

# CITM Test Passing Score - CITM Test Discount

CITM Excel test 2:

- Part 1: PMT, formula is  $PMT(rate/12, nper*12, -PV, FV, type)$  MONTHLY PAYMENT.
- Nper: number of payments during one year.
- PV: present value or principle amount
- FV: future value or residual balance, amount left to be paid at the end of the amortization period.

**FIRST ROW ONLY:**

Beginning balance = B5 (principle amount , loan given)  
 Payments =  $C5*9$  (monthly payments using PMT formula) **MAKE SURE TO PUT IN THE DOLLAR SIGNS**  
 Interest = beginning balance \* rate / monthly, quarterly, biweekly payments (12, 4, 6)  
 Example :  $C13*B5/24$   
 Principle = payments - interest  
 Cumulative principle = principle ( the one right next to it) put in g13 - f13  
 Cumulative interest = interest  
 Ending balance = beginning balance - principal

**SECOND ROW ONLY:**

Beginning balance = Ending balance first row  
 Payments = C9 same as above (monthly payments using PMT formula )  
 Interest = Beginning balance in second row c14 \* rate (cell B5) and divided by monthly, quarterly, biweekly payments (12, 4, 6)  
 Principal = payments - interest d14-e14  
 Cumulative principle = cumulative principle row 1 (g13) + principle row 2 (f14)  
 Cumulative interest = cumulative interest row 1 (-H13) + interest row 2 (E14)  
 Ending balance = beginning balance - principal

- Formula for biweekly or semimonthly payments for the dates  
 $=IF(DAY(B13)=15,EOMONTH(B13,0),DATE(YEAR(B13),MONTH(B13)+1,15))$

|    | PMT Function                                    | Part 1 Loan       | Question   |
|----|---|-------------------|--|
| 1  | FINANCIAL FUNCTION - PMT (rate,nper,pv/fv,type) |                   | Question: Sofia wanted to buy her dream house that will cost her 1.2 million. Her bank manager has agreed to finance 90% of the total cost of the house at a nominal rate of 4%. Sofia plans to pay semi-monthly for a period of four years. As an incentive Sofia, the bank manager has agreed to absorb 1% of the principal assuming that all payments are made on time. Create an amortization schedule for Sofia. (add any number of rows as needed) Start Date is 15-Jan-2020 |
| 2  | Amount Needed                                   | 960000.00         |  |
| 3  | Principle (loan given)                          | \$ 960,000.00     |  |
| 4  | Rate %  | 4.00%             |  |
| 5  | Term (Yrs)                                      | 4                 |  |
| 6  | Residual Balance (FV)                           | \$ 9,600.00       |  |
| 7  | Semi-monthly payments                           | \$10,737.34       |  |
| 8  |   | Beginning Balance |  |
| 9  |   | Payments          | Interest   |
| 10 |   | Principal         | Cumulative Principal   |
| 11 |   |                   | Cumulative Interest  |
| 12 |   |                   | Ending Balance   |
| 13 |   | 15-Jan-2020       | 960000.00  |
| 14 |   | 31-Jan-2020       | 899962.66  |
| 15 |   | 15-Feb-2020       | 841710.09  |

Part 2:

The passing rate of our CITM study materials is 99% and the hit rate is also high. Our study materials are selected strictly based on the real CITM exam. Our expert team guarantees that each answer and question is useful and valuable. We also update frequently to guarantee that the client can get more learning CITM resources and follow the trend of the times. So if you use our study materials you will pass the test with high success probability.

You get a specific amount of time per day to study, you have a job, need to go to the office daily, and take time to relax from the hectic work schedule. So, planning a long study schedule is not possible. Some people study while traveling to the office, some prefer to check the office breaks and some even take it to late-night study especially when they are left with little time to prepare EXIN EPI Certified Information Technology Manager CITM for certification exam. For this reason, we want to make your journey smooth by providing you with smart tips to make the most out of your EXIN EPI Certified Information Technology Manager CITM study material for the EXIN EPI Certified Information Technology Manager CITM certification programs and clear it in one go.

>> CITM Test Passing Score <<

## Real and Updated EXIN CITM Exam Questions

If you are looking to advance in the fast-paced and technological world, Dumpcollection is here to help you achieve this aim. Dumpcollection provides you with the excellent EXIN CITM practice exam, which will make your dream come true of passing the EXIN EPI Certified Information Technology Manager certification exam on the first attempt.

## EXIN EPI Certified Information Technology Manager Sample Questions (Q48-Q53):

### NEW QUESTION # 48

One of the company's assets is valued at \$200,000.00. Based on historical data, the exposure factor is 25%, and the Annual Loss Expectancy (ALE) is calculated at \$100,000.00. What is the Annualized Rate of Occurrence (ARO)?

- A. 0
- B. 1
- C. 0.4

**Answer: A**

Explanation:

In risk management, the Annual Loss Expectancy (ALE) is calculated as:

$ALE = \text{Single Loss Expectancy (SLE)} \times \text{Annualized Rate of Occurrence (ARO)}$ , where  $SLE = \text{Asset Value} \times \text{Exposure Factor (EF)}$ .

