

LECTURE 20

BUSINESS FINANCE

Financial Sector

The financial sector is made up of agencies such as:

- Government financing agencies
- Central bank,
- Commercial banks,
- Mortgage companies,
- Credit unions
- Insurance companies
- **Building societies** - A building society is a type of financial institution that provides banking and other financial services to its members. Building societies resemble credit unions in that they are owned entirely by their members.
- Micro-lending agencies – eg Island Finance
- Unit trust, stock market
- Development banks (Caribbean Development Bank, Agricultural Development Bank)

A commercial bank- is a financial institution that provides a range of financial services to individuals and business clients. They accept deposits and give loans. The bank pays a percentage to the depositor as interest or gain on the deposit. In essence they borrow a surplus of funds to lend to those who are experiencing a shortage.

Role of Financial Institutions

- Commercial bank accepts money **deposits** and therefore provides a safe place for saving money.

Lecture Notes For Finance 1 And More

Chao Zhang



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Recent Trends In Financial Engineering: Towards More Sustainable Social Impact Constantin Zopounidis, Carine Girard-guerraud, Karima Bouaïss, 2022-08-30 This book is a good collection of state of the art approaches to financial engineering It will be especially useful to new researchers and practitioners working in this field and will help them to quickly grasp the current state of financial engineering The book equips the readers with comprehensive understanding of technological issues and financial innovations in environmental and social matters It will allow the readers to use new econometric and operational methods to examine certain innovative products Finally it proposes new operational solutions based on a framework of analysis that has not yet been explored so that the dialogue between financial engineering professionals and company managers may be more efficient effective and impactful

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Strategic Asset Allocation in Fixed Income Markets Ken

Nyholm, 2008-09-15 Matlab is used within nearly all investment banks and is a requirement in most quant job ads There is no other book written for finance practitioners that covers this Enables readers to implement financial and econometric models in Matlab All central concepts and theories are illustrated by Matlab implementations which are accompanied by detailed descriptions of the programming steps needed All concepts and techniques are introduced from a basic level Chapter 1 introduces Matlab and matrix algebra it serves to make the reader familiar with the use and basic capabilities of Matlab The chapter concludes with a walkthrough of a linear regression model showing how Matlab can be used to solve an example problem analytically and by the use of optimization and simulation techniques Chapter 2 introduces expected return and risk as central concepts in finance theory using fixed income instruments as examples the chapter illustrates how risk measures such as standard deviation Modified duration VaR and expected shortfall can be calculated empirically and in closed form Chapter 3 introduces the concept of diversification and illustrates how the efficient investment frontier can be derived a Matlab is developed that can be used to calculate a given number of portfolios that lie on an efficient frontier the chapter also introduces the CAPM Chapter 4 introduces econometric tools principle component analysis is presented and used as a prelude to yield curve factor models The Nelson Siegel model is used to introduce the Kalman Filter as a way to add time series dynamics to the evolution of yield curves over time time series models such as Vector Autoregression and regime switching are also presented Supported by a website with online resources www.kennyholm.com where all Matlab programs referred to in the text can be downloaded The site also contains lecture slides and answers to end of chapter exercises

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