

Chapter Seven

Risks of Financial Intermediation

Introduction

The financial system is a complex network of institutions and markets that facilitate the flow of funds between savers and borrowers. While this system is essential for economic growth, it is not without risks. Financial intermediation, the process of channeling funds from savers to borrowers through financial institutions, is a key component of the financial system. This chapter explores the risks associated with financial intermediation, including credit risk, liquidity risk, and operational risk. It also discusses the role of regulators in mitigating these risks and the importance of sound risk management practices for financial institutions.

Table 7.1 Key Risks of Financial Intermediation

Risk Type	Description
Credit Risk	The risk that borrowers will default on their loans, leading to losses for the lender.
Liquidity Risk	The risk that a financial institution will not have enough liquid assets to meet its obligations to depositors or other creditors.
Operational Risk	The risk of loss resulting from inadequate or failed internal processes, people, and systems, or from external events.
Market Risk	The risk that the value of a financial institution's assets or liabilities will decrease due to changes in market prices.
Reputational Risk	The risk that a financial institution's reputation will be damaged, leading to a loss of trust and a decrease in its ability to attract deposits and loans.
Systemic Risk	The risk that the failure of a single financial institution could lead to the collapse of the entire financial system.
Counterparty Risk	The risk that a counterparty to a financial transaction will fail to fulfill its obligations, leading to a loss for the other party.
Interest Rate Risk	The risk that changes in interest rates will affect the value of a financial institution's assets and liabilities.
Foreign Exchange Risk	The risk that changes in exchange rates will affect the value of a financial institution's assets and liabilities.

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Lingsheng Yao



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