



## AP Macro Topic 4.4

# Banking and the Money Supply

### Part 1 - Check Your Understanding- Answer the following questions.

1. Money is printed by the U.S. Treasury Department and yet economists claim that banks create money. Fully explain how banks create money.  
**Banks have interest rates for the loans they give out and accumulate money from it.**
2. Why is the reserve requirement the key variable to determine how much money a bank is able to create?  
**This is the indicator for banks to maintain a certain amount of money in order to stay in business.**
3. Why is the assumption that banks lend out all excess reserves usually a valid assumption?  
**Because they want to make as much money as possible.**
4. In the last decade, banks have tended to keep excess reserves for the first time in decades. How would this change in behavior affect the value of the money multiplier? Explain.  
**It decreases because the money is just staying and the banks are not giving out loans which means they are not making money.**
5. In addition to holding excess reserves, identify a second "leakage" that could cause the multiplier to decrease.  
**Increase demand deposits would decrease the multiplier.**

### Part 2 - Practice- Use the balance sheet for Leon's Bank below to answer the following questions.

Assets		Liabilities	
Required reserves	\$1,000	Demand deposits	\$10,000
Excess reserves	\$0	Owner's equity	\$10,000
Customer loans	\$8,000		
Government securities (bonds)	\$7,000		
Building and fixtures	\$4,000		

6. Calculate the required reserve ratio. Explain how you got your answer.  
**required reserves / demand deposits = \$1,000 / \$10,000 = 10%**
7. Suppose that an individual deposits \$5,000 of cash into her checking account. What is the immediate effect of the cash deposit on the M1 measure of the money supply? Explain.  
**The effect stays the same because this is from a currency of circulation to checking or savings account.**
8. What is the dollar value of the bank's required reserves after the \$5,000 deposit in question #7? Explain.  
**\$1,500. This is from \$5,000 x 10% which is \$500 and we add that to \$1,000 to make \$1,500.**
9. What is the dollar value of the bank's excess reserves after the \$5,000 deposit in question #7? Explain.  
**The excess reserves would be \$4,500 because we take \$5,000 minus \$500.**
10. Calculate the maximum amount that the money supply can change as a result of the \$5,000 deposit in question #7. Show your work.  
**\$45,000 = initial loan (4,500) x 10**

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**A Guide to the Study of Money and Banking** James Washington Bell,1932

**List of Works Relating to Money and Banking** New York Public Library,1908

**An Introductory Guide to EC Competition Law and Practice** Valentine Korah,1994

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