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**NEW QUESTION: 1**

The 99% 10-day VaR for a bank is \$200mm. The average VaR for the past 60 days is \$250mm, and the bank specific regulatory multiplier is 3. What is the bank's basic VaR based market risk capital charge?

- A. \$250mm
- B. \$200mm
- C. \$600mm
- D. \$750mm

**Answer: D**

Explanation:

Explanation

The current Basel rules for the basic VaR based charge for market risk capital set market risk capital requirements as the maximum of the following two amounts:

1. 99%/10-day VaR,
2. Regulatory Multiplier x Average 99%/10-day VaR of the past 60 days

The 'regulatory multiplier' is a number between 3 and 4 (inclusive) calculated based on the number of 1% VaR exceedances in the previous 250 days, as determined by backtesting.

- If the number of exceedances is  $\leq 4$ , then the regulatory multiplier is 3.

- If the number of exceedances is between 5 and 9, then the multiplier =  $3 + 0.2*(N-4)$ , where N is the number of exceedances.

- If the number of exceedances is  $\geq 10$ , then the multiplier is 4.

So you can see that in most normal situations the risk capital requirement will be dictated by the multiplier and the prior 60-day average VaR, because the product of these two will almost often be greater than the current 99% VaR.

The correct answer therefore is =  $\max(200\text{mm}, 3*250\text{mm}) = \$750\text{mm}$ . Interestingly, also note that a 99% VaR should statistically be exceeded  $1\%*250 \text{ days} = 2.5$  times, which means if the bank's VaR model is performing as it should, it will still need to use a reg multiplier of 3.

**NEW QUESTION: 2**

According to the AIMR PPS, composites must include new portfolios at the start of the next performance measurement period, \_\_\_\_\_, after the portfolio comes under management or according to reasonable and consistently applied firm guidelines.

- A. at least quarterly
- B. at least monthly

C. at least semi-annually

D. at least annually

**Answer: A**

Explanation:

Explanation/Reference:

Explanation:

Composites must include new portfolios at the start of the next performance measurement period (at least quarterly) after the portfolio comes under management or according to reasonable and consistently applied firm guidelines. This is a requirement for creation and maintenance of composites.

**NEW QUESTION: 3**

Refer to the Exhibits.

In the project tree, there are two Bank Tellers defined under resources.

In the process diagram, a process analyst needs to differentiate between full time and part time bank tellers in Task A and Task B.

Which of the following preferences should be used?

- A. Display full path names in labels.
- B. Display labels on diagram.
- C. Specify a custom image for the task.
- D. Include label headings on the diagram.

**Answer: A**

**NEW QUESTION: 4**

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**Answer:**

Explanation:

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