

ECONOMICS ANSWERS

DECEMBER 2024 EXAMS

QUESTION ONE

(a) (i) Explain the term “credit creation.” (2 marks)

Credit creation refers to the process by which commercial banks generate new credit by lending out a portion of the deposits they receive. When banks lend money, they do not give out the actual deposits but rather create new money in the form of loans, increasing the total money supply in the economy.

(a) (ii) Describe THREE factors that limit the effectiveness of credit creation by commercial banks. (6 marks)

1. **Reserve Requirements:** Banks are required by central banks to hold a certain percentage of deposits as reserves, limiting the amount of money they can lend out.
 2. **Demand for Credit:** If there is low demand for loans, banks may have excess reserves but may not be able to lend the money out, thus limiting credit creation.
 3. **Central Bank Policies:** The central bank may raise interest rates or reduce the money supply, making it harder for banks to lend and reducing the effectiveness of credit creation.
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(b) State FOUR challenges associated with regional economic integration in developing countries. (4 marks)

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J. V. Tregenna-Piggott



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