

CHAPTER 9

BANKING AND THE MANAGEMENT OF FINANCIAL INSTITUTIONS

CHAPTER OBJECTIVES

By the end of this chapter, students should be able to:

- 1. Explain what a balance sheet and a T-account are.*
- 2. Explain what banks do in five words and also at length.*
- 3. Describe how bankers manage their banks' balance sheets.*
- 4. Explain why regulators mandate minimum reserve and capital ratios.*
- 5. Describe how bankers manage credit risk.*
- 6. Describe how bankers manage interest rate risk.*
- 7. Describe off-balance sheet activities and explain their importance.*

9.1 The Balance Sheet

LEARNING OBJECTIVE

- 1. What is a balance sheet and what are the major types of bank assets and liabilities?*

Here we are going to learn how banks and other financial intermediaries are actually managed. We start with the balance sheet, a financial statement that takes a snapshot of what a company owns (assets) and owes (liabilities) at a given moment. *The key equation here is a simple one:*

$$\text{ASSETS (uses of funds)} = \text{LIABILITIES (sources of funds)} + \text{EQUITY (net worth or capital)}.$$

Liabilities are money that companies borrow in order to buy assets, which is why liabilities are sometimes called "sources of funds" and assets, "uses of funds." The hope is that the liabilities will cost less than the assets will earn, that a bank, for example, will borrow at 2% and lend at 5% or more. The difference between the two, called the **gross spread**, is the most important aspect of bank profitability. (The bank's expenses and taxes, its cost of doing business, is the other major factor in its profitability).

The equity, net worth, or capital variable is a residual that makes the two sides of the equation balance or equal each other. This is because a company's owners (stockholders in the case of a joint stock corporation, depositors or policyholders in the case of a mutual) are "junior" to the company's creditors. If the company shuts down, holders of the company's liabilities (its creditors) get paid out of the proceeds of the assets first. Anything left after the sale of the assets is then divided among the owners.

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Table of Contents Chapter 9 Banking Management Financial Institutions

1. Understanding the eBook Chapter 9 Banking Management Financial Institutions
 - The Rise of Digital Reading Chapter 9 Banking Management Financial Institutions
 - Advantages of eBooks Over Traditional Books
2. Identifying Chapter 9 Banking Management Financial Institutions
 - 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 9 Banking Management Financial Institutions
 - User-Friendly Interface
4. Exploring eBook Recommendations from Chapter 9 Banking Management Financial Institutions
 - Personalized Recommendations
 - Chapter 9 Banking Management Financial Institutions User Reviews and Ratings
 - Chapter 9 Banking Management Financial Institutions and Bestseller Lists
5. Accessing Chapter 9 Banking Management Financial Institutions Free and Paid eBooks
 - Chapter 9 Banking Management Financial Institutions Public Domain eBooks
 - Chapter 9 Banking Management Financial Institutions eBook Subscription Services
 - Chapter 9 Banking Management Financial Institutions Budget-Friendly Options
6. Navigating Chapter 9 Banking Management Financial Institutions eBook Formats
 - ePub, PDF, MOBI, and More
 - Chapter 9 Banking Management Financial Institutions Compatibility with Devices
 - Chapter 9 Banking Management Financial Institutions Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Chapter 9 Banking Management Financial Institutions
 - Highlighting and Note-Taking Chapter 9 Banking Management Financial Institutions
 - Interactive Elements Chapter 9 Banking Management Financial Institutions
8. Staying Engaged with Chapter 9 Banking Management Financial Institutions

- Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Chapter 9 Banking Management Financial Institutions
9. Balancing eBooks and Physical Books Chapter 9 Banking Management Financial Institutions
- Benefits of a Digital Library
 - Creating a Diverse Reading Collection Chapter 9 Banking Management Financial Institutions
10. Overcoming Reading Challenges
- Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Chapter 9 Banking Management Financial Institutions
- Setting Reading Goals Chapter 9 Banking Management Financial Institutions
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Chapter 9 Banking Management Financial Institutions
- Fact-Checking eBook Content of Chapter 9 Banking Management Financial Institutions
 - 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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