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## **GARP Financial Risk and Regulation (FRR) Series Sample Questions (Q277-Q282):**

### **NEW QUESTION # 277**

Interest rate swaps are:

- A. OTC derivative contracts that allow banks and customers to obtain the risk/reward profile of long-term interest rates without relying on long-term funding
- B. Exchange traded derivative contracts that allow banks and customers to obtain the risk/reward profile of long-term interest rates without having to use long-term funding.
- C. Exchange traded derivative contracts that allow banks to take positions in future interest rates.
- D. OTC derivative contracts that allow banks to take positions in series of future exchange rates.

**Answer: A**

Explanation:

Interest rate swaps are over-the-counter (OTC) derivative contracts. They are designed to help banks and customers manage their interest rate exposure without the need to use long-term funding. In an interest rate swap, two parties exchange cash flows from interest rate payments, typically one fixed and one floating rate, based on a notional principal amount. This allows institutions to benefit from the risk/reward profile of long-term interest rates, enabling them to manage their exposure to interest rate fluctuations efficiently.

**NEW QUESTION # 278**

An asset-sensitive bank will have a \_\_\_ cumulative gap and will benefit from \_\_\_ interest rates.

- A. Negative; dropping
- B. Positive; rising
- C. Negative; rising
- D. Positive; dropping

**Answer: B****NEW QUESTION # 279**

Which one of the following four physical commodities markets has the right combination of characteristics that generally allows short selling in the market, without making the short-selling transaction prohibitively expensive?

- A. Oil
- B. Natural Gas
- C. Gold
- D. Grain

**Answer: C**

Explanation:

Short selling in physical commodities markets involves borrowing the commodity and selling it with the hope of buying it back at a lower price. The right combination of characteristics that generally allows short selling without making the transaction prohibitively expensive includes factors like liquidity, storage costs, and ease of borrowing.

\* Oil: While the oil market is highly liquid, storage costs and logistical challenges can make short selling more expensive.  
\* Natural Gas: Similar to oil, natural gas involves significant storage and transportation costs, making short selling less attractive.  
\* Grain: Grain markets can have high volatility and storage costs that could complicate short selling.  
\* Gold: Gold has the ideal combination of characteristics for short selling. It is highly liquid, has relatively low storage costs, and is easy to borrow. These factors make short selling gold less prohibitively expensive compared to other commodities.

**NEW QUESTION # 280**

Which of the following statements about the interest rates and option prices is correct?

- A. If rho is positive, rising interest rates increase option prices.
- B. If rho is positive, rising interest rates decrease option prices.
- C. As interest rates rise, all options will rise in value.
- D. As interest rates fall, all options will rise in value.

**Answer: A**

Explanation:

Rho is a measure of the sensitivity of an option's price to changes in interest rates. If rho is positive, it means that the price of the option will increase when interest rates rise. This is because higher interest rates generally increase the cost of carry, which can make holding the underlying asset more expensive and thus increase the value of the option.

**NEW QUESTION # 281**

A proprietary trading desk for a large bank hedges an Arab light OTC forward position with Brent crude oil forwards. The trading desk benefits from using the most liquid OTC market to hedge, the market for the Brent crude, but hedging its using the Brent contract, exposes itself to the following type of risk:

- A. Term risk
- B. Correlation risk
- C. Seasonality risk
- D. Basis risk

**Answer: D**

#### NEW QUESTION # 282

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