

Chapter 2

Firms and the Financial Market

■ Chapter Overview

This chapter provides an overview of U.S. financial markets. Financial markets consist of the institutions that facilitate the transfer of money from investors to companies and individuals. The three principal players in the financial markets are borrowers, savers (i.e., investors), and financial institutions (i.e., intermediaries). There is a wide variety of financial institutions that make up our financial markets, including commercial banks, financial services corporations, insurance companies, investment banks, investment companies, mutual funds and exchange traded funds, hedge funds, and private equity firms.

The purpose of each of these institutions is to bring borrowers and investors together. Borrowers and investors are linked together through the buying and selling of a variety of securities that are traded on financial markets. While there are innumerable types of financial instruments traded on financial markets, most are some form of debt or equity security.

■ Chapter Outline

2.1 The Basic Structure of U.S. Financial Markets

- A. A financial market is any place where money and credit are exchanged.
- B. The three principal sets of players in financial markets are borrowers, savers (investors), and financial institutions (intermediaries).

2.2 The Financial Marketplace: Financial Institutions

- A. The financial institutions that make up the financial marketplace facilitate the movement of money from savers to borrowers.
 1. The money market refers to transactions in short-term debt instruments.
 2. Capital markets are markets for long-term financial instruments.
- B. A major category of financial institutions includes depository institutions.
 1. Depository institutions include commercial banks, savings and loan associations, and credit unions.
 2. Depository institutions collect savings from individuals and businesses and then lend these pooled savings to other individuals and businesses.
- C. Non-bank (or non-depository) financial intermediaries provide financial services to businesses. There are a variety of non-bank financial intermediaries.
 1. Financial services corporations are in the lending or financing business, but they are not commercial banks.
 2. Insurance companies are in the business of selling insurance to individuals and businesses to protect their investments.

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