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Such a program is called a(n) A) financial risk management program. B) enterprise risk management program. C) fundamental risk management program. D) consequential risk management program. Answer:

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19) A pure risk is defined as a situation in which there is A) only the possibility of loss or no loss. B) only the possibility of profit.

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e. To reduce the risk of  
bank failures. Answer: c 12.  
Bank holding companies and  
financial holding companies  
generally do not pay income  
tax because: a. they are

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always chartered as non-profit corporations. b. most of their income is subsidiary paid dividends, of which 80% is tax-exempt. c. the subsidiaries always operate at a net loss. d.

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financial risk that may be  
faced by a business  
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