

CHAPTER TEN

The Investment Function in Financial-Services Management

Key Topics in This Chapter

- Nature and Functions of Investments
- Investment Securities Available: Advantages and Disadvantages
- Measuring Expected Returns
- Taxes, Credit, and Interest-Rate Risks
- Liquidity, Prepayment, and Other Risks
- Investment Maturity Strategies
- Maturity Management Tools

10-1 Introduction

An investments officer of a large money center bank was overheard to say: "There's no way I can win! I'm either buying bonds when their prices are the highest or selling bonds when their prices are the lowest. Who would want this job?" In this chapter we will discover what that officer really meant.

To begin our journey, we need to keep in mind that the primary function of most banks and other depository institutions is not to buy and sell bonds, but rather to make loans to businesses and individuals. After all, loans support business investment and consumer spending in local communities. Such loans ultimately provide jobs and income to thousands of community residents.

Yet buying and selling bonds has its place because not all of a financial firm's funds can be allocated to loans. For one thing, some loans are *illiquid*—they cannot easily be sold or securitized prior to maturity if a lending institution needs cash in a hurry. Another problem is that loans are among the riskiest assets, generally carrying the highest customer default rates of any form of credit. Moreover, for small and medium-size depository institutions, at least, the majority of loans tend to come from the local area. Therefore, a significant drop in local economic activity can weaken the quality of the average lender's loan portfolio, though the widespread use of securitization, loan sales, and credit derivatives

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