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) Exercises-1 ( 4 ) 。 密切关注百考试题#0000ff>金融英语试题  
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。 82.Which of the following payment terms eliminates the exchange  
risk , assuming the exporter invoices in foreign currency ? \_\_\_\_\_

。 A.Confirmed irrevocable documentary credit B.Open account  
C.Documentary collection D/A D.None of the above 83.ABC

Co.Ltd.purchased a car for \$ 12 000 , making a down payment of  
\$5 000 cash and signing a \$7 000 note payable due in 60 days.Which  
of the following is not correct ? \_\_\_\_\_。 A.From the viewpoint of  
a short-term creditor , this transaction makes the business less  
solvent B.Total liabilities increased by \$7 000 C.Total assets increased  
by \$12 000 D.This transaction had no immediate effect on the  
owners equity in the business 84.Which of the following terms of  
payment will entirely eliminate country risk ? \_\_\_\_\_。

A.Revocable documentary credits B.Confirmed Irrevocable  
documentary credits C.Documentary collection D/P

D.Documentary collection D/A 85.The expiry date of a  
documentary credit is Sunday , 24 February , and documents have  
to be A presented to you.Which of the following is an acceptable  
presentation ? ( Assume there is no latest stated date for shipment  
stipulated. ) \_\_\_\_\_。 A.Presentation to you on Monday 25

February with the bill of lading dated 25 February B.Presentation on

Monday 25 February with the bill of lading dated Sunday 24 February C.Presentation on Tuesday 26 February with the bill of lading dated Sunday 24 February D.Presentation on Friday 22 February with the bill of lading dated Sunday 29 January 86.What are the standard deviations of returns on Stocks X and Y respectively ? \_\_\_\_\_。 A.15% and 26% B.24% and 13% C.20% and 4% D.28% and 8%

87.Who makes the first presentation of documents under a transferable credit ? \_\_\_\_\_。 A.Applicant B.First beneficiary C.Second beneficiary D.None of the above

88.A transaction caused a \$10 000 decrease in both total assets and total liabilities.This transaction could have been \_\_\_\_\_。 A.repayment of a \$ 10 000 bank loan B.an asset with a cost of \$10000 was destroyed by fire C.purchase of a delivery truck for \$10 000 cash D.collection of a \$10 000 account receivable

89.Money ceases to serve as an effective store of value when \_\_\_\_\_。 A.the government runs large deficits B.the unemployment rate is very high C.productivity in the economy declines D.rapid inflation occurs

90.An indication that the money supply is greater than the desirable amount would be \_\_\_\_\_。 A.insufficient spending and excessive saving B.deflation C.inadequate spending and rising unemployment D.rising wages and prices

91.If a nations interest rates are relatively low compared to those of other countries , then the exchange value of its currency will tend to \_\_\_\_\_ under a system of exchange rates。 A.appreciate ..... floating B.depreciate.....floating C.appreciate..... fixed D.depreciate..... fixed

92.Which of the following is true of a companys balance sheet ? \_\_\_\_\_。 A.It displays sources and uses

of cash for the period B. It is unnecessary if both an income statement and a statement of cash flows are available C. It is a separate representation of the company's revenue and expense transactions for the year D. It is an expansion of the basic accounting equation of  $Assets = Liabilities + Owners\ Equity$

93. When Americans or foreigners expect the return on dollar deposits to be high relative to the return on foreign deposits, there is a \_\_\_\_\_ demand for dollar deposits and a correspondingly \_\_\_\_\_ demand for foreign deposits.  
 A. higher..... higher B. lower..... higher C. higher..... lower  
 D. lower..... lower

94. Velocity is the \_\_\_\_\_. A. inverse of GNP  
 B. speed at which checking accounts are converted into cash  
 C. relationship between the price level and the money supply D. rate at which money turns over

95. Assume that of your \$10 000 portfolio, you invest \$9 000 in Stock X and \$1 000 in Stock Y. What is the expected return on your portfolio? \_\_\_\_\_. A. 18% B. 20%  
 C. 19% D. 3%

96. Which of the following would you expect to find in a correctly prepared income statement? . A. Cash balance at the end of the period B. Expenses incurred during the period to earn revenues C. Contributions by the owner during the period D. The reported company's financial position at a specific date

97. The concept of beta is most closely associated with \_\_\_\_\_.  
 A. correlation coefficient B. the capital asset pricing model  
 C. nonsystematic risk D. mean-variance analysis

98. The velocity of money for a given year can be calculated by \_\_\_\_\_. A. dividing GNP by the money supply B. dividing aggregate supply by aggregate demand C. dividing the price level by the money supply

D.multiplying the price level by total output 99.The theory of purchasing power parity states that exchange rates between any two currencies will adjust to reflect changes in \_\_\_\_\_. A.the price levels of the two countries B.the current account balances of the two countries C.the fiscal policies of the two countries D.the trade balances of the two countries 100.Before issuing a credit , it is important for the issuing bank \_\_\_\_\_. A.to make certain of the importers creditworthiness B.to go through the contract terms C.to have a thorough understanding of the exporter D.all of the above

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