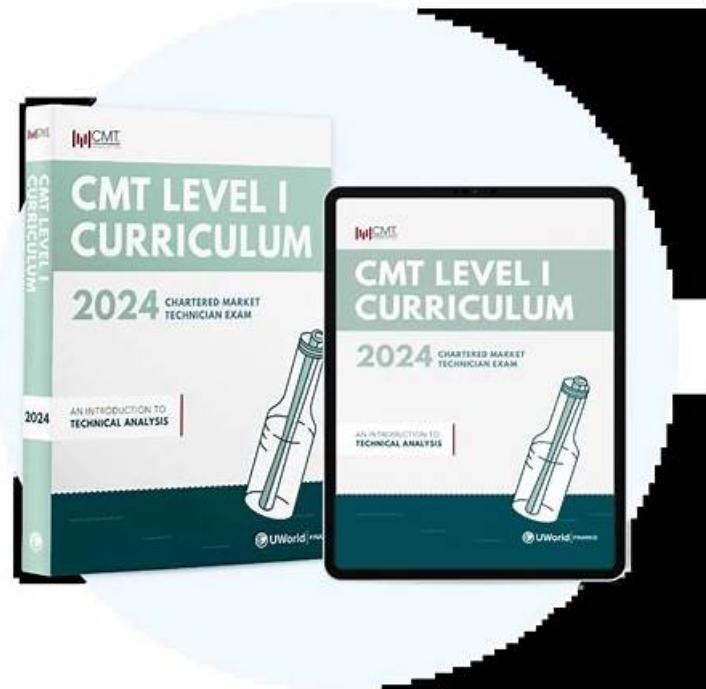


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## **CMT Association CMT Level 1 Exam Sample Questions (Q320-Q325):**

### **NEW QUESTION # 320**

A company whose stock is in a well-established uptrend, reports earnings slightly above consensus estimates. After an initial rally, the stock then ends lower on the day. This would probably be an example of:

- A. Investor under-reaction
- **B. Market discounting**
- C. A short-coming of fundamental analysis
- D. Unrealistic expectations

**Answer: B**

Explanation:

Detailed Explanation:

The market looks forward. If a stock is in an uptrend, the market has likely already anticipated (discounted) the good news. When the news is finally released, those who bought the rumor sell the fact. The price drop despite "good news" is a classic example of market discounting—the news was already priced in.

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### **NEW QUESTION # 321**

Hans Zimmerman, a CMT Level 1 candidate, was debating another analyst on a radio program. Based upon his analysis that the Cycle Beverage Company was in the process of completing a head and shoulders pattern, Zimmerman was bearish on the outlook of the stock. Another analyst, Carlton Wingo, made a bullish case for Cycle Beverage based upon the analysis of several technical oscillators. Zimmerman said, "I respectfully disagree with Mr. Wingo. At this time, I think the pattern forming overrides the reading of the oscillators." With respect to the MTA Code of Ethics, Zimmerman's actions are:

- **A. Not in violation of the Code**
- B. Not in violation as he is only a level 1 candidate and is not bound by the Code
- C. Not in violation of the Code because the statement was not in published form
- D. In violation of the Code in terms of disparaging the work of another analyst

**Answer: A**

Explanation:

Detailed Explanation:

Zimmerman expressed disagreement respectfully ("I respectfully disagree") and based his argument on technical analysis principles (patterns vs. oscillators). He did not attack Wingo personally or disparage his competence. Professional disagreement is permitted under the Code4444.

### **NEW QUESTION # 322**

Yield refers to the projected annual return on a bond based on:

- A. The current price of the bond
- B. The interest rate of the bond
- **C. A and B**
- D. Future interest payments

**Answer: C**

Explanation:

Detailed Explanation:

Bond yield (specifically Current Yield or YTM) is a function of both the interest rate (coupon) the bond pays and the current market price you pay to buy it. (Yield = Coupon / Price). Thus, both A and B are required.

### NEW QUESTION # 323

\_\_\_\_\_ give companies the option to buy them back before maturity.

- A. Treasury bills
- B. Convertible bonds
- C. Putable bonds
- D. **Callable bonds**

**Answer: D**

Explanation:

Detailed Explanation:

Callable bonds contain a provision allowing the issuer (company) to "call" (redeem/buy back) the bond from the investor prior to the maturity date, usually when interest rates drop.

### NEW QUESTION # 324

Which of the following factors would increase the predictive power of the candlestick dark cloud cover pattern?

- A. The second candle does not penetrate deeply into the first candle
- B. During a downtrend, a white real body with shaven head and bottom is followed by a black body also with a shaven head and bottom
- C. The dark cloud cover occurs in the middle of a trading range
- D. **Heavy volume at the opening of the second day indicates a buying climax**

**Answer: D**

Explanation:

Detailed Explanation:

Dark Cloud Cover is a bearish reversal. If the second day opens on heavy volume (a gap up open), it suggests a "buying climax" or a trap where the last buyers rushed in, only to have the price collapse and close lower.

This increases the bearish probability.

### NEW QUESTION # 325

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