

Macroeconomics Unit 4 Practice Sheet

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

- Assume the nominal interest rate is 7% and inflation is 3%. What is the real interest rate?
- 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 inflation2

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.

11000

- Calculate the required reserve ratio. Explain how you got your answer.
- 6. Suppose that an individual deposits \$10,000 of cash into her checking account. What is the immediate effect of the cash deposit on the M3 measure of the money supply? Explain.

- What is the dollar value of the bank's required reserves after the \$10,000 cash deposit? Explain. 2000
- 8. What is the dollar value of the bank's excess reserves immediately after the \$10,000 cash deposit? S Ovo
- Calculate the maximum increase in the money supply as a result of the \$10,000 deposit. Show your 8000 X -1 : 80000
- 10. What are two different behaviors that could prevent the money supply from increasing by the maximum amount? excusive reserve. weren't
- 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 government but makes diver to unker.

 12. Calculate the maximum increase in the money supply when the government buys \$10,000 of securities. Show your work.

Lo 600 X 100 = (00 000

- Will the demand deposits for this bank initially increase, decrease, or stay the same when the government buys \$10,000 of securities? Explain. (Otcverse.
- 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? or serve morrer.

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Marcel A. Müller

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