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1. The holder of preference shares has preference over the ordinary shareholders under the following circumstance: _____. A. his voting rights are considered more important B. he has the greater right in choosing the board of directors C. he receives his dividend before the ordinary shareholder D. he has the right to buy ordinary shares more cheaply

2. What are the two major accounts in the balance of payments?

_____. A. Current account and fixed account B. Capital account and deposit account C. Capital account and current account D. The account recording transfer payment and the account including an offsetting transaction

3. Which of the following is not a financial instrument? _____. A. Treasury bills B. Real estate C. Mortgages D. Stocks

4. The yield to maturity on a bond is _____. A. below the coupon rate when the bond sells at a discount, and above the coupon rate when the bond sells at a premium B. the discount rate that set the present value of the payments equal to the bond price C. the current yield plus the average annual capital gain rate D. based on the assumption that any payments received are reinvested at the coupon rate

5. The annual interest paid on a bond relative to its prevailing market price is called its _____. A. promised yield B. yield to maturity C. coupon rate D. current yield

6. Rapid increases in the price level during periods of recession or high unemployment are known as _____. A. stagnation B. stagflation C. slump D. inflation

7. A

person who left his/her job to look for another job would be classified as _____. A. structurally unemployed B. cyclically unemployed C. frictionally unemployed D. no longer in the labor force

8. Which of the following is not included in a statement of owners equity? _____. 来源 : www.examda.com A. Net income B. Unearned revenue C. Dividend D. Retained earning

9. If the Federal Reserve sells bonds and Congress cuts taxes and increases government spending, then the U.S. government has _____. A. expansionary monetary policy and contractionary fiscal policy B. contractionary monetary policy and expansionary fiscal policy C. expansionary monetary policy and expansionary fiscal policy D. contractionary monetary policy and contractionary fiscal policy

10. As the real wage rises, the substitution effect causes the worker to consume more _____ and less _____. A. leisure... work B. work... leisure C. work... of all of other goods D. leisure... of all other goods

11. The federal funds rate is the interest rate _____. A. on overnight loans of reserves between banks B. the government pays when borrowing from banks C. on government debt D. both A and B

12. A consumers indifference curve shows _____. A. all combinations of two products that a consumer can use B. all combinations of two products that yield the same total satisfaction to the consumer C. all combinations of two goods that the consumer can purchase with disposable personal income D. equal income for consumption

13. The value of any investment is found by computing _____. A. the future value of all future expenses B. the future value of all sales C. the present value of all future liabilities D. the present

value of all cash flows

14. A "base" or "high-powered" money is distinguished from other types of money by the fact that it _____.

- A. always consists of central-bank liabilities
- B. always consists of assets that can serve as commercial bank cash reserves
- C. always consists of gold coin
- D. must be a "fiat" money

15. The relationship between interest rates on various bonds, and the time to (their) maturity is called the _____ structure of interest rates.

- A. chronological
- B. term
- C. risk
- D. liquidity

16. An example of an investment pool is _____.

- A. a savings and loan association
- B. a life insurance company
- C. a finance company
- D. a mutual fund

17. Sustained downward movements in the business cycle are referred to as _____.

- A. recessions
- B. economic recoveries
- C. inflation
- D. expansions

18. _____ offers a wide spectrum of personal services to wealthy clients who may have little knowledge of how to handle their own financial affairs or who are too busy.

- A. A private bank
- B. Private banking
- C. Personal banking
- D. Retail banking

19. Which of the following can be described as involving direct finance? _____.

- A. A pension fund manager buys a short-term corporate security in the secondary market
- B. People buy shares in a mutual fund
- C. A corporation issues new shares of stock
- D. An insurance company buys shares of common stock in the over-the-counter markets

20. A call option gives the owner the right to _____.

- A. sell the underlying asset at a fixed price
- B. buy the underlying asset at a fixed price
- C. convert the underlying asset at a fixed price
- D. take delivery of the underlying asset at a fixed price

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