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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: B . 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 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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