

## Valid 8020 Study Materials, 8020 Valid Test Practice

**IBX CORE Final Examination Sample Questions (Q149-Q154):**

**NEW QUESTION: Q 149**

A manager has a manager interview that a new research method will provide better returns for clients. The manager's historical monthly return from the new research method was 4.8%. After the research using the new method, the monthly return was 15.1%. After running a hypothesis test, the manager uses the old at the one-sided value was 0.029. Assuming a 95% confidence level, which of the conclusions below would be correct?

• A. Reject the null hypothesis and continue using the old method.

• B. Reject the null hypothesis and continue using the new method.

• C. Do not reject the null hypothesis and keep using the old method.

• D. Do not reject the null hypothesis and continue using the new method.

**Answer: B**

**NEW QUESTION: Q 150**

In determining earnings before interest and taxes (EBIT), an analyst wants to make what adjustments to the net income statement to arrive at income statement (EBIT) (Select all that apply)

• A. Add depreciation

• B. Subtract change in net working capital

• C. Add interest expense

• D. Add taxes

• E. Subtract capital expenditures

**Answer: C,D**

**NEW QUESTION: Q 151**

An executive at a financial company has developed a new method for determining a company's value. Using the company's "Cost of Regression Analysis of Different Factors," the executive came to the conclusion that the greatest impact on factors, are the value of the capital structure and the debt level from the only. The multiple regression output table arrived by the data is as follows:

| Regression Statistics     | ANOVA             | Residuals and Statistics |       |                |
|---------------------------|-------------------|--------------------------|-------|----------------|
| Multiple R: 0.9045        | Sum of Squares    | Mean Square              | F     | Significance F |
| Adjusted R Square: 0.8805 | Regression: 10.25 | 10.25                    | 10.25 | 0.0000         |
| Standard Error: 0.25      | Residual: 1.25    | 0.25                     | 0.25  | 0.0000         |
| Observations: 10          | Total: 11.50      |                          |       |                |

Quick Use Interpretation: How much could a client expect to pay per month for a new worth \$65,000 loan that rises from the city after?

• A. \$710.50

• B. \$878.50

• C. \$317.50

• D. \$100.50

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## PRMIA 8020 Exam Syllabus Topics:

| Topic   | Details                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|---------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Topic 1 | <ul style="list-style-type: none"> <li>• Introduction: This section of the exam measures the skills of Risk Analysts and covers fundamental concepts of risk governance, management, and assessment. It introduces key principles, regulatory frameworks, and industry best practices for identifying and addressing risks. A key skill measured is understanding the foundational principles of risk management.</li> </ul>                        |
| Topic 2 | <ul style="list-style-type: none"> <li>• Risk Management Framework: This section of the exam measures the skills of Risk Managers and covers the development and implementation of structured approaches for risk identification, evaluation, and mitigation. It includes industry-standard frameworks that guide risk strategy and decision-making. A key skill measured is establishing a risk management framework for organizations.</li> </ul> |

|         |                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|---------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Topic 3 | <ul style="list-style-type: none"> <li>• Risk Assessment: This section of the exam measures the skills of Financial Risk Analysts and covers methodologies for evaluating risks in different domains, including qualitative and quantitative approaches. It focuses on assessing vulnerabilities, threats, and potential impacts on business operations. A key skill measured is conducting risk impact analysis for financial threats.</li> </ul> |
| Topic 4 | <ul style="list-style-type: none"> <li>• Insurance Mitigation: This section of the exam measures the skills of Insurance Risk Managers and covers strategies for transferring risk through insurance and other financial instruments. It focuses on risk transfer mechanisms, policy structuring, and claims management. A key skill measured is assessing risk transfer options through insurance.</li> </ul>                                     |

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## 8020 Valid Test Practice - 8020 Valid Test Question

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## PRMIA ORM Certificate - 2023 Update Sample Questions (Q48-Q53):

### NEW QUESTION # 48

For the Barings case study, segregation of duties was an issue. How did this present itself in this case?

- A. A risk manager was responsible for managing the back-office
- **B. A trader was responsible for managing the back-office.**
- C. A trader was responsible for managing the expense account.
- D. A trader was responsible for managing the front-office.

