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to the short recession in 2001 and the much stronger recession and financial crisis in 2007-2009 As deregulation of the financial services industry occurred during the 1990s, the position of banks as the primary financial services provider eroded Banks of all sizes have increased the use

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Financial Institutions Management

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concepts, so important to financial management (financial market securities, regulation, industry trends, industry characteristics, etc) are included in the book, ample analytical techniques are also included as practical tools to help students understand the operation of modern financial markets and institutions PREFACE T INTENDED AUDIENCE

Chapter 1 -- An Overview of Financial Management

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1 Asymmetric Information, and Financial Crises (40)

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includes financial markets and institutions, tax and regulatory policies, and the state of the economy The environment both determines the available financial alternatives and affects the outcomes of various decisions Thus, it is crucial that investors and financial managers have a good understanding of the environ-ment in which they operate

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