

# 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 guestions.

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.
- 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, followed but musch direct to unfert 12. Calculate the maximum increase in the money supply when the government buys \$10,000 of securities. Show your work.
- 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.

# **Unit 4 Macroeconomics Activity 34 Answers**

**Patrick Vollmar** 

<b>Unit 4 Macroeconomics</b>	Activity 3	l Answers:
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