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Macro: Unit 4.5 -- Banks and Money Creation Money and

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THE ECONOMICS OF MONEY, BANKING, AND FINANCIAL  
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From this point of view, the wholesale money market plays a key role by allowing banks to relax the discipline of a binding

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settlement constraint, delaying final payment by putting settlement off until a later date.

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Which of these scenarios best describes fractional reserve banking? Maria makes a deposit of \$20,000, and the bank

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loans \$18,000 to Mark so he can buy a car Why do banks keep some money in reserve rather than loaning out all of their deposits?

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The emphasis lies on a clear explanation of the fundamentals : understanding the structure of the balance sheet of a Central Bank and the commercial banks, for example, and identifying simple mathematical relationships between the balance sheet variables. eg money supply growth formulae, PSBR etc.

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