

# So you want a career in finance?

Buy Side or Sell Side? M&A or Equity Research? Get to know all the players in the world of corporate finance



**Lending Syndicate**  
 Arranged by the investment bank, lenders provide corporations with term loans and revolving.

**Bank Loans**  
 Interest payments structured as LIBOR + spread with scheduled principal payments.

## Commercial Lending (Loan Syndication)

Corporation needs money, investment bank puts together loan syndicate, syndicate loans to corporation.



**BUY SIDE**  
 Venture Capital, Private Equity

These investors go directly to corporations to acquire them or acquire significant ownership (e.g. applied to purchasing securities through IPOs and bond offerings).



**CORPORATION**

Needs money for various growth opportunities.

**Bonds and Stock**  
 Investors buy debt and equity from corporations via IPOs and bond offerings.

## Primary Market

Corporations raise capital by selling bonds and stock to investors. In return, investors gain coupon-bearing bonds and ownership stakes, respectively.



**BUY SIDE**

Mutual Funds, ETFs, Hedge Funds

**Bonds and Stock**  
 Investors trade already-issued securities with one another.

## Secondary Market (Stock Market and Bond Market)

Once an investor owns the bonds or stock, the stock and bond markets allow for trading of already-issued stock between the investors.



**BUY SIDE**

Mutual Funds, ETFs, Hedge Funds

## SELL SIDE

### Investment Banking



#### Investment Bank (M&A Group)

Investment banks help both buyers and sellers structure M&A transactions.

Goldman Sachs, JP Morgan, Morgan Stanley



#### Investment Bank (Loan Syndication Group)

Investment banks arrange and participate in commercial loans directly to corporations.

Bank of America, JP Morgan, Cit



#### Investment Bank (Capital Markets - DCM & ECM)

Banks structure bonds and equity issuances and distribute the securities through the bank's institutional salesforce.

DCM: Cit, JP Morgan, Bank of America

ECM: Goldman, Morgan Stanley, JP Morgan

#### "Chinese Wall"

A bank's internal controls separate M&A and capital markets from S&T and equity research to avoid conflicts of interest.



#### Investment Bank (Sales & Trading, Equity Research)

Investment banks maintain large sales and trading operations to distribute the securities. They provide equity research as an inducement to execute trades.

#### Loan Syndication Fees

**\$26 billion globally**  
 Corporations pay fees to investment bank for putting together the syndicate that will lend it capital.

#### Origination & Underwriting Fees

**\$48.3 billion globally**  
 Corporations pay fees to investment bank for structuring and distributing stock and bond offerings.

#### Does the Buy Side pay for equity research?

Investment banks used to bundle research with trading fees ("soft dollars"). Regulations increasingly require that they charge separately. Will anyone pay?

#### Trading Fees

Buyers and sellers pay banks to execute trades.

#### Trading Fees

## Who is the "Buy Side"?

The "Buy Side" refers to the following institutional investors — or asset managers.

Mutual funds, ETFs	\$21 trillion
Private equity	\$5 trillion
Hedge funds	\$3 trillion
Venture capital	\$0.5 trillion

## Who funds the "Buy Side"?

The asset owners below outsource roughly 20-25% of their capital to be managed by "The Buy Side."

Individuals	\$70 trillion
Banks	\$51 trillion
Pension Funds	\$34 trillion
Insurance Companies	\$24 trillion
Endowments	\$1.4 trillion

# Banking And Finance Careers Career Concise Guides

**S Ben Porath**



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