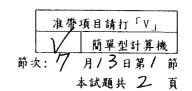
淡江大學九十四學年度進修學士班轉學生招生考試試題

系別: 財務金融學系三年級 科目: 貨幣銀行學



- 1. 解釋名詞:(30分,每題10分)
 - (1)「直接金融」和「間接金融」
 - (2)「初級市場」和「次級市場」
 - (3)「貨幣市場」和「資本市場」
- 2. 請列式計算: (23分,每題5分,第(5)題3分)
 - (1) 若面值爲\$10,000之一年期國庫券售價爲\$8,000,則其殖利率爲多少?
 - (2) 利率 10%,次年付\$1,100 ,第四年再付 \$1,460 之證券的現值爲多少?
 - (3) 原價\$1,000 ,次年賣\$1,200 之債券的報酬率爲多少?
 - (4) 每年付息\$400 ,面值\$8,000 之 coupon bond 的票面利率爲多少?
 - (5) 名目利率為 25%,預期通貨膨脹率為 15%,實質利率為多少?
- 3. 選擇題:(15分,每題3分)
- (1) If an individual moves money from a demand deposit account to a small-denomination time deposit account,
 - A)Ml stays the same and M2 increases.
 - B)M1 decreases and M2 stays the same.
 - C)M1 increases and M2 decreases.
 - D)M1 stays the same and M2 stays the same.
- (2) Which of the following instruments is not traded in a money market?
 - A)Commercial paper
 - B)U.S. Treasury Bills
 - C)Banker's acceptances
 - D)Residential mortgages
 - E)Eurodollars
- (3) Which of the following instruments are traded in a capital market?
 - A)Corporate bonds
 - B)Banker's acceptances
 - C)U.S. Treasury bills
 - D)Repurchase agreements
- (4) Which of the following is a contractual savings institution?
 - A)A mutual fund
 - B)A savings and loan association
 - C)A life insurance company
 - D)A credit union

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(5) When the Fed increases the money stock, the money supply curve shifts to the and the interest rate	
A)left; falls	
B)left; rises	
C)right; rises	
D)right; falls	

- 4. 請簡要說明關於「商業銀行」的下列問題: (共 32 分)
 - (1) 存款種類以及各類存款提供予存款人的功能。(8分)
 - (2) 三大資產科目爲何?三者之流動性高低如何排序?收益性大小如何排列?(8分)
 - (3) 舉出兩個衡量其營運績效之指標,並列出計算公式。(8分)
 - (4) 若你是銀行經理,有十億之資產,平均存續期間(duration)為 4年,而有 9億負債,平均存續期間爲 6年,請進行 duration analysis,並說明當利率上升 2%對銀行淨值之影響?(8分)