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QUESTION 1

Which one of the following areas does not typically report into a central operational risk function?

- A. Business continuity planning
- B. Information security
- C. Geopolitical and strategic planning
- D. Embedded operational risk coordinators or specialists or managers

Correct Answer: C

QUESTION 2

Mega Bank has \$100 million in deposits on which it pays 3% interest, and \$20 million in equity on which it pays no interest. The loan portfolio of \$120 million earns an average rate of 10%. If the rates remain the same, what is the net interest income of Mega Bank?

- A. \$2 million per year
- B. \$5 million per year
- C. \$9 million per year
- D. \$12 million per year

Correct Answer: C

QUESTION 3

Which one of the following four statements about regulatory capital for a bank is accurate?

- A. Regulatory capital is determined by rules imposed by an outside authority, such as a supervisor or central bank.
- B. Regulatory capital is the lowest level of economic capital the bank should have to meet regulatory requirement.
- C. Regulatory capital reflects the economic tradeoffs of the bank as accurately as the bank can represent them.
- D. Regulatory capital is less than the regulatory capital requirement.

Correct Answer: A

QUESTION 4

Bank Sigma has an opportunity to do a securitization deal for a credit card company, but has to retain a portion of the residual risk of the deal with an estimated VaR of \$8 MM. Its fees for the deal are \$2 MM, and the short-term financing costs are \$600,000. What would be the RAROC for this transaction?



- A. 25%
- B. 17.5%
- C. 33%
- D. 12%

Correct Answer: B

QUESTION 5

Which of the following statements is a key difference between customer loans and interbank loans?

- A. Customers are less credit-worthy than banks on average and hence yields are higher on average for customer loans as compared to interbank loans
- B. Customer loans are of shorter duration than interbank loans
- C. Customer loans are easier to sell than interbank loans
- D. Interbank loans are more customized than commercial loans

Correct Answer: A

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