

2. Use your answers from above to complete Table 4-3.1. Round the values to two decimals (e.g., \$59.05). After you have completed the table, fill in the blanks in the statements that follow.



Table 4-3.1

Checkable Deposits, Reserves, and Loans in Seven Banks

Bank	New checkable deposits	10% required reserves	Loans
1	\$1,000.00	\$100.00	\$900.00
2	\$900.00		\$810.00
3		\$81.00	
4			\$656.10
5			
6		\$59.05	
7	\$531.44		\$478.30
All other banks combined			
Total for all banks	\$10,000.00		\$9,000.00

- (A) The original deposit of \$1,000 increased total bank reserves by \$ _____. Eventually, this led to a total of \$10,000 expansion of bank deposits, \$ _____ of which was because of the original deposit, while \$ _____ was because of bank lending activities.
- (B) If the required reserve had been 15 percent instead of 10 percent, the amount of deposit expansion would have been (*more / less*) than in this example.
- (C) If the fractional reserve had been 5 percent instead of 10 percent, the amount of deposit expansion would have been (*more / less*) than in this example.
- (D) If banks had not loaned out all of their excess reserves, the amount of deposit expansion would have been (*more / less*) than in this example.
- (E) If all loans had not been redeposited in the banking system, the amount of deposit expansion would have been (*more / less*) than in this example.

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