

■ Chapter 2 Answers to Review Questions

- 2-1 Financial institutions are intermediaries that facilitate the flow of individual, business, and government savings into loans and investments. Broadly speaking, net savers (primarily individuals) prefer low risk and easy access to their money while net borrowers (businesses and government) would like to take risk with the funds and tie them up for a longer term. Financial institutions transform loans and investments into forms savers prefer to hold (such as deposits) or help net borrowers issue debt and equity instruments tailored to saver preferences.
- 2-2 Overall, the same entities that supply funds—individuals, businesses, and governments—also demand them, so these three groups are all financial-institution customers. That said, the key demanders of funds (net borrowers) are businesses and governments while the key suppliers (net savers) are individuals.
- 2-3 Commercial banks, investment banks, and the shadow-banking system are all financial institutions. Broadly speaking, commercial banks transform the deposits of net savers into loans to net borrowers. Investment banks, in contrast, do not “transform” the liquidity and riskiness of financial assets. Instead, they help “match” demanders and issuers of debt and equity instruments. Specifically, investment banks instruct companies on the best vehicles for raising capital, advise them on mergers/restructuring, and engage in trading and market-making to support their consulting function. Finally, the shadow-banking system performs services for net savers and borrowers similar to commercial banks—but without issuing deposits. By not relying on deposit funding, shadow banks can evade prudential regulation designed to constrain risk-taking by ordinary banks.
- 2-4 Financial markets facilitate direct interaction of suppliers and demanders of funds. In primary markets, firms sell debt and equity instruments for the first time—a direct exchange between the firm or government issuing securities and the purchasers. An example is Microsoft Corporation selling new shares of common stock to private investors. In secondary markets, investors trade previously issued securities among themselves. An example is an investor buying a share of outstanding Microsoft common stock from another investor through a broker. Put simply, primary markets feature sales of “new” securities while “used” security transactions take place in secondary markets. Primary and secondary markets have a symbiotic relationship—the easier the resale of a financial asset in a secondary market, the easier the initial sale of that asset in a primary market. Similarly, financial institutions and financial markets are far from independent. Commercial banks, for example, hold large inventories of U.S. Treasury securities to improve the liquidity and risk of their asset portfolio, and strong bank demand makes it easier for the Treasury to sell debt in the first place. Because banks have taken deposits and made loans since the days of goldsmiths in Medieval Europe, they enjoy a comparative advantage in originating and monitoring commercial loans. Aware of this advantage, the capital markets watch bank lending for clues about borrower financial strength. When a commercial bank announces a new loan to a publicly traded firm, that firm’s stock price typically rises.
- 2-5 A private placement is the sale of a new security directly to an investor or a small group of sophisticated investors (such as insurance companies and pension funds). A public offering, in contrast, is the sale of newly issued stock or bonds to the public at large. Firms typically rely on public offerings when they need large sums.

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Table of Contents Chapter 2 Review Questions And Answers

1. Understanding the eBook Chapter 2 Review Questions And Answers
 - The Rise of Digital Reading Chapter 2 Review Questions And Answers
 - Advantages of eBooks Over Traditional Books
2. Identifying Chapter 2 Review Questions And Answers
 - 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 Chapter 2 Review Questions And Answers
 - User-Friendly Interface
4. Exploring eBook Recommendations from Chapter 2 Review Questions And Answers
 - Personalized Recommendations
 - Chapter 2 Review Questions And Answers User Reviews and Ratings

- Chapter 2 Review Questions And Answers and Bestseller Lists
- 5. Accessing Chapter 2 Review Questions And Answers Free and Paid eBooks
 - Chapter 2 Review Questions And Answers Public Domain eBooks
 - Chapter 2 Review Questions And Answers eBook Subscription Services
 - Chapter 2 Review Questions And Answers Budget-Friendly Options
- 6. Navigating Chapter 2 Review Questions And Answers eBook Formats
 - ePub, PDF, MOBI, and More
 - Chapter 2 Review Questions And Answers Compatibility with Devices
 - Chapter 2 Review Questions And Answers Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Chapter 2 Review Questions And Answers
 - Highlighting and Note-Taking Chapter 2 Review Questions And Answers
 - Interactive Elements Chapter 2 Review Questions And Answers
- 8. Staying Engaged with Chapter 2 Review Questions And Answers
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Chapter 2 Review Questions And Answers
- 9. Balancing eBooks and Physical Books Chapter 2 Review Questions And Answers
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Chapter 2 Review Questions And Answers
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Chapter 2 Review Questions And Answers
 - Setting Reading Goals Chapter 2 Review Questions And Answers
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Chapter 2 Review Questions And Answers
 - Fact-Checking eBook Content of Chapter 2 Review Questions And Answers
 - 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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