

Module 1: A modern financial system (overview)

Learning Objectives

LO 1.1 Understand the basic frameworks that underlie the facts that characterise financial institutions, financial instruments and financial markets.

LO 1.2 Explain the functions of a financial system and main types of financial institutions.

LO 1.3 Define the main classes of financial instruments.

LO 1.4 Discuss the flow of funds between savers, borrowers, the financial system and the economy.

LO 1.5 Distinguish between financial structures.

LO 1.6 Analyse the flow of funds through the financial system and economy and the importance of 'stability'.

1.1 Theory and Facts in Finance

Underlying principles:

- **Risk and Reward**

All financial instruments yield some amount of return based on the amount of risk.

- **Supply and Demand**

The price of financial instruments is determined by supply and demand, although different factors influence supply and demand in different markets.

- **No arbitrage**

All market prices are held together in a coherent structure by the principle of no arbitrage. The same thing cannot sell for two different prices.

- **Time value of Money**

The value of \$1 today is higher than the value of \$1 later. Where financial instruments represent a claim of future cash flows, their current price must be the present value of those cash flows.

Financial Markets and Flow of Funds relationship: like our other principles, the flow of funds relationship is a way to represent the core features of the financial system without the complexity. (see graph below)

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