

# PART I SCHWESER'S QuickSheet™

## CRITICAL CONCEPTS FOR THE 2024 FRM® EXAM

### FOUNDATIONS OF RISK MANAGEMENT

#### Types of Risk

- Key classes of risk include market risk, credit risk, liquidity risk, operational risk, legal and regulatory risk, business and strategic risk, and reputation risk.
- **Market risk** includes interest rate risk, equity price risk, foreign exchange risk, and commodity price risk.
  - **Credit risk** includes default risk, bankruptcy risk, downgrade risk, and settlement risk.
  - **Liquidity risk** includes funding liquidity risk and market liquidity risk.

#### Credit Risk Transfer Mechanisms

- Credit default swaps (CDSs)** enable investors to transfer credit risk on a loan product to an insurance company by paying a premium to buy downside protection.
- Collateralized debt obligations (CDOs)** enable loan originators to repack loan products into large baskets of loans and then sell those bundles of loans to investors on the secondary markets.
- Collateralized loan obligations (CLOs)** are very similar to CDOs except they primarily hold underwritten bank loans as opposed to the mortgage bias of CDOs.

#### Systematic Risk

A standardized measure of systematic risk is beta.

$$\text{Beta}_i = \frac{\text{Cov}(R_i, R_{M})}{\sigma_{M}^2}$$

#### Capital Asset Pricing Model (CAPM)

In equilibrium, all investors 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 market line (SML). For any single security or portfolio of securities  $i$ , the expected return in equilibrium is:

$$E(R_i) = R_f + \text{Beta}_i(E(R_{M}) - R_f)$$

#### CAPM Assumptions

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

#### Measures of Performance

The **Sharpe measure** is equal to the risk premium divided by the standard deviation, or total risk.

$$\text{Sharpe measure} = \frac{E(R_P) - R_f}{\sigma_P}$$

The **Treynor measure** is equal to the risk premium divided by beta, or systematic risk.

$$\text{Treynor measure} = \frac{E(R_P) - R_f}{\beta_P}$$

The **Jensen measure** (a.k.a. Jensen's alpha or just alpha), is the asset's excess return over the return predicted by the CAPM.

$$\text{Jensen measure} = \alpha_P = E(R_P) - [R_f + \beta_P(E(R_{M}) - R_f)]$$

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

$$\text{IR} = \frac{E(R_P) - E(R_{B})}{\text{tracking error}}$$

The **Sorinno ratio** is similar to the Sharpe ratio except we replace the risk-free rate with a minimum acceptable return, denoted  $R_{\text{min}}$ , and we replace the standard deviation with a type of downside deviation.

$$\text{Sorinno ratio} = \frac{R_P - R_{\text{min}}}{\text{downside deviation}}$$

#### Arbitrage Pricing Theory (APT)

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

$$E(R_i) = R_f + b_{i1}RP_1 + b_{i2}RP_2 + \dots + b_{in}RP_n$$

where:

$b_{ij}$  =  $j$ th factor beta for stock  $i$

$RP_j$  = risk premium associated with risk factor  $j$

APT defines the structure of returns but does not define which factors should be used in the model. The **GAPM** is a special case of APT with only one factor exposure: the market risk premium.

The **Finma-French three-factor model** describes returns as a linear function of the market index return, firm size, and book-to-market factor.

#### Risk Data Aggregation

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

- Increases ability to anticipate problems
- Identifies routes to financial health
- Improves solvability in event of bank stress
- Increases efficiency, reduces chance of loss, and increases profitability

#### Enterprise Risk Management (ERM)

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

#### Risk Factors for Financial Distress

**Interest rate risk** results from fluctuations in interest rate levels (measured using durations). Case study: the savings and loan (S&L) crisis in the 1980s.

**Liquidity risk** potential for loss that results from short-term funding issues. Case studies: Lehman Brothers, Continental Illinois, and Northern Rock.

**Hedging strategies**: a firm must choose between a static hedge and a dynamic (rolling) hedge. Case study on dynamic hedge challenges: Metallgesellschaft Refining and Marketing (MGRM).

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

**Reputational risk**: misleading reporting can cause the collapse of an entire organization. Case study: Ratings Bank (Nick Leeson).

**Financial engineering** involves the use of forwards, futures, swaps, options, and securitized products to hedge risk. Case studies on understanding the risks of these hedging tools: Bankers Trust, Orange County, and Sachsen Landesbank.

**Reputational risk** the way in which the general public perceives the firm. Case study: Volkswagen.

**Corporate governance** system of policies and procedures that direct how a firm is operated. Case study: Enron.

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

#### Financial Crisis of 2007–2009

Contributing factors: (1) banks relaxed 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 (3) the Lehman Brothers 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

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

It stresses 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 removal 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**,  $P(A|B)$ , is the probability of an event  $A$  occurring given that event  $B$  has occurred.

#### Bayes' Rule

Updates prior probability for an event in response to the arrival of new information.

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

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