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GARP Financial Risk and Regulation (FRR) Series Sample Questions (Q346-Q351):

NEW QUESTION # 346

An options trader is assessing the aggregate risk of her currency options exposures. As an options buyer, she can potentially ____ lose more than the premium originally paid. As an option seller, however, she has a ____ risk on the contract and always receives a premium

- A. Sometimes, unlimited
- B. Sometimes, limited
- C. Never, limited
- **D. Never, unlimited**

Answer: D

Explanation:

As an options buyer, the maximum loss is limited to the premium paid for the option. Therefore, the buyer can never lose more than the premium. As an option seller, the risk is theoretically unlimited because the seller is obligated to fulfill the contract regardless of how unfavorable the terms might become due to market movements.

NEW QUESTION # 347

To estimate a partial change in option price, a risk manager will use the following formula:

- **A. Partial change in option price = Delta x Change in underlying price**
- B. Partial change in option price = Delta x (1+ Change in underlying price)
- C. Partial change in option price = Delta x Gamma x Change in underlying price
- D. Partial change in option price = Delta x Gamma x (1+ Change in underlying price)

Answer: A

NEW QUESTION # 348

To improve the culture and awareness of the operational risk, Gamma Bank's CRO decides to promote three activities within her organization. Which one of the following four activities is NOT typically used to develop an operational risk framework?

- A. Auditing
- B. Training
- **C. Marketing**
- D. Planning

Answer: C

Explanation:

Activities typically used to develop an operational risk framework include planning, training, and auditing.

Marketing is not typically used to develop an operational risk framework, as it is more relevant to the promotion of products and services rather than the establishment of risk management processes and structures.

References:Operational risk framework development activities.

NEW QUESTION # 349

For a bank a 1-year VaR of USD 10 million at 95% confidence level means that:

- **A. There is a 5% chance that the bank would lose more than USD 10 million in a year.**

- B. There is a 5% chance that the bank would lose less than USD 10 million in a year.
- C. There is a 5% chance that the worst loss would be USD 10 million in a year.
- D. There is a 5% chance that the least loss would be USD 10 million in a year.

Answer: A

NEW QUESTION # 350

A bank considers issuing new capital to increase its Tier 1 capital levels. Which of the following financial instruments would most likely be considered?

- A. Short-term callable debt
- B. Long-term and callable debt convertible to equity
- **C. Convertible preferred shares**
- D. Short-term debt convertible to non-cumulative preferred shares

Answer: C

NEW QUESTION # 351

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