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**NEW QUESTION: 1** Jimena Mora, CFA and Jack Wieters, CFA are economists for Otterbein Forecasting. Otterbein provides economic consulting and forecasting services for institutional investors, medium-sized investment banks, and corporations. In order to forecast the performance of asset classes and formulate strategic asset allocations, Mora and Wieters are currently examining the capital market expectations for four developed countries: Alzano, Lombardo, Bergamo, and Linden. Wieters was hired in 2009 and Mora is his supervisor. Mora and Wieters use the Grinold and Kroner model to forecast equity market performance. Macroeconomic forecasts and capital market expectations for three countries are given below: Mora is also examining the return on federal government bills and bonds of various maturities for the country of Linden. The data are provided below: One of Otterbein Forecasting's largest clients is an institutional investor in Linden, the Balduvi Endowment. The current and potential asset allocations for the endowment are shown below. Mora asks Wieters for his opinion on the future of the economy in Linden and the appropriate investment for the Balduvi Endowment. Mora has been asked by the Otterbein CEO to develop a model for explaining stock returns. In her master's degree training, Mora was instructed that the default risk premium has predictive power for stock returns, however the CEO has asked her to include other macroeconomic variables. Mora examines the following data for the capital market history of Bergamo: 1. Default risk premiums, which she measures as the difference in yields between high-yield bonds and government bonds; 2. Maturity risk premiums, which she measures as the difference in yields between ten-year and one-year government bonds; and 3. Lagged changes in the stock market. Mora uses these variables to explain stock returns in the following year. Using 40 years of data, she finds the following results for the significance of the variables in explaining stock returns: Mora concludes from the correlation analysis that, of the three variables studied, the default risk premium has the most predictive power for stock returns. As the most recent hire at Otterbein Forecasting, Wieters is well versed on the latest evidence on asset pricing and financial engineering. However, Mora suspects that his limited experience results in erroneous forecasts. For instance, during the credit crisis of 2007-2008, annual stock returns in Lombardo averaged -12.6%. However, using the 80-year history of its capital market, annual stock returns in Lombardo have averaged 13.6%. For his clients' strategic asset allocations in 2010 and onward, Wieters projects Lombardo stock returns of 6.5%. As his supervisor, Mora questions him about this and she suggests that Wieters revise his projections upward. Mora and Wieters

are discussing the valuation and risk analysis of emerging market securities and economies. In their discussion, Mora makes the following comments: Statement 1: "Emerging countries are dependent on foreign financing of growth, but it is important that a country not take on too much debt. A financial crisis can lead to currency devaluations and capital flight. Foreign debt levels greater than 50% of GDP or debt greater than 200% of current account receipts may indicate that a country is over-levered." Statement 2: "In financial crises, emerging market debt is particularly susceptible, as currency devaluations will quickly reduce the principal and coupon value. Because most emerging debt is denominated in a domestic currency, the emerging government must have foreign currency reserves to defend its currency in the foreign exchange markets." Using only the forecast for the Linden economy, which of the following portfolios should Wieters recommend for the Balduvi Endowment? **A.** Portfolio C. **B.** Portfolio B. **C.** Portfolio A. **Answer: A** Explanation: Explanation/Reference: Explanation: Given that the Linden economy is likely to contract in the future, Wieters should recommend that the Balduvi Endowment move toward government and investment grade bonds, because inflation and interest rates will decrease and economic growth will slow. Stocks, especially cyclical stocks, should be underweighted. High yield bonds should also be underweighted, because the default risk premium on them may grow as the economy slows. Therefore, Wieters should recommend Portfolio C for the Balduvi Endowment. (Study Session 6, LOS 23.f, g, n, o, q)

**NEW QUESTION: 2** Was ermöglicht der CSI-Ansatz (Continuous Service Improvement) einem Unternehmen? **A.** Es hält die Kommunikation innerhalb des Unternehmens aufrecht. **B.** Es bestimmt die Art und Weise, wie das Unternehmen mit externen Lieferanten interagiert. **C.** Es hilft den Stakeholdern, ihre Kunden zu verstehen. **D.** Es hilft dem Unternehmen, Entscheidungen über Verbesserungsinitiativen zu treffen. **Answer: C**

**NEW QUESTION: 3** 技術者がサーバーのメモリをアップグレードしています。サーバーにはDDR3 Registered DIMMが必要です。サーバーはメモリの4分の1のバンクしか持たず、現在各バンクに1つの2GBモジュールがあります。技術者が8GBのDDR3 unbuffered ECCメモリを8個追加しようとする、メモリはスロットに収まりません。この問題の原因は次のうちどれですか? **A.** サーバーには完全バッファメモリーが必要です。 **B.** 銀行では、2GBと4GBのメモリを混在させることはできません。 **C.** サーバー上の合計メモリーは24GBを超えることはできません。 **D.** サーバはECCメモリを使用できません。 **Answer: A**

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