

Chapter 11 Credit Risk: Loan Portfolio and Concentration Risk

Answer Key

True / False Questions

1. The concentration limit method of managing credit risk concentration involves estimating the minimum loan amount to a single customer as a percent of capital.
FALSE
2. Concentration limits are used to either reduce or increase exposure to specific industries.
TRUE
3. The simple model of migration analysis tracks the credit ratings of companies that have borrowed from the FI.
TRUE
4. Migration analysis is not appropriate for an FI to use in the analysis of credit risk of consumer loans and credit card portfolios.
FALSE
5. In the past, data availability limited the use of sophisticated portfolio models to set concentration limits.
TRUE
6. In the use of modern portfolio theory (MPT), the sum of the credit risks of loans under estimates the risk of the whole portfolio.
FALSE
7. The expected return of a portfolio of loans is equal to the weighted average of the expected returns of the individual loans.
TRUE

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Clifford Lane



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