

# 3

## International Financial Markets

### CHAPTER OBJECTIVES

The specific objectives of this chapter are to describe the background and corporate use of the following international financial markets:

- foreign-exchange market,
- international money market,
- international credit market,
- international bond market, and
- international stock markets.

The growth in international business over the last 30 years has led to the development of various international financial markets. Financial managers of MNCs must understand the available international financial markets so they can be used to facilitate the firm's international business transactions.

### 3-1 Foreign Exchange Market

Each country in the world has its own currency. An important exception is the eurozone, which consists of 19 European countries that adopted the euro as their currency. When MNCs and individuals engage in international transactions, they commonly need to exchange their local currency for a foreign currency, or exchange a foreign currency for their local currency. The **foreign exchange market** allows for the exchange of one currency for another. Large commercial banks serve this market by holding inventories of each currency so that they can accommodate requests by individuals or MNCs for currency for various transactions. Individuals rely on the foreign-exchange market when they travel to foreign countries. People from the United States exchange dollars for Mexican pesos when they visit Mexico, euros when they visit Italy, or Japanese yen when they visit Japan. Some MNCs based in the United States exchange dollars for Mexican pesos when they purchase supplies in Mexico that are denominated in pesos, or exchange them for euros when they purchase supplies from Italy that are denominated in euros. Other MNCs based in the United States receive Japanese yen when selling products to Japan and may wish to convert those yen to dollars. In addition, some individuals and financial institutions speculate in the foreign-exchange market by exchanging their local currency for a foreign currency that they believe will increase in value over time.

At any point in time, there is an exchange rate between any two currencies that specifies the rate at which one currency can be exchanged for another. In essence, the exchange rate represents the price at which one currency can be purchased with another currency. If the exchange rate of the Mexican peso is \$10, the cost of your spring break hotel in Mexico that charges 700 pesos per night would be  $700 \times \$10 = \$700$ . If the exchange rate was higher (such as one peso = \$1.11), your cost in dollars would be higher. The exchange rate of the Mexican peso will also determine how many dollars an MNC will need to purchase supplies that are invoiced at 1 million pesos.

#### 3-1a History of Foreign Exchange

The system for establishing exchange rates has changed over time. It has evolved from the gold standard to an agreement on fixed-exchange rates to a floating rate system.

# Investments Bodie Kane Marcus 9th Edition Test Bank

**DJ Losen**



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