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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 . 93 8 . Who are the first to bear financial losses incurred by the bank? \_\_\_\_\_ . A . The depositors B . The debtors C . The bank capital shareholders D . The bank employees 9 . 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 currency B . reduce interest rates C . restrict consumer spending D . restrict imports 10 . According to the principle of comparative advantage , countries \_\_\_\_\_ . A . should specialize in producing goods they have lower opportunity cost for B . should export goods they can produce at lower input costs C . will specialize in producing goods which they can produce at lower input costs D . should specialize in producing goods they have lower absolute costs for

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