

## Review Questions: Disbursements and Financial Markets

Problem Chapter 8 : Questions 8, 9, 10, 12, 13, 18

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

Assets		Liabilities	
Assets	1. Deposits	Liabilities	1. Deposits
Assets	2. Loans	Liabilities	2. Loans

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 deposit outflow ratio of 10% is required, then the bank should:

1. Sell assets or 2. Borrow

3. Increase deposits or 4. Decrease loans

5. Increase deposits or 6. Decrease loans

7. Increase deposits or 8. Decrease loans

With the following information: \$200 million in deposits, \$100 million in loans, and a required reserve ratio of 10%, what actions should you take? The bank should: 1. Sell assets or 2. Borrow 3. Increase deposits or 4. Decrease loans 5. Increase deposits or 6. Decrease loans 7. Increase deposits or 8. Decrease loans

**Question 9:** If the bank you were key has no excess reserves and a required reserve ratio of 10%, what actions should you take? The bank should: 1. Sell assets or 2. Borrow 3. Increase deposits or 4. Decrease loans 5. Increase deposits or 6. Decrease loans 7. Increase deposits or 8. Decrease loans

The bank's assets should be 10% greater than its liabilities.

1. Selling assets or 2. Borrowing

3. Increase deposits or 4. Decrease loans

5. Increase deposits or 6. Decrease loans

7. Increase deposits or 8. Decrease loans

**Question 10:** Why do equity holders have more control than debt holders?

Because equity holders have more control than debt holders. Equity holders have more control than debt holders because equity holders have more control than debt holders.

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**Camilla Rothe**



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