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2011年金融英语考试在即，百考试题金融英语站小编特搜集整理了考前模拟训练题供大家练习，预祝广大考友考试顺利。

1 . The velocity of money is determined by the central bank . True False 2 . A multiple increase in GNP could result from an initial increase in the stock of money . True False 3 . It is primarily the central bank that determines the size and the structure of M1 , that is , how much of that total will be in demand deposits and how much in currency . True False 4

. Money may be tight if the money supply grows at a faster rate than the demand for money . True False 5 . Inflation is defined as an increase in the general level of prices for goods and services . True False 6 . A provision for loan loss results in less net income for a bank on a bank ' s income statement . True False 7 . One of the important factors leading to the growth of financial intermediaries has been the decreased cost of information and analysis of direct securities . True False 8 . Financial intermediaries are financial institutions that issue claims against themselves and use the proceeds to acquire financial claims against others . True False 9 . Unlike commercial banks , other depository financial intermediaries do not have to be much concerned with excess withdrawals of their deposits since they do not have to pay on demand by a depositor . True False 10 . An example of a non - depository financial intermediary is an insurance company . 来 True False 11 . Bond

market prices and interest rates are directly related . True False 12 . In its open market operations , the Federal Reserve deals exclusively with commercial banks . True False 13 . Investors of bonds are quite clear about the exact amount of cash they will get back , provided they hold these securities until maturity . True False 14 . The stock price of a company is its value . True False 15 . Buying a mutual fund based solely on its past performance is a good strategy . True False 16 . Return of an investment takes two forms : income and capital gain . True False 17 . Corporate bonds that include a call provision can be exchanged into common stocks of the company that has issued them . This exchange is made at a predetermined price . True False 18 . The return stockholders will receive on their investment will depend on future dividend payments and expected stock price appreciation . Their investment is risky , because future cash dividends are variable and capital gains are uncertain . True False 19 . Common stockholders get a fixed dividend and they are entitled to it before preferred stockholders receive any dividend . True False 20 . Revenue bonds are usually of higher quality than general obligation bonds , because they are issued to finance specific projects and are fully backed by the income these projects will generate in the future . True False 21 . Financial innovation refers to the process that gives birth to new financial institutions , markets , and products . True False 22 . An important distinction between "direct" and "indirect" securities is that the former are issued by financial intermediaries while the latter are not . True False 23 . Inflation generally favors creditors at the

expense of debtors . True False 24 . An asset that is readily convertible into cash is thereby highly liquid . True False 25 . If a bond is capitalized over a period greater than one year (one period) , it involves the calculation of compound interest . True False 26 . As a general rule , the shorter the maturity of an asset and the more readily it can be sold , the more liquid is the asset . True False

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