Given:

\* Asset Value = \$200,000

\* Exposure Factor (EF) = 25% = 0.25

\* ALE = \$100,000

Calculate SLE:

$SLE = \text{Asset Value} \times EF = \$200,000 \times 0.25 = \$50,000$

Calculate ARO:

$ALE = SLE \times ARO$

$\$100,000 = \$50,000 \times ARO$

$ARO = \$100,000 \div \$50,000 = 2$

Thus, the Annualized Rate of Occurrence (ARO) is 2(C), meaning the incident is expected to occur twice per year.

\* 0.4 (A): Incorrect; implies a lower frequency (0.4 times per year).

\* 1 (B): Incorrect; would yield an ALE of \$50,000, not \$100,000.

Reference: EPI CITM study guide, under Risk Management, likely covers quantitative risk analysis, including ALE, SLE, and ARO calculations. Check sections on risk assessment or quantitative analysis.

### NEW QUESTION # 49

During Post Implementation Review (PIR) of changes, it is lately concluded that an unusual high number of changes failed to meet their objectives. What is the most likely cause of this?

- A. Insufficient budget allocation
- B. Lack of effort in assessing and evaluating change requests
- C. Insufficient resources for change implementation
- D. Change Advisory Board (CAB) meetings are not taking place

**Answer: B**

Explanation:

A high failure rate of changes during Post Implementation Review (PIR) in ITIL's change management process suggests a deficiency in the assessment and evaluation of change requests (A). Proper assessment involves analyzing risks, impacts, and feasibility before approving changes. If this step is inadequate (e.g., overlooking conflicts or underestimating impacts), changes are more likely to fail, as they may not align with objectives or be poorly planned.

\* Insufficient resources (B): May cause delays but is less directly tied to failed objectives compared to poor assessment.

\* CAB meetings not taking place (C): The CAB reviews changes, but the scenario doesn't indicate meetings are absent; poor assessment can occur even with CAB involvement.

\* Insufficient budget (D): May limit implementation but is less likely the primary cause of failed objectives.

Reference: EPI CITM study guide, under Service Management, likely references ITIL's change management process, emphasizing the importance of change assessment. Check sections on change management or PIR.

### NEW QUESTION # 50

Whilst creating the budget for the project, stakeholders demand that the project manager submits a budget proposal as accurate as possible, supported by a Work/Product Breakdown Structure (WBS/PBS). What is the preferred budget estimation?

- A. Rough Order of Magnitude (ROM)
- B. Budget estimate

- C. Analogous estimate
- **D. Bottom-up estimate**

**Answer: D**

Explanation:

For a budget proposal that must be as accurate as possible and supported by a Work Breakdown Structure (WBS) or Product Breakdown Structure (PBS), the bottom-up estimate (A) is preferred. This method involves estimating costs for each task or deliverable in the WBS/PBS, then aggregating them to calculate the total budget. According to PMBOK, bottom-up estimation leverages detailed data, ensuring high accuracy, especially when a WBS is available.

\* Rough Order of Magnitude (ROM) (B): A high-level estimate with low accuracy ( $\pm 50\%$ ), used early in projects, not suitable for detailed budgeting.

\* Analogous estimate (C): Relies on historical data from similar projects, less accurate than bottom-up when detailed WBS data exists.

\* Budget estimate (D): A general term, not a specific technique, and less precise than bottom-up.

Reference: EPI CITM study guide, under Project Management, likely references PMBOK's cost estimation techniques, emphasizing bottom-up for accurate budgeting. Refer to sections on project cost management or budgeting.

### NEW QUESTION # 51

Before signing the contract with the proposed vendor, concerns have been raised over future price increases.

The internal business units, however, insist that the agreement with the vendor must take place as a result of the vendor evaluation process. What is the likely action to take?

- A. Sign the contract
- B. Re-tender the project
- **C. Include contractual terms**
- D. Ignore the business units and change vendor

**Answer: C**

Explanation:

Concerns about future price increases can be addressed by including contractual terms (B) in the agreement to limit or regulate price escalations (e.g., fixed pricing, escalation clauses, or review mechanisms). This approach balances the business units' insistence on proceeding with the selected vendor (based on a thorough evaluation) while mitigating financial risks. According to vendor management best practices, contracts should include clear terms to protect against unforeseen cost increases, ensuring alignment with business objectives.

\* Ignore the business units and change vendor (A): Contradicts the evaluation process and business units' decision, risking misalignment.

\* Sign the contract (C): Ignores the price increase concern, potentially exposing the organization to financial risk.

\* Re-tender the project (D): Unnecessary, as the vendor was selected through evaluation; contractual terms can address the concern without restarting the process.

Reference: EPI CITM study guide, under Vendor Selection/Management, likely discusses contract negotiation strategies, emphasizing risk mitigation through contractual terms. Check sections on vendor contracts or procurement.

### NEW QUESTION # 52

Controls to manage risk have been implemented and evaluated successfully. Risks are now at the level which the organization is willing to accept. What is the name of this risk?

