



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

Money And Banking Guided Answers

David Horner, Leanna Oliver



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