

# CCE Practice Test Questions and Answers

## 1. What is the primary responsibility of a Certified Credit Executive?

- A) Only processing loan applications
- B) Managing credit policies, risk assessment, and credit portfolio performance
- C) Marketing banking products
- D) Handling customer complaints only

## 2. Which factor is most important in credit risk assessment?

- A) Customer's age only
- B) Borrower's creditworthiness, capacity to repay, and collateral
- C) Location of the business
- D) Time of year

## 3. What does the debt-to-income ratio measure?

- A) Total assets of the borrower
- B) Monthly debt payments relative to monthly income
- C) Credit score only
- D) Bank's profit margin

## 4. How should a credit executive handle a loan default situation?

- A) Ignore it completely
- B) Follow established collection procedures and work with borrower on resolution
- C) Immediately sue the borrower
- D) Approve more credit

Answers: 1-B 2-B 3-B 4-B

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