



PART I SCHWESER'S QuickSheet

CRITICAL CONCEPTS FOR THE FRM EXAM

ETHICAL AND PROFESSIONAL RESPONSIBILITY

- 1. **Conflicts of Interest:**
 - Identify and disclose potential conflicts.
 - Act in the best interests of clients.
- 2. **Confidentiality:**
 - Protect client information.
 - Do not disclose confidential information to third parties.
- 3. **Integrity:**
 - Do not engage in fraudulent or deceptive practices.
 - Do not mislead clients.
- 4. **Professionalism:**
 - Act with courtesy and respect.
 - Do not engage in conduct that reflects unfavorably on the profession.

MARKET RISK

Value at Risk (VaR): The maximum potential loss over a given time horizon and confidence interval.

Expected Shortfall (ES): The average loss given that a VaR event has occurred.

Correlation: The relationship between two variables.

Volatility: The standard deviation of returns.

Skewness: The asymmetry of a distribution.

Kurtosis: The "fatness" of a distribution's tails.

FIXED INCOME

Duration: The weighted average maturity of a bond portfolio.

Convexity: The curvature of a bond's price-yield relationship.

Yield Curve: The relationship between interest rates and maturity.

Interest Rate Risk: The risk that interest rates will change.

Credit Risk: The risk that a borrower will default.

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Guillaume Favre



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