



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

Certified Credit Research Analyst

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**QUESTION 1**

Scott is a credit analyst with one of the credit rating agencies in India. He was looking in Oil and Gas Industry companies and has presented brief financials for following 4 entities:

Particulars	A Ltd	B Ltd	C Ltd	D Ltd
Total Income	2000	2400	3000	3500
EBITDA	500	550	650	460
Interest	100	100	125	130
Total Debt	1000	1400	1000	1500

From the data given below, calculate the standard deviation of the credit portfolio assuming that facility's exposure is known with certainty, customer defaults and LGDs are independent of one another and LGDs are independent across borrower(s).

Credit Facility A ? Loss Equivalent Exposure of \$60m, expected Default frequency of 1.5%, loss given default of 30%, Std Deviation of LGD ? 5% and Correlation to portfolio ? 0.10

Credit Facility B ? Loss Equivalent Exposure of \$25m, expected Default frequency of 2%, loss given default of 12%, Std Deviation of LGD ? 12% and Correlation to portfolio ? 0.45

Credit Facility C ? Loss Equivalent Exposure of \$15m, expected Default frequency of 5%, loss given default of 85%, Std Deviation of LGD ? 18% and Correlation to portfolio ? 0.22

- A. US\$6.88 million
- B. US\$ 1.16 million
- C. US\$ 1.66 million
- D. US\$ 0.10 million

Correct Answer: B

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**QUESTION 2**

Awesome Mobile Ltd is a leading mobile seller who manufactures mobile phone under own brand Awesome. Which of the following is the biggest business risk for Awesome?

- A. Technology Risk
- B. Branding risk
- C. Raw material price risk
- D. Competition

Correct Answer: C

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### QUESTION 3

Which of the following statements concerning having a CEO serve as chairman of the board is most accurate? Having a CEO also serve as chairman is considered:

- A. poor corporate governance practice as having the CEO server as chairman is an inherent conflict when determining management compensation.
- B. good corporate governance practice as the CEO is the best person to provide the board with information about the company\\'s strategy and operations.
- C. cannot be determined
- D. poor corporate governance practice as having the CEO and chairman serve as separate positions ensures a properly-functioning board.

Correct Answer: D

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### QUESTION 4

The most important metric for a bank is the Net Interest Income (NII) which is the difference between\_\_\_\_income and\_\_\_\_expense.

- A. Interest; Total
- B. Interest; Fee
- C. Interest; Interest
- D. Total; Total

Correct Answer: C

Reference: <https://economictimes.indiatimes.com/definition/net-interest-income-nii>

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### QUESTION 5

Short term rates are determined by\_\_\_\_\_

- A. All of the other options
- B. Liquidity position caused by seasonal demand supply for credit
- C. Foreign portfolio investment inflows and outflows
- D. Bunching of tax and government payments

Correct Answer: B