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Cornett is co-author with Anthony Saunders of Financial Institutions Management and Financial Markets and Institutions. She serves as an associate editor for the Journal of Banking and Finance, the Journal of Financial Services Research, Review of Financial Economics, Financial Review, and

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confidence in investors. Investor confidence stabilizes the economy.

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make possible, including the following:
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Financial Markets - Overview, Types, and Functions

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Markets (cont'd) Role of depository
institutions Depository institutions
accept deposits from surplus units and

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provide credit to deficit units Depository institutions are popular because:
Deposits are liquid They customize loans
They accept the risk of loans They have expertise in evaluating creditworthiness
They diversify their loans 15

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Required Reading: Mishkin, Chapter 1 and Chapter 2

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Generally, there are three classifications of financial institutions: depository

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institutions, contractual saving institutions, and investment institutions. Firstly, depository institutions such as commercial banks and savings banks accept and manage cash deposits as well as make loans (Pilbeam 2010: 46).

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He has co-authored a book titled Financial Institutions and Markets: Structure, Growth and Innovations published by McGraw Hill Education. He has edited two books one on Advances in Research in Business and Finance (Corporate Finance) and the other on Advances in Research in Business and Finance (Investment Management).

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