

Topic 9 – The Monetary System

Question 1: Suppose you withdraw \$1,000 in cash from your chequing account. Draw a T-account to show the effect of this transaction on your bank's balance sheet.

Answer:

The withdrawal of \$1,000 from your chequing account will reduce the bank's chequing account deposits and reserves by \$1,000.

Assets		Liabilities	
Reserves	-\$1,000	Deposits	-\$1,000

Question 2: Suppose you deposit \$4,000 in currency into your chequing account at Royal Bank. Assume that Royal Bank has no excess reserves at the time you make your deposit and that the desired reserve ratio is 10 percent.

- Use a T-account to show the initial effect of this transaction on Royal Bank's balance sheet.
- Suppose that Royal Bank makes the maximum loan they can from the funds you deposited. Use a T-account to show the initial effect on Royal Bank's balance sheet from granting the loan. Also include in this T-account the transaction from question (a.).
- Now suppose that whoever took out the loan in question (b) writes a cheque for this amount and that the person receiving the cheque deposits it in CIBC. Show the effect of these transactions on the balance sheet of Royal Bank and CIBC, after the cheque has been cleared. On the T-account for Royal Bank, include the transactions from questions (a) and (b).
- What is the maximum increase in chequing account deposits that can result from your \$4,000 deposit? What is the maximum increase in the money supply? Explain.

Answer:

- Royal Bank's (Bank A) chequing account deposits and reserves rise by \$4,000.

Bank A			
Assets		Liabilities	
Reserves	+\$4,000	Deposits	+\$4,000

- Royal Bank (Bank A) has to hold \$400 of desired reserves, leaving \$3,600 of excess reserves which they loan. Royal Bank increases the chequing account of the borrower by \$3,600.

Answers To Monetary System Aplia

J Elliott



Answers To Monetary System Aplia:

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