk affects liquidity risk?

- A. A company's warehouse that is damaged by a tornado causes business interruption that results in loss of revenues and profits, which weakens the company's ability to repay loans.
- B. A mining company that extracts lithium for lithium-ion batteries benefits from higher commodity prices, which increases revenue and profits.
- C. A bank's customers withdraw deposits and draw on credit lines to finance cash-flow needed for recovery after damaging flooding, which increases loan-to-deposit ratios.
- D. A company's high-emissions factory is hit with a higher carbon tax that results in asset stranding, which causes the company to have less collateral to use to secure funding.

Answer: C

NEW QUESTION # 106

A federal regulator analyzes how the increasing frequency of natural disasters may impact the banking sector.

The regulator reviews and evaluates the potential for widespread climate events to simultaneously affect multiple financial institutions and drive cascading economic disruptions. What risk type is the regulator most likely evaluating?

- A. Concentration
- B. Counterparty
- C. Systemic
- D. Operational

Answer: C

NEW QUESTION # 107

Senior officials in the environmental ministry of a South American country prepare a briefing for a new minister. The minister questions the usefulness of large international conferences to achieve real progress in GHG reduction. The briefing focuses on COP21 in Paris, which ended with an agreement to address climate change. Which of the following Paris Agreement achievements did the officials most likely note in the briefing?

- A. Established an aspirational goal to limit global warming 3°C below preindustrial levels
- B. Adopted a mechanism that uses inclusion and peer pressure to advance climate change goals
- C. Founded an international advisory body to facilitate private sector involvement in GHG reduction
- D. Introduced an emission trading scheme to allow countries that made deeper emission cuts to sell carbon surpluses

Answer: B

NEW QUESTION # 108

A multi-industry consortium convenes risk managers from across the globe to discuss climate impacts on global trade and economic growth. A climate modeler leads a discussion on macro-level physical changes in the Earth's atmosphere and highlights two climatic trends that demonstrate an inverse relationship in recent decades.

What two trends does the modeler highlight?

- A. Atmospheric aerosol levels and forced variability events
- B. Norther and Southern hemisphere temperatures
- C. Atmospheric water vapor and global temperature
- D. Radiative forcing and Arctic sea ice extent

Answer: D

NEW QUESTION # 109

An international development bank publishes an annual index that evaluates climate risk at a regional level. The index consists of several economic, policy, and physical risk components. For the upcoming index publication, the bank identifies new components that reflect the ability of companies and local infrastructure to incorporate clean and renewable energy sources into electric grids and transport systems. Which of the following risk components will the bank most likely identify?

- A. Exposure
- B. Hazard
- C. Vulnerability
- D. Policy

Answer: C

NEW QUESTION # 110

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