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## CEC Certification Exam Questions and Answers 2023 with complete solution

Your manager has asked you to prepare an analysis for a borrowing request at Your Bank. Which of the following tasks are you most likely to complete first?

- a. Prepare a term sheet
- b. Create a projection
- c. Analyze the company's available collateral
- d. Evaluate the company's business strategy Answer- D

You are calling for the first time on the owner of a successful local business that currently banks with another bank in your market. You are very interested in developing a banking relationship with the business and its owner. Which of the following goals will be most important to achieve in the initial meeting?

- a. Obtain a commitment from the owner to open a checking account at your bank.
- b. Offer a term sheet outlining a loan at a competitive rate.
- c. Learn about the owner's business and personal objectives.
- d. Gather the most recent financial statements on the business. Answer- C

Gruper Home Appliances, Inc., a manufacturer of kitchen appliances, sells 70% of its goods to X-Mart, a large national retailer of consumer durables. Which of the following best describes the reason why Gruper has a low degree of bargaining power with X-Mart?

- a. There are no substitutes for the product
- b. The suppliers have high variable costs
- c. Customers have brand loyalty
- d. Sales are concentrated with a large volume buyer Answer- D

The NBER has released a report that suggests the economy is showing signs that it is moving into early contraction. You review your current portfolio to develop a list of customers that are likely to fare best through this cycle. Which of the following would be included on your list?

- a. A plumbing supplies distributor
- b. A local high fashion retailer
- c. A manufacturer of auto engines
- d. A local accounting firm Answer- D

You are preparing to meet with the owner of Style-For-Less, a successful retailer of apparel geared to young professionals. The owner has obtained and outfitted a second location in a high-traffic retail mall in preparation for its planned opening and has asked to meet with you to discuss a possible financing need. Based on the industry, you think the owner will most likely have a need for:

- a. A commercial mortgage to purchase the new location

# Cec Exam Study Guide

**Arthur James Wells**



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