**Answer: B**

Explanation:

Background of the Barings Case Study

Nick Leeson, a trader at Barings Bank, caused the collapse of the institution due to unauthorized trading in derivatives.

A critical failure was the lack of segregation of duties, allowing Leeson to both execute trades (front-office) and oversee trade settlement (back-office).

How Segregation of Duties Failed

Proper segregation of duties ensures that no single individual has unchecked control over trading and settlement.

Leeson was responsible for both trading (front-office) and settlement (back-office), meaning he could hide losses without detection.

Why Answer A is Correct

A trader (Leeson) should never have been managing back-office functions.

His dual role allowed him to manipulate records and bypass controls, leading to \$1.3 billion in losses and the bank's collapse.

Why Other Answers Are Incorrect

Option

Explanation:

B . A trader was responsible for managing the front-office.

Incorrect - Traders are supposed to manage the front-office; the issue was their involvement in back-office functions.

C . A risk manager was responsible for managing the back-office.

Incorrect - The issue was lack of oversight on the trader, not risk managers handling back-office duties.

D . A trader was responsible for managing the expense account.

Incorrect - The main issue was the trader's control over trade settlement, not expense accounts.

PRMIA Reference for Verification

PRMIA Case Study on Barings Bank Collapse

Basel Principles on Segregation of Duties in Risk Management

### NEW QUESTION # 49

For the National Australia Bank - FX Options case study, large and unusual transaction activity was a concern for what reason?

- A. Deep-in-the-money options aided in the smoothing of losses.
- B. Deep-in-the-money options and other complex structured transactions aided in the smoothing of losses.
- C. Complex structured transactions aided in the smoothing of losses.
- **D. Deep-in-the-money options and other complex structured transactions aided in the smoothing of profits and losses.**

**Answer: D**

Explanation:

The National Australia Bank (NAB) FX Options Case Study is a well-known example of operational risk, fraud, and governance failure.

What Happened?

Traders engaged in unauthorized foreign exchange (FX) options trading, using deep-in-the-money options and other complex instruments.

They manipulated profits and losses to smooth earnings and mislead risk managers and auditors.

Why Answer C is Correct

The traders smoothed both profits and losses to avoid detection and ensure continued trading bonuses.

This aligns with PRMIA's Operational Risk Management Guidelines, which highlight that hidden trading losses and smoothing techniques increase financial crime risk.

Why Other Answers Are Incorrect

Option

Explanation:

A . Complex structured transactions aided in the smoothing of losses.

Incorrect - Smoothing occurred with both profits and losses, not just losses.

B . Deep-in-the-money options and other complex structured transactions aided in the smoothing of losses.

Incorrect - Profits were also manipulated, making this answer incomplete.

D . Deep-in-the-money options aided in the smoothing of losses.

Incorrect - This focuses only on deep-in-the-money options and ignores other structured transactions involved in the fraud.

PRMIA Reference for Verification

PRMIA Fraud and Risk Management Case Studies

Basel Principles on Market Risk and Internal Control Failures

## NEW QUESTION # 50

For the Barings case study, what external event may have accelerated the discovery of the loss event?

- A. The Singapore earthquake of January 17th 1995.
- B. The collapse of Lehman Brothers into bankruptcy in 2008.
- C. The collapse of Lehman Brothers into bankruptcy in 2002.
- **D. The Kobe earthquake of January 17th 1995.**

**Answer: D**

Explanation:

Background of the Barings Case Study

The Barings Bank collapse occurred due to unauthorized derivatives trading by Nick Leeson in Singapore.

Leeson concealed losses, and his trading positions became unmanageable.

How the Kobe Earthquake Affected Barings

On January 17, 1995, the Kobe earthquake caused extreme market volatility.

Leeson's unauthorized trades were highly exposed to the Nikkei 225 index, and the earthquake triggered heavy losses.

The event accelerated the exposure of Leeson's fraudulent activities, leading to Barings' collapse.

Why Answer D is Correct

The Kobe earthquake created market turmoil, forcing Barings to confront its financial position, ultimately revealing the hidden losses.

