

ISLEVER

# M2020-621

IBM Risk Analytics for Banking Sales Mastery

Test v1

DEMO

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**QUESTION NO: 1**

What would most concern a credit risk analyst has within commercial banking?

- A. Having access to reports on Potential Future Exposure on a portfolio of FX products
- B. Having access to reports on loan origination and credit limit utilization
- C. Having tools to validate the market risk factors for scenario generation
- D. Having tools to report on wrong-way risk in the trading book portfolio

**Answer: B**

**Explanation:**

**QUESTION NO: 2**

Which bank has successfully applied the Integrated Market and Credit Risk solution to provide pre-deal CVA measures to the front office?

- A. Nedbank
- B. Scotiabank
- C. Citigroup
- D. Bank of New York Mellon

**Answer: B**

**Explanation:**

**QUESTION NO: 3**

What is a key value proposition for the Strategic Business Planning solution?

- A. Provides a central and single view of the customer, control over the entire credit sanctioning, approval and activation process
- B. Correlates risks through integrated stress testing which prepares the bank for market-wide stress situations
- C. Runs RiskWatch-based calculations to ensure consistency across all calculations and risk areas
- D. Takes a "top-down" view that aggregates pre-calculated results from multiple risk systems (Algorithmics. IBM.in-house. other vendors), providing risk and return analysis

**Answer: D**

**Explanation:**

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**QUESTION NO: 4**

Which piece of regulation will drive global demand for sell-side solutions and requires banks to maintain suitable levels of capital and liquidity to enable them to survive without outside assistance in the event of a shock?

- A. Dodd-Frank
- B. Basel III
- C. Volcker III
- D. EMIR

**Answer: B**

**Explanation:**

**QUESTION NO: 5**

Which solution is not an "operationally oriented solution" as described in the Introduction and overview of Algorithmics Banking and Financial Markets Business presentation by John Macdonald?

- A. Balance Sheet Risk Management
- B. Credit Lifecycle Management
- C. Collateral Management
- D. Strategic Business Planning

**Answer: D**

**Explanation:**

**QUESTION NO: 6**

Which sell-side solution does not rely on Monte Carlo simulation?

- A. Liquidity Risk & Asset Liability Management
- B. Economic Capital & Solvency II
- C. Credit Lifecycle Management
- D. Integrated Market and Credit Risk

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**Answer: B**

**Explanation:**

**QUESTION NO: 7**

Which solution offers the benefits of mitigation management?

- A. Credit Lifecycle Management
- B. Integrated Market and Credit Risk
- C. Liquidity Risk & Asset Liability Management
- D. Strategic Business Planning

**Answer: B**

**Explanation:**

**QUESTION NO: 8**

Name a typical Market Risk Factor.

- A. Equity values
- B. Yield curves
- C. Operational Risk
- D. Transfer values

**Answer: A**

Reference:[http://www.hedgefund-index.com/d\\_marketrisk.asp](http://www.hedgefund-index.com/d_marketrisk.asp)

**QUESTION NO: 9**

Which solution offers the benefits of real-time pricing of counterparty credit risk with CVA?

- A. Credit Lifecycle Management
- B. Integrated Market and Credit Risk
- C. Liquidity Risk & Asset Liability Management
- D. Strategic Business Planning

**Answer: B**