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NEW QUESTION: 1 Carl Cramer is a recent hire at Derivatives Specialists Inc. (DSI), a small consulting firm that advises a variety of institutions on the management of credit risk. Some of DSI's clients are very familiar with risk management techniques whereas others are not. Cramer has been assigned the task of creating a handbook on credit risk, its possible impact, and its management. His immediate supervisor, Christine McNally, will assist Cramer in the creation of the handbook and will review it. Before she took a position at DSI, McNally advised banks and other institutions on the use of value-at-risk (VAR) as well as credit-at-risk (CAR).Cramer's first task is to address the basic dimensions of credit risk. He states that the first dimension of credit risk is the probability of an event that will cause a loss. The second dimension of credit risk is the amount lost, which is a function of the dollar amount recovered when a loss event occurs. Cramer recalls the considerable difficulty he faced when transacting with Johnson Associates, a firm which defaulted on a contract with the Grich Company. Grich forced Johnson Associates into bankruptcy and Johnson Associates was declared in default of all its agreements. Unfortunately, DSI then had to wait until the bankruptcy court decided on all claims before it could settle the agreement with Johnson Associates.McNally mentions that Cramer should include a statement about the time dimension of credit risk. She states that the two primary time dimensions of credit risk are current and future. Current credit risk relates to the possibility of default on current obligations, while future credit risk relates to potential default on future obligations. If a borrower defaults and claims bankruptcy, a creditor can file claims representing the face value of current obligations and the present value of future obligations. Cramer adds that combining current and potential credit risk analysis provides the firm's total credit risk exposure and that current credit risk is usually a reliable predictor of a borrower's potential credit risk.As DSI has clients with a variety of forward contracts, Cramer then addresses the credit risks associated with forward agreements. Cramer states that long forward contracts gain in value when the market price of the underlying increases above the contract price. McNally encourages Cramer to include an example of credit risk and forward contracts in the handbook. She offers the following:A forward contract sold by Palmer Securities has six months until the delivery date and a contract price of50. The underlying asset has no cash flows or storage costs and is currently priced at 50. In the contract, no funds were exchanged upfront. Cramer also describes how a client firm of DSI can control the credit risks in their derivatives transactions.He writes that firms can make use of netting arrangements, create a special purpose vehicle, require collateral from counterparties, and require a mark-to-market provision. McNally adds that Cramer should include a discussion of some newer forms of credit protection in his handbook. McNally thinks credit derivatives represent an opportunity for DSL She believes that one type of credit derivative that should figure prominently in their handbook

is total return swaps. She asserts that to purchase protection through a total return swap, the holder of a credit asset will agree to pass the total return on the asset to the protection seller (e.g., a swap dealer) in exchange for a single, fixed payment representing the discounted present value of expected cash flows from the asset.A DSI client, Weaver Trading, has a bond that they are concerned will increase in credit risk. Weaver would like protection against this event in the form of a payment if the bond's yield spread increases beyond LIBOR plus 3%. Weaver Trading prefers a cash settlement.Later that week, Cramer and McNally visit a client's headquarters and discuss the potential hedge of a bond issued by Cuellar Motors. Cuellar manufactures and markets specialty luxury motorcycles. The client is considering hedging the bond using a credit spread forward, because he is concerned that a downturn in the economy could result in a default on the Cuellar bond. The client holds $2,000,000 in par of the Cuellar bond and the bond's coupons are paid annually. The bond's current spread over the U.S. Treasury rate is2.5%. The characteristics of the forward contract are shown below.Information on the Credit Spread ForwardDetermine whether the forward contracts sold by Palmer Securities have current and/or potential credit risk.**A.** The contract has current credit risk only. **B.** The contract has potential credit risk only.**C.** The contract has neither potential credit risk nor current credit risk.**Answer: B**Explanation:Explanation/Reference:Explanation:Current credit risk refers to the amount due now and there is none. However, the forward contract has positive value to the long of $50 minus the present value o($50; so there is potential credit risk (of future default) in that amount. Any position that has a positive value under the forward contract has potential credit risk because there is a risk that the counterparty will not pay. (Study Session 14, LOS 40.i)

NEW QUESTION: 2A. Option B**B.** Option D**C.** Option C**D.** Option A**Answer: A**

NEW QUESTION: 3A network consultant is designing an Internet Edge solution and is providing the details around the flows supporting a local Internet Proxy. How is on-premises web filtering supported?**A.** A Cisco ASA connects to the Web Security Appliance via TLS to monitor HTTP and HTTPS traffic.**B.** A Cisco ASA redirects HTTP and HTTPS traffic to CWS with a Web Security Connector.**C.** A Cisco ASA uses an IPS module to inspect HTTP and HTTPS traffic.**D.** A Cisco ASA redirects HTTP and HTTPS traffic to the WSA using WCCP.**Answer: D**

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