금융계좌 Answer sheet. 2160685 조예빈

1. (T)

2. (F) Not change w.r.t

3. (F) intrinsic ? vs expected

4. (F)

5. (F)

6. (A)

7. (A)

8. (C)

9. (C)

10. (D)

11. 1,000,000 IB

bid 5,800 ₹ — offer 5,700

100

1,000,000 loss

Market Value ↘

$25 = \frac{17000 - 850}{X}$ (17000 × 5%)

$25X = 16150$

$X = \frac{16150}{25}$

$X = 646$

646 shares

12. Tier1 ⇒ 90

Tier2 ⇒ 60

Total asset ⇒ 1120

RWA ⇒ 1575

$CR = \frac{\text{Regulatory Capital}}{\text{Risk weighted Asset}}$

$= \frac{90+60}{1575}$

$= 9.52\%$

13.

(a) Government buy long term not a treasury from financial market short term to supply money. It's A

"Open Market Operation (OMO)"

(b) $\triangle R = 300$

$REQ = 10\% = 0.1$

$\triangle TDD = \frac{300}{0.1} = 3000$ billion

Total deposit demand

14. liquidity diversification

15.

	Problem	Function
ex ante	adverse selection	through screening, they predict some problem from adverse selection
Interim	moral hazard	through preventing, they prevent or estimate some losses through moral hazard. so they can shield their shock from losses
ex-post	costly state verification	through punishing or auditing. they can do some audit or litigation to punish some fraud or bad things in transaction

16. Monoline