

■ Chapter 2 Answers to Review Questions

- 2-1 Financial institutions are intermediaries that facilitate the flow of individual, business, and government savings into loans and investments. Broadly speaking, net savers (primarily individuals) prefer low risk and easy access to their money while net borrowers (businesses and government) would like to take risk with the funds and tie them up for a longer term. Financial institutions transform loans and investments into forms savers prefer to hold (such as deposits) or help net borrowers issue debt and equity instruments tailored to saver preferences.
- 2-2 Overall, the same entities that supply funds—individuals, businesses, and governments—also demand them, so these three groups are all financial-institution customers. That said, the key demanders of funds (net borrowers) are businesses and governments while the key suppliers (net savers) are individuals.
- 2-3 Commercial banks, investment banks, and the shadow-banking system are all financial institutions. Broadly speaking, commercial banks transform the deposits of net savers into loans to net borrowers. Investment banks, in contrast, do not “transform” the liquidity and riskiness of financial assets. Instead, they help “match” demanders and issuers of debt and equity instruments. Specifically, investment banks instruct companies on the best vehicles for raising capital, advise them on mergers/restructuring, and engage in trading and market-making to support their consulting function. Finally, the shadow-banking system performs services for net savers and borrowers similar to commercial banks—but without issuing deposits. By not relying on deposit funding, shadow banks can evade prudential regulation designed to constrain risk-taking by ordinary banks.
- 2-4 Financial markets facilitate direct interaction of suppliers and demanders of funds. In primary markets, firms sell debt and equity instruments for the first time—a direct exchange between the firm or government issuing securities and the purchasers. An example is Microsoft Corporation selling new shares of common stock to private investors. In secondary markets, investors trade previously issued securities among themselves. An example is an investor buying a share of outstanding Microsoft common stock from another investor through a broker. Put simply, primary markets feature sales of “new” securities while “used” security transactions take place in secondary markets. Primary and secondary markets have a symbiotic relationship—the easier the resale of a financial asset in a secondary market, the easier the initial sale of that asset in a primary market. Similarly, financial institutions and financial markets are far from independent. Commercial banks, for example, hold large inventories of U.S. Treasury securities to improve the liquidity and risk of their asset portfolio, and strong bank demand makes it easier for the Treasury to sell debt in the first place. Because banks have taken deposits and made loans since the days of goldsmiths in Medieval Europe, they enjoy a comparative advantage in originating and monitoring commercial loans. Aware of this advantage, the capital markets watch bank lending for clues about borrower financial strength. When a commercial bank announces a new loan to a publicly traded firm, that firm’s stock price typically rises.
- 2-5 A private placement is the sale of a new security directly to an investor or a small group of sophisticated investors (such as insurance companies and pension funds). A public offering, in contrast, is the sale of newly issued stock or bonds to the public at large. Firms typically rely on public offerings when they need large sums.

Chapter 2 Review Questions And Answers

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Routing TCP/IP Jeff Doyle, Jennifer DeHaven Carroll, 2001 Intended for courses in TCP IP routing protocols and advanced networking This volume presents an examination of exterior routing protocols EGP and BGP and advanced IP routing issues such as multicast routing quality of service routing Ipv6 and router management It enables students learn IP design and management techniques

OCP: Oracle Certified Professional Java SE 8 Programmer II Study Guide Jeanne Boyarsky, Scott Selikoff, 2015-12-04 Complete trusted preparation for the Java Programmer II exam OCP Oracle Certified Professional Java SE 8 Programmer II Study Guide is your comprehensive companion for preparing for Exam 1Z0 809 as well as upgrade Exam 1Z0 810 and Exam 1Z0 813 With full coverage of 100% of exam objectives this invaluable guide reinforces what you know teaches you what you don t know and gives you the hands on practice you need to boost your skills Written by expert Java developers this book goes beyond mere exam prep with the insight explanations and perspectives that come from years of experience You ll review the basics of object oriented programming understand functional programming apply your knowledge to database work and much more From the basic to the advanced this guide walks you through everything you need to know to confidently take the OCP 1Z0 809 Exam and upgrade exams 1Z0 810 and 1Z0 813 Java 8 represents the biggest changes to the language to date and the latest exam now requires that you demonstrate functional programming competence in order to pass This guide has you covered with clear explanations and expert advice Understand abstract classes interfaces and class design Learn object oriented design principles and patterns Delve into functional programming advanced strings and localization Master IO NIO and JDBC with expert led database practice If you re ready to take the next step in your IT career OCP Oracle Certified Professional Java SE 8 Programmer II Study Guide is your ideal companion on the road to certification

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Spellman,2010-08-30 Hailed on first publication as a straightforward practical and to the point account of wastewater principles practices and operations for general readers students and wastewater operators in training and for all levels of operators at any level of licensure Spellman s Standard Handbook for Wastewater Operators Volumes I II and III almost

A Child's Story of America Lars Johnson,1999-03 Answers for Child s Story of America Grade 4 **C# Primer Plus**

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