

## CCRA<sup>Q&As</sup>

Certified Credit Research Analyst

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**QUESTION 1**

For considering the assignment of probabilities, which of the following aspects are taken into account?

- A. Economic cycle ?bearish phase or boom
- B. All of the other options
- C. The date of valuation of assets on the financials
- D. The nature and age of assets

Correct Answer: C

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**QUESTION 2**

Mr. Gopi, while teaching the CCRA course to students described Altman's Model and stated that following variables do exist for Altman's Model:

1.  
total debt/total assets,
2.  
retained earnings/total assets.
3.  
earnings before interest and taxes/total assets,
4.  
market value equity/book value of total liabilities,
5.  
sales/total assets

Exactly how many variables are incorrectly identified?

- A. Exactly Four
- B. Exactly One
- C. Exactly Two
- D. Exactly Three

Correct Answer: A

Reference: <https://www.investopedia.com/terms/a/altman.asp>

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### QUESTION 3

Proportion of fee based income is examined as the same is an \_\_\_\_\_ efficient source of bank's profitability.

- A. Interest based
- B. Capital
- C. Current
- D. Fee Based

Correct Answer: A

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### QUESTION 4

Short term rates are determined by \_\_\_\_\_

- A. All of the other options
- B. Liquidity position caused by seasonal demand supply for credit
- C. Foreign portfolio investment inflows and outflows
- D. Bunching of tax and government payments

Correct Answer: B

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### QUESTION 5

Attributes of healthy cultural values exclude:

- A. Experienced management.
- B. Diversified sources of revenue.
- C. Brand.
- D. Healthy relationship with employees

Correct Answer: B

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