

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.

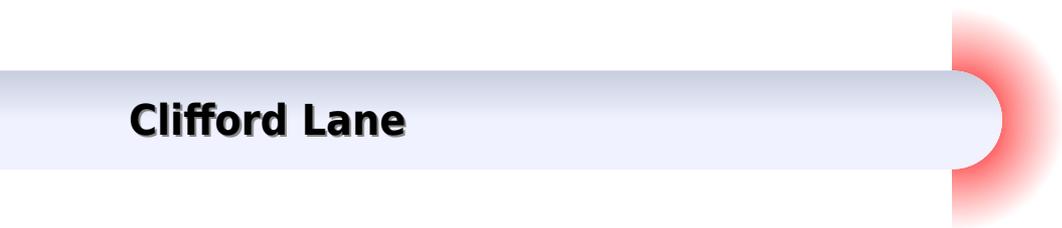
Answer: B

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

Clifford Lane



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In an era characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its capability to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Answers For Financial Markets And Institutions Problems**," a mesmerizing literary creation penned by way of a celebrated wordsmith, readers embark on an enlightening odyssey, unraveling the intricate significance of language and its enduring affect our lives. In this appraisal, we shall explore the book is central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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