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Defaults in subprime residential mortgages led to major losses in financial institutions, producing not only numerous bank failures, but also the demise of two of the largest investment banks in the United States. These factors led to the "Great Recession" which began late in 2007. 6. What is the basic activity of banks?

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74 Mishkin • The Economics of Money, Banking, and Financial Markets, Tenth Edition. ANSWERS TO APPLIED PROBLEMS (a) The expected return on the stock portfolio is 0.25(12%) 0.25(10%) 0.25(8%) 0.25(6%) 9%. The expected return on the bond portfolio is 0.6(10%) 0.4(7.5%) 9%.

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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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