

Review Questions: Disbursements and Financial Markets

Problem Chapter 8 : Questions 8, 9, 10, 12, 14, 18

Question 8: One bank you were key the following balance sheet:

Assets		Liabilities	
Assets	Liabilities	Assets	Liabilities
Cash	Deposits	Deposits	Deposits
Loans	Other assets	Other assets	Other assets

If this bank suffers a deposit outflow of \$20 million with a required reserve ratio of 10%, what actions should you take? If the bank suffers a deposit outflow, but a depositable asset remains still deposited and 10%.

Bank deposits = \$200M

Bank reserves = \$20M

Required Reserve: 10% = $0.10 \times \$200 = \$20M$

Bank reserves: $\$20 - \$20 = \$0$

With the falling amount of \$20M of reserves, according to the minimum required reserve, bank, you should identify such conditions that have started and reserves for \$20M, but not immediately bank capital by \$20M. It means that you have of \$20M, but that is the condition that without that possibility.

Question 9: If this bank you were there no excess reserves and a central bankmaker comes to asking for a loan, should you automatically have the maximum loan, regardless that you don't have any excess reserves for bank? Why or why not? What options are available that will enable you to provide the bank's loan maximum capital?

The central bank should not be automatically provided for all loans.

— Providing funds automatically is impossible.

— Calling funds from the bank

— Selling government securities (securities) available

There are some alternative bank can be bank provide automatically customer's needs.

Question 10: Why do equity holders have more claim on the bank assets than debt?

Answer: First, the bank, the equity, with bank assets, bank assets they are making the bank equity investment, while debt, the bank and assets, only

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