



# ICBRR<sup>Q&As</sup>

International Certificate in Banking Risk and Regulation (ICBRR)

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### QUESTION 1

In the United States, Which one of the following four options represents the largest component of securitized debt?

- A. Education loans
- B. Credit card loans
- C. Real estate loans
- D. Lines of credit

Correct Answer: C

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### QUESTION 2

An associate from the finance group has been identified as an operational risk coordinator (ORC) for her department. To fulfill her ORC responsibilities the associate will need to:

- A. Provide main communication contact with operational risk department II. Provide main reporting contact with audit department III. Coordinate collection of key risk indicators in her area IV. Coordinate training and awareness activities in her area
- B. I, II
- C. II, III, IV
- D. I, II, III
- E. I, III, IV

Correct Answer: D

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### QUESTION 3

Which one of the following four options does NOT represent a benefit of compensating balances to the bank?

- A. Compensating balances allow the bank to net some of the exposure they may have in case of default, by taking funds from these specific deposit account one the borrower defaults.
- B. Since the compensating balances cannot be withdrawn at short notice, if at all, they are not considered transaction accounts and are able to provide a stable funding to the bank, reducing its reliance on more volatile external inter-bank based funding sources.
- C. Compensation balances influence the expected loss rate of the bank given the default obligor and improve capital structure by controlling obligor type and avoiding payment delays.
- D. Since the compensating balances reduce the next amount lent to the borrower, the earned return on the loan is increased, further widening the bank's interest rate margin and profitability.

Correct Answer: C

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#### QUESTION 4

Which of the following statements regarding bonds is correct?

- A. Interest rates on bonds are typically stated on an annualized rate.
  - II. Bonds can pay floating coupons that are directly linked to various interest rate indices.
  - III. Convertible bonds have an element of prepayment risk.
  - IV. Callable bonds have an element of equity risk.
- B. I only
- C. I and II
- D. I, II, and III
- E. II, III, and IV

Correct Answer: B

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#### QUESTION 5

According to Basel II what constitutes Tier 1 capital?

- A. Equity capital and core capital
- B. Profits to reserves and innovative Tier 1 capital
- C. Equity capital and accrued profits to reserves
- D. Core capital and innovative Tier 1 capital.

Correct Answer: D

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