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注百考试题#0000ff>金融英语试题辅导中心 , 你将可以挖掘到更多实用更实惠的金融辅导资料。 1 . The statement of cash

flows is designed to assist users in assessing each of the following , except \_\_\_\_\_ . A . the ability of a company to remain solvent B

. the companys profitability C . the major sources of cash receipts during the period D . the reasons why net cash flows from operating

activities differ from net income 2 . Which of the following is a main policy tool of the central bank? \_\_\_\_\_ . A . Taxation B . Open

market operation C . The prime rate D . The money supply 3

. Which of the following is not included in the statement of cash flows , or in a supplementary schedule accompanying the statement

of cash flows? \_\_\_\_\_ . A . Disclosure of the amount of cash invested in money market funds during the accounting period B . A

reconciliation of net income to net cash flows from operating activities C . Disclosure of investing or financing activities that did

not involve cash D . The amount of cash and cash equivalents owned by the business at the end of the accounting period 4 . The

yield on bank reserves is equal to \_\_\_\_\_ . A . the discount rate B . the prime rate C . a specific rate decided by the central bank D

. 0 percent 5 . The feature of APT that offers the greatest potential advantage over the simple CAPM is the \_\_\_\_\_ . A . identification

of anticipated changes in production , inflation , and term

structure of interest rates as key factors explaining the risk - return relationship B . superior measurement of the risk - free rate of return over historical time periods C . use of several factors instead of a single market index to explain the risk - return relationship D . variability of coefficients of sensitivity to the APT factors for a given asset over time 6 . In documentary collection , the exporters present the documents to \_\_\_\_\_ after the goods have been shipped . A . the remitting bank B . the collecting bank C . the reimbursing bank D . the opening bank 7 . If a bank has \_\_\_\_\_ rate - sensitive liabilities than assets , a \_\_\_\_\_ in interest rates will reduce bank profits , while a \_\_\_\_\_ in interest rates will raise bank profits . A . fewer . . . rise . . . decline B . more . . . decline . . . rise C . more . . . rise . . . decline D . fewer . . . rise . . . rise 8 . An L/C applicant is unhappy with the goods he receives . He is due to pay a term bill of exchange . Which of the following course of action could take place? \_\_\_\_\_ . A . He is obliged to pay as the documents were in order B . He can instruct the issuing bank not to debit him C . He can pay a reduced amount to compensate for the inferior goods D . He instructs the issuing bank to return the documents with a payment refusal statement to the beneficiary 9 . Which of the following would be considered a Eurodollar? \_\_\_\_\_ . A . A U . S . dollar in a bank outside the U . S . B . A U . S . dollar held as an international reserve asset by a foreign central bank C . A Federal Reserve note ( a dollar bill ) in the pocket of a tourist visiting Europe D . None of the above 10 . Which of the following is usually least important as a measure of

short - term liquidity? \_\_\_\_\_ . A . Quick ratio B . Current ratio  
C . Debt ratio D . Cash flows from operating activities 11 . When  
the Japanese yen appreciates , then we might expect ( everything  
else equal ) that imports in Japan will \_\_\_\_\_ and exports

will \_\_\_\_\_ . A . rise . . . fall B . rise . . . rise C . fall . .  
. fall D . fall . . . rise 12 . Which of the following statements is

correct? \_\_\_\_\_ . A . A change in the discount rate usually  
precedes changes in reserve requirements B . A change in the  
discount rate usually confirms policy changes C . A change in the  
discount rate usually initiates a change in policy D . The discount  
rate usually moves in the opposite direction from other interest rates

13 . When borrowers know more than lenders about the future  
prospects of a project to be undertaken with borrowed funds , the  
lender faces the problem of \_\_\_\_\_ . A . moral indignation B

. default risk C . free riding D . asymmetric information 14 . If a  
company's current ratio declined in a year during which its quick  
ratio improved , which of the following is the most likely  
explanation? \_\_\_\_\_ . A . Inventory is declining B . Inventory is

increasing C . Receivables are being collected more rapidly than in  
the past D . Receivables are being collected more slowly than in the  
past 15 . A stock has a beta of 0 . 5 . What does this mean? \_\_\_\_\_

. A . The stock will fall on average by half as much as the market B  
. The stock will fall and rise by twice as much as the market C  
. Every time there is a price movement , the stock will rise or fall by  
half as much as the market D . The stock price change will on  
average be half as much as the market price change 16 . What does

P/E Ratio stand for? \_\_\_\_\_ . A . Public Earnings Ratio B . Premium Earnings Ratio C . Price Earnings Ratio D . Private Equity Ratio

17 . If the central bank wishes to increase the level of bank reserves temporarily , it should \_\_\_\_\_ . A . purchase government securities outright B . raise reserve requirements C . buy government securities under a repurchase agreement D . sell government securities under a reverse repurchase agreement

18 . Which of the following business strategies is most likely to increase the net cash flows of a software developer in the short run but to reduce them over a longer term? \_\_\_\_\_ . A . Develop software that is more costly to create but easier to update and improve B . Lower the price of existing versions of products as customer demand begins to fall C . Purchase the building in which the business operates ( assume the company currently rents this location ) D . Reduce expenditures for the purpose of developing new products

19 . Exchange controls require the government \_\_\_\_\_ . A . to ensure that the foreign - exchange market is perfectly competitive B . to stop buying foreign exchange C . to sell more foreign exchange than it buys D . to balance inflows and outflows of foreign exchange at the current exchange rate

20 . See the following diagram :  

Bank A Assets	Liabilities	Rate - sensitive
\$20 million	\$50 million	Fixed - rate
\$50 million	\$80 million	\$50 million

 If interest rates rise by 5% , say from 10% to 15% , bank profits ( measured using gap analysis ) will \_\_\_\_\_ . A . decline by \$0 . 5 million B . decline by \$2 . 5 million C . decline by \$1 . 5 million D . increase by \$1 . 5 million

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