

2011年金融英语 (fect) 备考辅导,2011年金融英语考试时间 PDF
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https://www.100test.com/kao_ti2020/645/2021_2022_2011_E5_B9_B4_E9_87_91_c92_645031.htm 金融英语FECT-2单选题(综合)。

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- 1 . Usually the low interest rate currency trades at a _____ to the high interest rate currency in the forward market . A . premium B . par C . discount D . bar
- 2 . Which of the following statements about standby letters of credit is true? _____ . A . They can serve as a guarantee to a buyer against a seller defaulting B . They are contrary to the general rule that letters of credit may only be used for the actual movement of goods C . They are unlike a tender (or other) bond in their legal standing and method of operation D . They are unlike a tender bond with its fixed expiry date
- 3 . The most liquid of all assets is _____ . A . the stock of commercial banks B . M 1 C . intelligence D . the debt of major corporations
- 4 . Beta and standard deviation differ as risk measures in that beta measures _____ . A . only unsystematic risk , while standard deviation measures total risk B . only systematic risk , while standard deviation measures total risk C . both systematic and unsystematic risk , while standard deviation measures only unsystematic risk D . both systematic and unsystematic risk , while standard deviation measures only systematic risk
- 5 . What information would you find in a statement of cash flows that you would not be able to get from the other two primary financial statements? _____ . A . Cash

provided by or used in financing activities B . Cash balance at the end of the period C . Total liabilities due to creditors at the end of the period D . Net income 6 . An analyst estimates that a stock has the following probabilities of return depending on the state of the economy :

State of economy	Probability	Return
Good	0 . 1	15%
Normal	0 . 6	13%
Poor	0 . 3	7%

The expected return of the stock is _____ . A . 7 . 8% B . 11 . 4% C . 11 . 7% D . 13 . 0% 7

. According to the rules of debit and credit for balance sheet accounts _____ . A . increases in asset , liability , and owners equity accounts are recorded by debits B . decreases in asset and liability accounts are recorded by credits C . increases in asset and owners equity accounts are recorded by debits D . decreases in liability and owners equity accounts are recorded by debits 8

. Individuals will accept the medium of exchange in return for goods and services only if they are confident that _____ . A . the inflation rate is zero B . it possesses intrinsic value C . they can pass it on to others D . they can exchange it for gold 9 . When a countrys currency appreciates , the countrys goods abroad become _____ and foreign goods in that country become _____ . A . cheaper . . . more expensive B . more expensive . . . cheaper C . cheaper . . . cheaper D . more expensive . . . more expensive 10 . A US company is bidding for a contract in China . Its Chinese customer asks for a performance bond . What is the most likely course of action? _____ . A . It asks its bank to issue a tender bond which can be converted into a performance bond B . It gives up its bid C . It consults its bank about issuing a

standby letter of credit D . It asks its bank to issue a performance bond 11 . ABC Co . Ltd . has a \$3 500 account receivable from XYZ Store . On March 20 , XYZ makes a partial payment of \$2 100 to ABC . The journal entry made on Mdrch 20 by ABC to record this transaction includes _____ . A . a debit to the cash received account of \$2 100 B . a credit to the Accounts Receivable account of \$2 100 C . a debit to the Cash account of \$1 400 D . a debit to the Accounts Receivable account of \$1 400 12

. Intervention in the foreign exchange market means the government _____ . A . restricts individuals from buying and selling foreign exchange B . restricts the importation of certain goods C . or central bank buys or sells foreign exchange D

. devalues the currency in the foreign - exchange market 13

. Which of the following is not a form of countertrade? _____ . A

. Counterpurchase B . Buy - back C . Offset D . Balance trade 14

. A credit to a revenue account _____ . A . decreases revenues B

. increases equity C . decreases equity D . increases assets 15 . If

the government guaranteed that anyone wishing a job would be provided one , the likely result would be _____ . A . massive layoffs B . an increase in the money supply C . an increase in inflationary expectations D . the development of a barter system 16

. Given \$100 000 to invest , what is the expected risk premium in dollars of investing in equities versus risk - free T - bills (U . S

. Treasury bills) based on the following table? _____ . Action

Probability Expected Return Invest in equities 0 . 6 \$50 000 0 . 4

- \$30000 Invest in risk - free T - bill 1 . 0 \$5000 A . \$20000 B

. \$18000 C . \$15000 D . \$13000 17 . Economists assume that most people take risks _____. A . because doing so is exciting B . only when they have no riskless alternative C . very infrequently D . if they are compensated for taking the risks 18 . The Phillips Curve shows the relationship between _____. A . aggregate demand and aggregate supply B . interest rates and inflation C . recessions and booms D . inflation and the unemployment rate 19 . In a fixed exchange rate system , speculative selling of a currency is based on anticipation of . A . appreciation B . devaluation C . a foreign trade surplus D . interest rate increase 20 . A collecting bank is employed by _____. A . the principal B . the remitting bank C . the drawer D . the drawee , who is its customer

答案 : 1 . C 2 . A 3 . B 4 . B 5 . A 6 . B 7 . D 8 . C 9 . B 10 . C 11 . B 12 . C 13 . D 14 . B 15 . C 16 . D 17 . D 18 . D 19 . B 20 . B

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