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About the Author Frederic S. Mishkin is the Alfred Lerner Professor of Banking and Financial Institutions at the Graduate School of Business, Columbia University. From September 2006 to August 2008, he was a member (governor) of the Board of Governors of the Federal Reserve System.

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About the Author Frederic S. Mishkin is the Alfred Lerner Professor of Banking and Financial Institutions at the Graduate School of Business, Columbia University. From September 2006 to

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II.1 What are Financial Institutions ?

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- Financial intermediaries are firms that collect the funds from lenders and channel those funds to borrowers (Mishkin)
- Financial intermediaries are firms whose primary business is to provide customers with financial products and services that can not be obtained more efficiently by

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transacting directly in securities markets
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