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https://www.100test.com/kao_ti2020/644/2021_2022_2011_E5_B9_B4_E9_87_91_c92_644858.htm 金融英语模拟题 (4) 。密切关注百考试题#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 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? _____. 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 . ontractionary 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 persona 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 (heir 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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