Why Other Answers Are Incorrect

Option

Explanation:

A . The collapse of Lehman Brothers into bankruptcy in 2002.

Incorrect - Lehman Brothers collapsed in 2008, not 2002.

B . The Singapore earthquake of January 17th, 1995.

Incorrect - No significant earthquake occurred in Singapore on that date.

C . The collapse of Lehman Brothers into bankruptcy in 2008.  
Incorrect - Barings collapsed in 1995, not related to Lehman Brothers' 2008 failure.  
PRMIA Reference for Verification  
PRMIA Case Study on Barings Bank Collapse  
Basel Committee Principles on Risk Oversight and Fraud Prevention

### NEW QUESTION # 51

Which of the following principles best applies to a compliance function?

- A. The compliance function should be outsourced if there is a risk function.
- B. The compliance function should report to the business (even when following a three lines of defense model).
- **C. The compliance function should be independent of the business (following a three lines of defense model).**
- D. The risk function should be outsourced if there is a compliance function.

**Answer: C**

Explanation:

Step 1: Compliance Function and the Three Lines of Defense Model

The Three Lines of Defense (3LoD) model ensures that risk management responsibilities are properly segregated:

First Line: Business units (own and manage risk).

Second Line: Compliance and risk management (independent oversight).

Third Line: Internal audit (provides assurance).

Step 2: Why Compliance Must Be Independent

PRMIA and Basel Compliance Principles state that compliance should not report to business units, as this creates a conflict of interest.

Compliance must be independent to ensure objective oversight of regulatory adherence.

Step 3: Why the Other Options Are Incorrect

Option A ("Report to the business") → Incorrect because compliance must provide independent oversight, not report to business units.

Option C ("Outsource compliance if risk function exists") → Incorrect because compliance and risk functions have distinct roles.

Option D ("Outsource risk if compliance exists") → Incorrect because risk management is a core function, not an outsourcing candidate.

PRMIA Risk Reference Used:

PRMIA Compliance Risk Governance - States compliance must be independent under the Three Lines of Defense model.

Basel Compliance Principles - Recommends separate reporting structures for compliance and business units.

Final Conclusion:

Compliance must be independent from the business to avoid conflicts of interest, making Option B the correct answer.

### NEW QUESTION # 52

Which of the following statements best defines the properties of top-down key risk indicators?

- **A. Selected by senior management, tied to material external and internal loss exposures and scenarios, and used to manage changes in the business environment, especially under periods of stress.**
- B. Selected by senior management, used to manage changes in the business environment especially under periods of stress, and reported on a daily basis.
- C. Can only be selected by the board in line with risk ratings.
- D. Selected by junior management, used to manage changes in the business environment especially under periods of stress, and reported on an annual basis

**Answer: A**

Explanation:

Definition of Key Risk Indicators (KRIs)

KRIs are quantitative metrics used to monitor risk levels and detect early warning signs of potential risk events.

Top-down KRIs are identified at the senior management level and focus on enterprise-wide risk exposure.

Key Properties of Top-Down KRIs

Selected by senior management to ensure alignment with strategic objectives.

Tied to material external and internal loss exposures to capture critical financial, operational, and strategic risks.

Used to manage changes in the business environment to ensure proactive risk response, especially under stress conditions.

## Why Other Answers Are Incorrect

### Option

#### Explanation:

B . Selected by senior management, used to manage changes in the business environment, especially under periods of stress, and reported on a daily basis.

Incorrect - Top-down KRIs are not reported daily; they are monitored periodically (e.g., quarterly).

C . Selected by junior management, used to manage changes in the business environment, especially under periods of stress, and reported on an annual basis.

Incorrect - Junior management does not define top-down KRIs; senior management does. Also, annual reporting is too infrequent.

D . Can only be selected by the board in line with risk ratings.

Incorrect - The board provides oversight, but senior risk management selects KRIs, not just the board.

PRMIA Reference for Verification

PRMIA Risk Indicator Guidelines

Basel Committee on Banking Supervision (BCBS) Principles for Effective Risk Data Aggregation

## NEW QUESTION # 53

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