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## **CHAPTER 2**

### **THE DETERMINATION OF EXCHANGE RATES**

The purpose of this chapter is to explain what an exchange rate is and how it is determined in a *freely-floating* exchange rate regime, that is, in the absence of government intervention. This is done using a simple two-country model. Because of its pervasiveness, we also examine the different forms and consequences of central bank intervention in the foreign exchange markets. Since an exchange rate can be considered as the relative price of two financial assets, the chapter discusses the asset market model of currencies and the role of expectations in exchange rate determination. A separate section discusses the real changes in a nation's economy that cause exchange rate changes.

#### **KEY POINTS**

1. Absent government intervention, exchange rates respond to the forces of supply and demand, which, in turn, depend on relative inflation rates, interest rates, and GNP growth rates.
2. Monetary policy is crucial. If the central bank expands the money supply at a faster rate than money demand, the purchasing power of money declines both at home (inflation) and abroad (currency depreciation).
3. The healthier the economy is, the stronger the currency is likely to be.
4. Exchange rates are crucially affected by expectations of future exchange rate changes, which depend on forecasts of future economic and political conditions.
5. In order to achieve certain economic or political objectives, governments often intervene in the currency markets to affect the exchange rate. Although the mechanics of such intervention vary, the general purpose of each variant is basically the same: to increase the market demand for one currency by increasing the market supply of another. Alternatively, the government can control the exchange rate directly by setting a price for its currency and then restricting access to the foreign exchange market.

# Multinational Financial Management Shapiro Solution Manual

**KJ Lindholm-Leary**



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## **Table of Contents Multinational Financial Management Shapiro Solution Manual**

1. Understanding the eBook Multinational Financial Management Shapiro Solution Manual
  - The Rise of Digital Reading Multinational Financial Management Shapiro Solution Manual
  - Advantages of eBooks Over Traditional Books
2. Identifying Multinational Financial Management Shapiro Solution Manual
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Multinational Financial Management Shapiro Solution Manual
  - User-Friendly Interface
4. Exploring eBook Recommendations from Multinational Financial Management Shapiro Solution Manual
  - Personalized Recommendations
  - Multinational Financial Management Shapiro Solution Manual User Reviews and Ratings
  - Multinational Financial Management Shapiro Solution Manual and Bestseller Lists
5. Accessing Multinational Financial Management Shapiro Solution Manual Free and Paid eBooks
  - Multinational Financial Management Shapiro Solution Manual Public Domain eBooks
  - Multinational Financial Management Shapiro Solution Manual eBook Subscription Services
  - Multinational Financial Management Shapiro Solution Manual Budget-Friendly Options
6. Navigating Multinational Financial Management Shapiro Solution Manual eBook Formats

- ePub, PDF, MOBI, and More
- Multinational Financial Management Shapiro Solution Manual Compatibility with Devices
- Multinational Financial Management Shapiro Solution Manual Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Multinational Financial Management Shapiro Solution Manual
  - Highlighting and Note-Taking Multinational Financial Management Shapiro Solution Manual
  - Interactive Elements Multinational Financial Management Shapiro Solution Manual
- 8. Staying Engaged with Multinational Financial Management Shapiro Solution Manual
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Multinational Financial Management Shapiro Solution Manual
- 9. Balancing eBooks and Physical Books Multinational Financial Management Shapiro Solution Manual
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Multinational Financial Management Shapiro Solution Manual
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Multinational Financial Management Shapiro Solution Manual
  - Setting Reading Goals Multinational Financial Management Shapiro Solution Manual
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Multinational Financial Management Shapiro Solution Manual
  - Fact-Checking eBook Content of Multinational Financial Management Shapiro Solution Manual
  - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
- 14. Embracing eBook Trends
  - Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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