Chapter 2 Financial Markets and Institutions

Answers to End-of-Chapter Questions

- 2-1 When the transfer is made through investment banks, the banks underwrite the issue. The banks bear the risk that they may not be able to resell the securities to savers for as much as they paid. When the transfer is through a financial intermediary, the intermediary obtains funds from savers in exchange for its securities. The intermediary uses this money to buy and hold businesses' securities. The intermediary therefore creates new forms of capital.
- 2-2 Normally, underwriters are investment banks. The company sells its stocks or bonds to the investment bank, which then sells these same securities to savers. The businesses' securities and the savers' money merely pass through the investment bank. This is the role of underwriters.
- 2-3 Financial intermediaries are banks, insurance companies or mutual funds. The financial intermediary obtains funds from savers in exchange for their securities, such as certificates of deposits. The intermediary uses the money to buy and hold businesses' securities and the savers hold the intermediary's securities.
- 2-4 A money market transaction occurs in the financial market in which funds are borrowed or loaned for short periods (less than one year). A capital market transaction occurs in the financial market in which stocks and intermediate—or long-term debt (one year or longer)—are issued.
 - A U.S. Treasury bill is an example of a money market security.
 - b. U.S. Treasury notes are examples of capital market securities.
 - c. Negotiable certificates of deposit are examples of money market securities.
 - d. Credit card debt is an example of a money market security.
 - State government bonds are examples of capital market securities.
- 2-5 If people lost faith in the safety of financial institutions, it would be difficult for firms to raise capital. Thus, capital investment would slow down, unemployment would rise, the output of goods and services would fall, and, in general, our standard of living would decline.
- 2-6 Financial markets have experienced many changes during the last two decades. Technological advances in computers and telecommunications, along with the globalization of banking and commerce, have led to deregulation, which has increased competition throughout the world. As a result, there are more efficient, internationally linked markets, which are far more complex than what existed a few years ago. While these developments have been largely positive, they have also created problems for policy makers. With these concerns in mind, Congress and regulators have moved to reregulate parts of the financial sector following the recent financial crisis.

Globalization has exposed the need for greater cooperation among regulators at the international level. Factors that complicate coordination include (1) the different structures in nations' banking and securities industries: (2) the trend toward financial services conglomerates.

Financial Markets And Institutions Solutions Chapter

Arturo Cuomo

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Table of Contents Financial Markets And Institutions Solutions Chapter

- 1. Understanding the eBook Financial Markets And Institutions Solutions Chapter
 - The Rise of Digital Reading Financial Markets And Institutions Solutions Chapter
 - Advantages of eBooks Over Traditional Books
- 2. Identifying Financial Markets And Institutions Solutions Chapter
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
- 3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Financial Markets And Institutions Solutions Chapter
 - User-Friendly Interface
- 4. Exploring eBook Recommendations from Financial Markets And Institutions Solutions Chapter
 - Personalized Recommendations
 - Financial Markets And Institutions Solutions Chapter User Reviews and Ratings
 - Financial Markets And Institutions Solutions Chapter and Bestseller Lists
- 5. Accessing Financial Markets And Institutions Solutions Chapter Free and Paid eBooks

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- Financial Markets And Institutions Solutions Chapter Budget-Friendly Options
- 6. Navigating Financial Markets And Institutions Solutions Chapter eBook Formats
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 - Financial Markets And Institutions Solutions Chapter Enhanced eBook Features
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 - Adjustable Fonts and Text Sizes of Financial Markets And Institutions Solutions Chapter
 - Highlighting and Note-Taking Financial Markets And Institutions Solutions Chapter
 - Interactive Elements Financial Markets And Institutions Solutions Chapter
- 8. Staying Engaged with Financial Markets And Institutions Solutions Chapter
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Financial Markets And Institutions Solutions Chapter
- 9. Balancing eBooks and Physical Books Financial Markets And Institutions Solutions Chapter
 - Benefits of a Digital Library
 - \circ Creating a Diverse Reading Collection Financial Markets And Institutions Solutions Chapter
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Financial Markets And Institutions Solutions Chapter
 - Setting Reading Goals Financial Markets And Institutions Solutions Chapter
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Financial Markets And Institutions Solutions Chapter
 - Fact-Checking eBook Content of Financial Markets And Institutions Solutions Chapter
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development

- Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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