

Overview of the money supply process

SUMMARY

TABLE 1 Money Supply (M1) Response

Player	Variable	Change in Variable	Money Supply Response	Reason
Federal Reserve System	Required reserve ratio, r	↑	↓	Less multiple deposit expansion
	Nonborrowed monetary base, MB_n	↑	↑	More MB to support checkable deposits, D , and currency, C
	Borrowed reserves, BR	↑	↑	More MB to support D and C
Depositors	Currency ratio, c	↑	↓	Less multiple deposit expansion
Depositors and banks	Expected deposit outflows	↑	↓	Excess reserves, e , ↑ so fewer reserves to support D
Borrowers from banks and the other three players	Interest rate, i	↑	↑	e ↓ so more reserves to support D

Note: Only increases (↑) in the variables are shown. The effects of decreases on the money supply would be the opposite of those indicated in the "Money Supply Response" column.

The Money Supply Process

Jianjun Gao



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