- **A. Residual risk**
- B. Reduced risk
- C. Modified risk
- D. Lowered risk

**Answer: A**

Explanation:

In risk management, after controls are implemented to mitigate risks, the remaining risk that the organization is willing to accept is called residual risk (C). According to frameworks like ISO/IEC 27001 and COBIT, residual risk represents the level of risk that persists after applying controls, deemed acceptable based on the organization's risk appetite. For example, if a control reduces the

likelihood or impact of a threat (e.g., data breach), the remaining exposure is the residual risk, which the organization monitors but does not further mitigate unless necessary.

\* Reduced risk (A): Not a standard term; implies a general decrease but lacks specificity.

\* Lowered risk (B): Similar to reduced risk, not a recognized term in risk management frameworks.

\* Modified risk (D): Implies risk alteration but is not a standard term for post-control risk levels.

Residual risk is a critical concept in risk management, ensuring organizations understand and accept the remaining exposure after mitigation efforts.

Reference: EPI CITM study guide, under Risk Management, likely references ISO/IEC 27001 or COBIT, emphasizing residual risk in risk assessment and treatment processes. Check sections on risk management frameworks or risk evaluation.

## NEW QUESTION # 53

.....

Our CITM training materials are famous for instant access to download. You can receive your downloading link and password within ten minutes, so that you can start your learning as early as possible. In order to build up your confidence for CITM exam materials, we are pass guarantee and money back guarantee, and if you fail to pass the exam, we will give you full refund. In addition, CITM test materials cover most of knowledge points for the exam, therefore you can master the major points for the exam as well as improve your professional ability in the process of learning.

**CITM Test Discount:** [https://www.dumpcollection.com/CITM\\_braindumps.html](https://www.dumpcollection.com/CITM_braindumps.html)

Besides, the cost of CITM pdf test torrent is very reasonable and affordable, Are the update free, EXIN CITM Test Passing Score Our study materials will offer you the most professional guidance, Then, do you have obtained EXIN CITM certificate which is very popular, Our CITM Test Discount - EXIN EPI Certified Information Technology Manager exam dumps not only save your time and money, but also ensures you pass exam with high rate, Failure in the EXIN EPI IT Management CITM can devastate your career.

This chapter covers the steps required to load balance traffic to one or Test CITM King more server farms and firewall farms, and also explains the steps needed to define probes that test server and firewall farm functionality.

## Here's an Instant Way to Crack EXIN CITM Exam

You might not be able to get all-in-one practice material for the EXIN EPI Certified Information Technology Manager CITM of such excellent quality anywhere else, Besides, the cost of CITM pdf test torrent is very reasonable and affordable.

Are the update free, Our study materials will offer you the most professional guidance, Then, do you have obtained EXIN CITM certificate which is very popular?

Our EXIN EPI Certified Information Technology Manager exam dumps not only save CITM your time and money, but also ensures you pass exam with high rate.

- Free PDF Quiz Marvelous EXIN CITM Test Passing Score  Open  [www.troytecdumps.com](http://www.troytecdumps.com)  enter  CITM  and obtain a free download  Test CITM Questions
- New CITM Test Pass4sure  Reliable CITM Test Experience  Latest CITM Exam Cost  Open  [www.pdfvce.com](http://www.pdfvce.com)  enter  CITM  and obtain a free download  CITM Test Questions Fee
- Three Easy-to-Use and Compatible Formats of CITM Exam Questions  Search for  $\Rightarrow$  CITM  $\Leftarrow$  on { [www.pass4test.com](http://www.pass4test.com) } immediately to obtain a free download  CITM Valid Test Papers
- Latest CITM Dumps Book  Latest CITM Dumps Book  CITM Latest Exam Registration  Search for { CITM } and download it for free on **【 [www.pdfvce.com](http://www.pdfvce.com) 】** website  CITM Testdump
- Free Sample CITM Questions  CITM Test Questions Fee  New CITM Test Pass4sure  Go to website  [www.practicevce.com](http://www.practicevce.com)  open and search for  CITM  to download for free  New CITM Test Pass4sure
- New CITM Braindumps  New CITM Test Pass4sure  Latest CITM Exam Cost  Search for “CITM” on **【 [www.pdfvce.com](http://www.pdfvce.com) 】** immediately to obtain a free download  Latest CITM Dumps Book
- 100% Pass 2026 EXIN Accurate CITM Test Passing Score  Search for { CITM } and download it for free on  [www.testkingpass.com](http://www.testkingpass.com)  website  Exam CITM Quiz
- New CITM Test Review  New CITM Test Pass4sure  Valid CITM Test Syllabus  Search for 《CITM》 and download it for free immediately on  [www.pdfvce.com](http://www.pdfvce.com)   CITM Reliable Dumps Ebook
- New CITM Braindumps  CITM Latest Exam Registration  CITM Latest Exam Registration  Search for  $\triangleright$  CITM  and download it for free on  [www.practicevce.com](http://www.practicevce.com)  website  CITM Valid Test Papers
- Pass Guaranteed 2026 CITM: Newest EXIN EPI Certified Information Technology Manager Test Passing Score  Open

