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CTP Practice Exam

For a company to be successful in selling overseas, it should do which of the following? **correct answer** Understand the unique banking systems and social dynamics in the countries in which it does business

A U.S. company has a subsidiary in Spain. Its Spanish subsidiary balance sheet has greater assets than liabilities denominated in EUR. If the EUR has depreciated against the USD, What type of exposure represents the Spanish subsidiary balance sheet and what type of translation result will it have for the U.S. company? **correct answer** Positive exposure and translation loss

What is the deciding factor in how IAS or ASC Topic guidelines require accounting for gains and losses arising from changes in a derivative's fair value? **correct answer** The instrument's designation

Which of the following statements is true of collateralized loans for inventory financing? **correct answer** A lender's claim against inventory is recorded as a lien

In the trade-off theory, companies trade off between which of the following variables? **correct answer** Use of debt and the use of equity

Imaging services are used by some banks to enhance which of the following services? **correct answer** Positive Pay

Before spending a great deal of time on a proposed project, a company wants to find out if any of the numerous vendors in the area have the expertise to meet their needs. Which of the following would BEST fit their needs? **correct answer** Request for information (RFI)

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How to study AFP CTP: Certified Treasury Professional Exam

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Certification Topics of AFP CTP: Certified Treasury Professional Exam

- Take care of the interior as well as exterior partnerships (20%).
- Manage capital structure, take care of costs of long-lasting resources, and quantitatively examine long-term funding resource investments (18%).
- Analyze the influence of technologies on the treasury feature (12%).
- Keep business liquidity required to meet existing and also future commitments in a timely and also cost-effective manner (25%).
- Monitor and control corporate direct exposure to monetary, governing, and also functional danger (consisting of arising and also reputation risk) (25%).

AFP Certified Treasury Professional Sample Questions (Q84-Q89):

NEW QUESTION # 84

Exhibit:

ABC Company	
Sales	10,000,000
Variable costs	5,000,000
Fixed costs	2,000,000
Operating profit	3,000,000
Interest payable	1,000,000
Taxes	800,000
Shares outstanding	1,000,000
Market price	\$10/share

What is the price to earnings ratio for Company ABC?

- A. 8.33
- B. 7.50
- C. 10.00
- D. 3.88

Answer: A

NEW QUESTION # 85

ABC company has a significant number of customers who are mainly consumers making monthly installment payments. Which one of the following types of lockbox would be the MOST appropriate for ABC to use?

- A. In-house
- B. Hybrid
- C. Retail
- D. Wholesale

Answer: C

NEW QUESTION # 86

The risk of one bank failing and endangering the liquidity of other banks is called:

- A. sender risk.
- B. daylight overdraft risk.
- C. systemic risk.
- D. receiver risk.

Answer: C

NEW QUESTION # 87

Under an operating lease, possible benefits to the lessee include which of the following?

- I. It requires no initial capital outlay.
- II. It can be structured as an off-balance-sheet item.
- III. It can offer tax advantages.

- A. II and III only
- B. I only
- C. I, II, and III
- D. I and II only

Answer: C

NEW QUESTION # 88

A company's credit agreements or loan covenants may require:

- A. minimum ratings for insurance carriers.
- B. high deductible levels and risk retention in order to minimize premium payments.
- C. outsourcing of the claims approval and payment process to an insurance company.
- D. risk management staff to work directly with underwriters to reduce commission payments.

Answer: A

NEW QUESTION # 89

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