

金融英语：模拟练习题一金融英语考试 PDF转换可能丢失图片或格式，建议阅读原文

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1. In general, the more liquid an asset the \_\_\_\_\_.  
A. less it is likely to yield  
B. greater its risk of default  
C. lower its market price will be  
D. more it will add to bank profits
  2. The interest rate printed on the face of a bond is called the \_\_\_\_\_.  
A. coupon rate  
B. prime rate  
C. printed rate  
D. nominal rate
  3. A rise in interest rates leads to \_\_\_\_\_.  
A. capital gains for bondholders  
B. capital losses for bondholders  
C. income gains for bondholders  
D. income losses for bondholders
  4. If the reserve requirement ratio were equal to zero, then \_\_\_\_\_.  
A. the deposit multiplier would be infinitely large  
B. required reserves would be equal to zero  
C. the banking system would theoretically be able to create an infinitely large amount of demand deposits  
D. all of the above
  5. Financial intermediaries' primary function in financial markets is to serve as \_\_\_\_\_.  
A. ultimate borrowers  
B. ultimate lenders  
C. ultimate savers  
D. middlemen
  6. Suppose the Fed buys \$10 million in government securities from a commercial bank. If the required reserve ratio is 0.25, what is the maximum amount by which checkable deposits in the banking system can change? \_\_\_\_\_.  
A. \$10000000  
B. \$25000000  
C. \$40000000  
D. -\$40000000
  7. Suppose the annualized yield on a 91-day Treasury bill is 1.25%. If you invested \$10 000 in this bill, how much would you have to pay for this security? \_\_\_\_\_.  
A. \$11.250  
B. \$10012.50  
C. \$9998.75  
D. \$9968.938
- Who are the first to bear financial losses incurred by the bank?

\_\_\_\_\_.A. The depositorsB. The debtorsC. The bank capital  
shareholdersD. The bank employees9. A government is faced with a  
balance of payments deficit. It may take action to deal with this by  
doing all of the following except \_\_\_\_\_.A. devalue the currencyB.  
reduce interest ratesC. restrict consumer spendingD. restrict imports  
10. According to the principle of comparative advantage, countries  
\_\_\_\_\_.A. should specialize in producing goods they have lower  
opportunity cost forB. should export goods they can produce at  
lower input costsC. will specialize in producing goods which they  
can produce at lower input costsD. should specialize in producing  
goods they have lower absolute costs for 100Test 下载频道开通，  
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