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Step-By-Step Solution 1.ANSWER: Surplus units provide funds to the financial markets while deficit units obtain funds from the financial markets. Surplus units include households with savings, while deficit units include firms or government agencies that borrow funds.

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application shows how to quantify interest-rate risk using the duration concept and is a basic tool for managers of financial institutions.

**Chapter 8, Problem Managing\_in\_Financial\_Markets 39 : 1**

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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. He is also a research associate at the National Bureau of Economic Research and past president of the Eastern Economics Association.

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