

Macroeconomics

Unit 4 Practice Sheet

Part 1: Nominal v. Real Interest Rates - Answer the questions. Show your work.

- 1. Assume the nominal interest rate is 7% and inflation is 3%. What is the real interest rate?
- 2. Assume the real interest rate is -2% and the inflation rate is 5%. What is the nominal interest rate?
- Assume the real interest rate is 4% and the nominal interest rate is 7%. What is the expected rate of inflation?

Part 2 - Bank Balance Sheets- Use the balance sheet below to answer the questions.

Assets		Liabilities	
Required reserves Excess reserves Customer loans Government securities (bonds)	\$2,000 \$0 \$7,000 ?	Demand deposits	\$20,000

Calculate the total amount of government securities this bank owns.

1100

- Calculate the required reserve ratio. Explain how you got your answer.
- Suppose that an individual deposits \$10,000 of cash into her checking account. What is the immediate
 effect of the cash deposit on the M1 measure of the money supply? Explain.
- 7. What is the dollar value of the bank's required reserves after the \$10,000 cash deposit? Explain.
- What is the dollar value of the bank's excess reserves immediately after the \$10,000 cash deposit?
 Explain.
- Calculate the maximum increase in the money supply as a result of the \$10,000 deposit. Show your work.
 Soo x ← f : Soo
- 11. Assume instead that the government buys \$10,000 of securities. What is the immediate effect on the M1 measure of the money supply? Explain.
- increase Supply. Johnney but your direct to un for 12. Calculate the maximum increase in the money supply when the government buys \$10,000 of securities. Show your work.

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- 13. Will the demand deposits for this bank initially increase, decrease, or stay the same when the government buys \$10,000 of securities? Explain.
- 14. Assume customers withdraw more money from this bank then it has in reserves. What two options does the bank have to avoid becoming insolvent?

reserve more.

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CH Cherryholmes

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General Economics for the CA Common Proficiency Test (CPT) P. V. Raghavan, R. Vaithianathan, V. S. Murali, **Economics and Finance Readings** Evan Lau, Biagio Simonetti, Irwan Trinugroho, Lee Ming Tan, 2020-05-08 This book is a compilation of the best papers presented at the APEF 2019 conference which was held on 25th and 26th July 2019 at the Grand Copthorne Waterfront in Singapore With a great number of submissions it presents the latest research findings in economics and finance and discusses relevant issues in today s world The book is a useful resource for readers who want access to economics finance and business research focusing on the Asia Pacific region Consumer Economics in Action Roger LeRoy Miller, Alan D. Stafford, 1993 **Research in Education**, 1971 **Fossil Energy Update**, 1982

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