

Solutions to Chapter 2

Financial Markets and Institutions

1. The story of Apple Computer provides three examples of financing sources: equity investments by the founders of the company, trade credit from suppliers, and investments by venture capitalists. Other sources include reinvested earnings of the company and loans from banks and other financial institutions.

Est time: 01–05

2. Yes. When the corporation retains cash and reinvests in the firm's operations, that cash is saved and invested on behalf of the firm's shareholders. The reinvested cash could have been paid out to the shareholders. By not taking the cash, these investors have reinvested their savings in the corporation. Individuals can also save and invest in a corporation by lending to, or buying shares in, a financial intermediary such as a bank or mutual fund that subsequently invests in the corporation.

Est time: 01–05

3. Separation of ownership and control for public corporations means that the ultimate owners of the corporation are not its managers. These same managers will consider their own interest as well as shareholders when making decisions. This creates agency problems.

Est time: 01–05

4. *Money markets*, where short-term debt instruments are bought and sold.
Foreign-exchange markets: Most trading takes place in over-the-counter transactions between the major international banks.
Commodities markets for agricultural commodities, fuels (including crude oil and natural gas), and metals (such as gold, silver, and platinum).
Derivatives markets, where options and other derivative instruments are traded.

Est time: 01–05

5. Buy shares in a mutual fund. Mutual funds pool savings from many individual investors and then invest in a diversified portfolio of securities. Each individual investor then owns a proportionate share of the mutual fund's portfolio.

Est time: 01–05

Fundamentals Of Corporate Finance 7th Edition Key

**Robert Parrino, Thomas W.
Bates, Stuart L. Gillan, David S. Kidwell**



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Fundamentals of Corporate Finance, 5th Edition Robert Parrino,Hue Hwa Au Yong,Nigel Morkel-Kingsbury,Jennifer James,Paul Mazzola,James Murray,Lee Smales,Xiaoting Wei,2025-12-30 Fundamentals of Corporate Finance 5th Edition is a core resource for business students particularly those who find the mathematical aspects of finance challenging The text presents financial principles in a clear logical sequence supporting comprehension through a step by step approach Beyond technical skills the resource encourages the development of analytical thinking through local examples and real world applications This helps students build the intuition required to apply financial tools effectively in practice *Fundamentals of Corporate Finance* Robert Parrino,Thomas W. Bates,Stuart L. Gillan,David S. Kidwell,2021-12-14 Fundamentals of Corporate Finance 5th Edition develops the key concepts of corporate finance with an intuitive approach while emphasizing computational skills This course helps students develop an intuitive understanding of key financial concepts and provides them with problem solving and decision making skills Using an intuitive approach students develop a richer understanding of corporate finance concepts while also enabling them to develop the critical judgments necessary to apply financial tools in real world decision making situations Corporate Finance 5e offers a level of rigor that is appropriate for both business and finance majors and yet presents the content in a manner that students find accessible **FINANCIAL MANAGEMENT**

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