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 1. The household sector (consumers) is the largest supplier of loanable funds. Households supply funds when they have excess income or want to reinvest a part of their wealth.

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 6 ANSWER: Savings institutions have traditionally concentrated in mortgage lending, while commercial banks have concentrated in commercial lending.

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 The larger the interest rate shock, the smaller the interest rate risk exposure of an FI.

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ANSWER: Financial institutions may believe that they can earn a higher return by providing credit in foreign financial markets if interest rate levels are higher and if the economic conditions are strong so that the risk of default on credit provided is low.

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