PART I SCHWESER'S QuickSheet™

CRITICAL CONCEPTS FOR THE 2024 FRM® EXAM

FOUNDATIONS OF RISK MANAGEMENT

Types of Risk

Key chases of risk include marker risk, credit risk, liquidity risk, operational risk, logal and regulatory risk, bestiere and strategic risk, and reputation risk.

- Afterfor risk includes interest rate tisk, equity price risk, foreign exchange risk, and commodity price risk.
- Omfer rid includes default risk, bankruptcy risk, downgrade risk, and sentement risk.
- Zapasityy risk includes funding liquidity risk and market liquidity risk.

Credit Risk Transfer Mechanisms

Gredit definalt maspe (CDSs) enable investors to transfer credit risk on a loss product to an insurance company by paying a premium to buy downside protection.

Collateralized obte obligations (CDOs) enable four originators to reparkage loss products into large baskers of losses and their reself those bundles of losses to investors on the secondary markets. Collateralized fores obligations (CLOs) are very similar to CDOs except they primarily hold underwritten bank losses as opposed to the mostgage bias of CDOs.

Systematic Risk

A standardized measure of systematic risk is beta.

$$beta_i = \frac{Cov(R_1, R_{0d})}{\sigma d_d}$$

Capital Asset Pricing Model (CAPM)

In equilibrium, all irremones hold a portfolio of risky assets that has the same weights as the market portfolio. The CAPM is expressed in the equation of the security standardow (SML). For any single security or portfolio of securities i, the expected return in equilibrium is:

$$E(R_{\gamma}) = R_{\beta} + 8ess[E(R_M) - R_{\beta}]$$

CAPM Assumptions

- Information is fiscely available.
- · Markets are frictionless.
- Fractional investments are possible.
- · There is perfect competition.
- Irrestors make their decisions solely based on expected seturns and variances.
- Market participants can borrow and lend unlimited amounts at the risk-free rate.
- Expectations are homogenous.

Measures of Performance

The Shape reseasor is equal to the risk premium divided by the standard deviation, or total risk.

Sharpe measure
$$= \left| \frac{E(R_F) - R_F}{\sigma_F} \right|$$

The Tremer manuse is equal to the risk premium divided by beta, or systematic risk.

Treymor measure
$$= \frac{|E(R_D) - R_D|}{\beta_D}$$

The Journal measure (a.k.a. Jermen's alpha or post alpha), is the asser's excess nettern over the return producted by the CAPM.

Jersen measure =
$$\alpha_F = E(R_F) - \{R_F + \beta_F (E(R_M) - R_F)\}$$

The information ratio (LR) is essentially the alpha of the managed portfolio relative to its breakmark divided by the macking error, where tracking error is the standard deviation of the difference between particular return and benchmark neutra.

$$IR = \begin{bmatrix} E(R_{P}) - E(R_{R}) \\ tracking error \end{bmatrix}$$

The Serviso sate is similar to the Sharpe ratio encept we replace the risk-free rate with a minimum acceptable rotum, denoted R_{atte} and we replace the standard deviation with a type of downside deviation.

Sertinocatio =
$$\frac{R_p - R_{ACDT}}{\text{downside deviation}}$$

Arbitrage Pricing Theory (APT)

APT describes expected returns as a linear function of exposures to common risk factors.

$$E(R_j) = R_g + b_{jj}RP_j + b_{jj}RP_j + ... + b_{jk}RP_k$$

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b, - jth factor beta for mock i

APT defines the structure of returns but does not define which factors should be used in the model. The G-FM is a special case of APT with only one factor exposure: the market risk premium. The Finnat-Firmit show-factor market describes octors as a linear function of the market index return, firm size, and book-to-market factors.

Risk Data Aggregation

Involves defining, gathering, and procusing risk data for measuring performance against risk tolerance/appetite. Denefits include:

- · Increases ability to anticipate problems.
- Identifies course to financial health.
- Improves resolvability in event of bank stress.
- Increases efficiency, reduces chance of loss, and increases profitability

Ensorprise Risk Management (ERM)

Integrated and centralized framework for managing firm risks in order to meet business objectives, minimize unexpected carriage volutility; and maximize firm volue. Benefits include (1) increased organizational effectiveness. (2) better risk reporting, and (3) improved business performance.

Risk Factors for Financial Disasters

Jenever out risk testalts from fluctuations in interest rate levels (measured using diametion). Case study: the seeings and loan (SSCL) crisis in the 1980s. Liquidity risk potential for loss that results from short-term funding issues. Case studies: Lehman Brothers. Commissional Illinois, and Northers Rock. Hodging transpire a firm maint choose between a static lodge and a dynamic (rolling) hedge. Case study on dynamic hedge (McReger Metalligesellschaft Refining and Markening (MSCRM).

Model risk can include making improper assumptions, measuring relationships the wrong way, and deploying the wrong model owndl. Case studies: the Niederhoffer case and Long-Term Capital Management (LTCM).

Rayer reader mideading reporting can cause the collapse of an entire organization. Case study: Barings Bank (Nick Leeson).

Financial engineering involves the use of forwards, furnites, evaps, options, and securitized products to hedge risk. Case studies on understanding the risks of these hedging tools: Bunkers Trust, Orange County, and Suchsen Landesbank.

Repentational code the way in which the general public perceives the firm. Case study: Volkswagen. Gerpusate government system of policies and procedures that direct how a firm is operated. Case study: Emoor.

Cyber risk risk of financial or orputational loss due to cyberattack on internal technology infrastructure. Case study: the SWIFT system.

Financial Crisis of 2007-2009

Contributing factors: (1) banks related their lending standards with move to originate to-distribute model (increased subprime lending), (2) institutions increasingly funded themselves using short-term facilities (increased liquidity risk), and (2) the Lehman Feothers default caused a loss of confidence with banks refusing to lend to each other, and ultimately requiring central banks to provide liquidity support.

GARP Code of Conduct

Sens forth principles related to ethical behavior within the risk management profession.

It stays see ethical behavior in the following areas: Principles

- · Professional integrity and ethical conduct
- . Conflicts of interest
- Confidentiality

Professional Standards

- · Fundamental responsibilities
- · Adherence to best practices

Violations of the Code of Conduct may result in temporary suspension or permanent temoral from GARP membership. In addition, violations could lead to a revocation of the right to use the FRM designation.

QUANTITATIVE ANALYSIS

Probabilities.

Unconditional probability (marginal probability) is the probability of an event occurring.

Conditional probability, P.(A. J. B), is the probability of an event A occurring given that event B has occurred.

Bayes' Rule

Updates prior probability for an event in emporase to the served of new information.

$$P(A \mid B) = \frac{P(B \mid A) \times P(A)}{P(B)}$$

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