

Chapter 7

Why Do Financial Institutions Exist?

1) Which of the following is not one of the eight basic facts about financial structure?

- A) Debt contracts are typically extremely complicated legal documents that place substantial restrictions on the behavior of the borrower.
- B) Indirect finance, which involves the activities of financial intermediaries, is many times more important than direct finance in which businesses raise funds directly from lenders in financial markets.
- C) Collateral is a prevalent feature of debt contracts for both households and businesses.
- D) New security issues is the most important source of external funds to finance businesses.

Answer: D

2) Because information is scarce,

- A) equity contracts are used much more frequently to raise capital than are debt contracts.
- B) monitoring managers gives rise to costly state verification.
- C) government regulations, such as standard accounting principles, can help reduce moral hazard.
- D) all of the above are true.
- E) only B and C of the above are true.

Answer: E

3) Economies of scale

- A) in the financial markets does not explain why financial intermediaries developed and have become such an important part of our financial structure.
- B) can be used to an advantage by reducing transaction cost.
- C) both A and B of the above.
- D) neither A nor B of the above.

Answer: B

4) Bad firms

- A) do not have an incentive to make themselves look good.
- B) will slant the information they are required to transmit to the public.
- C) both A and B of the above.
- D) neither A nor B of the above.

Answer: B

5) A bank

- A) has the ability to profit from the information it produces.
- B) avoids the free-rider problem by primarily making private loans rather than by purchasing securities that are traded in the open market.
- C) becomes an expert in determining good firms from bad firms.

Answers For Financial Markets And Institutions Problems

Oren Sussman



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Future of Financial Markets United States. Congress. House. Committee on Energy and Commerce. Subcommittee on Telecommunications, Consumer Protection, and Finance, 1983

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Table of Contents Answers For Financial Markets And Institutions Problems

1. Understanding the eBook Answers For Financial Markets And Institutions Problems
 - The Rise of Digital Reading Answers For Financial Markets And Institutions Problems
 - Advantages of eBooks Over Traditional Books
2. Identifying Answers For Financial Markets And Institutions Problems
 - 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 Answers For Financial Markets And Institutions Problems
 - User-Friendly Interface
4. Exploring eBook Recommendations from Answers For Financial Markets And Institutions Problems
 - Personalized Recommendations
 - Answers For Financial Markets And Institutions Problems User Reviews and Ratings
 - Answers For Financial Markets And Institutions Problems and Bestseller Lists
5. Accessing Answers For Financial Markets And Institutions Problems Free and Paid eBooks

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