

Financial Markets and Institutions Questions

With Answers

Chapter 1

Risk and Its Management

Multiple Choice

1. The major types of business risk include all of the following except:
- a. price risk
 - b. diversification risk
 - c. pure risk
 - d. credit risk

Answer: b

Type: K

2. Credit risk is:
- a. the risk that a firm's borrowers will not make promised payments.
 - b. the risk that a firm will not be able to get credit from lenders.
 - c. the risk that a firm will not have sufficient funds to make payments to their creditors.
 - d. the risk due to changes in output and input prices.

Answer: a

Type: K

3. All of the following are types of price risk except:
- a. commodity price risk
 - b. exchange rate risk
 - c. stock price risk
 - d. interest rate risk

Answer: c

Type: K

4. Which of the following is not an example of a direct loss from pure risk?
- a. loss of profit
 - b. damage to assets

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Melicher, Welshans



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