

## **Module 1: A modern financial system (overview)**

### **Learning Objectives**

**LO 1.1** Understand the basic frameworks that underlie the facts that characterise financial institutions, financial instruments and financial markets.

**LO 1.2** Explain the functions of a financial system and main types of financial institutions.

**LO 1.3** Define the main classes of financial instruments.

**LO 1.4** Discuss the flow of funds between savers, borrowers, the financial system and the economy.

**LO 1.5** Distinguish between financial structures.

**LO 1.6** Analyse the flow of funds through the financial system and economy and the importance of 'stability'.

### **1.1 Theory and Facts in Finance**

Underlying principles:

- **Risk and Reward**

All financial instruments yield some amount of return based on the amount of risk.

- **Supply and Demand**

The price of financial instruments is determined by supply and demand, although different factors influence supply and demand in different markets.

- **No arbitrage**

All market prices are held together in a coherent structure by the principle of no arbitrage. The same thing cannot sell for two different prices.

- **Time value of Money**

The value of \$1 today is higher than the value of \$1 later. Where financial instruments represent a claim of future cash flows, their current price must be the present value of those cash flows.

**Financial Markets and Flow of Funds relationship:** like our other principles, the flow of funds relationship is a way to represent the core features of the financial system without the complexity. (see graph below)

# Financial Institutions And Markets Lecture Notes Silooo

**Yan Bai**



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