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Answers to Chapter 2

Questions:

1. The household sector (consumers) is the largest supplier of loanable funds. Households supply funds when they have excess income or want to reinvest a part of their wealth. For example, during times of high growth households may replace part of their cash holdings with earning assets. As the total wealth of the consumer increases, the total supply of funds from that household will also generally increase. Households determine their supply of funds not only on the basis of the general level of interest rates and their total wealth, but also on the risk on financial securities change. The greater a security's risk, the less households are willing to invest at each interest rate. Further, the supply of funds provided from households will depend on the future spending needs. For example, near term educational or medical expenditures will reduce the supply of funds from a given household.

Higher interest rates will also result in higher supplies of funds from the business sector. When businesses mismatch inflows and outflows of cash to the firm they have excess cash that they can invest for a short period of time in financial markets. In addition to interest rates on these investments, the expected risk on financial securities and the business' future investment needs will affect the supply of funds from businesses.

Loanable funds are also supplied by some government units that temporarily generate more cash inflows (e.g., taxes) than they have budgeted to spend. These funds are invested until they are needed by the governmental agency. Additionally, the federal government (i.e., the Federal Reserve) implements monetary policy by influencing the availability of credit and the growth in the money supply. Monetary policy implementation in the form of increases the money supply will increase the amount of loanable funds available.

Finally, foreign investors increasingly view U.S. financial markets as alternatives to their domestic financial markets. When expected risk-adjusted returns are higher on U.S. financial securities than on comparable securities in their home countries, foreign

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**Allen N. Berger, Philip Molyneux, John
O. S. Wilson**

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