



Money Markets: Overview & Risks

Fidel Thiessenhusen

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There are several different ways of subdividing financial markets. However, the most established classification system distinguishes between money markets and capital markets. Banks and other market participants use money market instruments to borrow and lend cash for short terms, from overnight up to one year. Therefore, the focus in this market is on short-term debt instruments, which are usually used for liquidity equalization purposes. Market participants can be active in domestic and in international cross-border markets. Money markets are characterized by high trading volumes, low credit risk and a high degree of standardization and transparency (Csoport 2001: 20; Fabozzi, Mann and Choudhry 2002: 1-3; Howells and Bain 2009: 304-305; Schinke 2004: 34).

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