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Finance. BIBLIOGRAPHY.

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of the management of the assets of firms and households over time, given the calculated risks and expected returns. Also known as financial economics, it is one of the more recent fields in economics, with

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Proposals include higher capital ratios in banks (Admati & Hellwig 2013), a

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return to the separation of commercial banking from speculative finance, as had been the case, in the US, during the period when the Glass-Steagall Act was in place (Kay 2015), or a financial transaction tax

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(Wollner 2014).

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substitutes and provides other money-related services. In its role as a financial intermediary, a bank accepts deposits and makes loans. It derives a profit from the difference between the costs (including

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interest payments) of attracting and servicing deposits and the income it receives through interest charged to borrowers or earned through securities.

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beginning?

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The history of banking began with the first prototype banks which were the merchants of the world, who

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gave grain loans to farmers and traders who carried goods between cities. This was around 2000 BC in Assyria, India and Sumeria. Later, in ancient Greece and during the Roman Empire, lenders based in

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temples gave loans, while accepting deposits and performing the change of money.

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Finance is a term for

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matters regarding the management, creation, and study of money and investments. Specifically, it deals with the questions of how and why an individual, company or government acquires the

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money needed – called capital in the company context – and how they spend or invest that money. Finance is then often split into the following major categories: corporate finance ...

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