

Famnitovi izleti v matematično vesolje

Kaj se zgodi, ko dvignemo gotovino na bankomatu?

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```
function quicksort(array)
  var list = list(array)
  if length(array) <= 1
    return array
  select pivot from array
  for each x in array
    if x < pivot then append x to less
    if x = pivot then append x to equal
    if x > pivot then append x to greater
  return concatenate(quicksort(less), equal, quicksort(greater))
```

Famnitovi izleti v matematično vesolje



Redosled potovanja:

1. Dvig gotovine in bančni mehanizem.
2. Od kod gotovina v sistemu?
3. Dvig gotovine še enkrat.
4. Ponovno o denarju.
5. Kako se kreira denar?
6. Dvigi denarja iz bančnega sistema in posledice (Signature, SVB).

Dvig gotovine in bančni mehanizem

Osnovna situacija in intuicija

$X \rightleftarrows$ bankomat \longleftarrow banka osebe X

banka osebe X \rightleftarrows centralna banka

$X \rightleftarrows$ bankomat \longleftarrow banka osebe X \rightleftarrows centralna banka

Od kod gotovina v sistemu?

Od kod centralni banki gotovina?

Centralna banka odkupi obveznice od bančnega sistema in ustvari denar.

Od kod bankam obveznice?

Kaj je obveznica in zakaj je pomembna?

Od kod gotovina v sistemu?

	31 December 2021	31 December 2020		31 December 2021	31 December 2020
1 Gold and gold receivables	559,373	536,542	1 Banknotes in circulation	1,544,387	1,434,512
2 Claims on non-euro area residents denominated in foreign currency	500,191	347,172	2 Liabilities to euro area credit institutions related to monetary policy operations denominated in euro	4,293,938	3,489,288
2.1 Receivables from the IMF	218,902	85,379	2.1 Current accounts (covering the minimum reserve system)	3,512,153	2,805,426
2.2 Balances with banks and security investments, external loans and other external assets	281,289	261,793	2.2 Deposit facility	779,596	683,863
3 Claims on euro area residents denominated in foreign currency	24,529	23,437	2.3 Fixed-term deposits	0	0
4 Claims on non-euro area residents denominated in euro	12,983	14,336	2.4 Fine-tuning reverse operations	0	0
4.1 Balances with banks, security investments and loans	12,983	14,336	2.5 Deposits related to margin calls	2,188	0
4.2 Claims arising from the credit facility under ERM II	0	0	3 Other liabilities to euro area credit institutions denominated in euro	76,674	23,643
5 Lending to euro area credit institutions related to monetary policy operations denominated in euro	2,201,882	1,793,194	4 Debt certificates issued	0	0
5.1 Main refinancing operations	386	468	5 Liabilities to other euro area residents denominated in euro	757,063	611,130
5.2 Longer-term refinancing operations	2,201,496	1,792,574	5.1 General government	590,383	516,173
5.3 Fine-tuning reverse operations	0	0	5.2 Other liabilities	166,680	94,957
5.4 Structural reverse operations	0	0	6 Liabilities to non-euro area residents denominated in euro	709,971	431,145
5.5 Marginal lending facility	0	152	7 Liabilities to euro area residents denominated in foreign currency	14,106	7,815
5.6 Credits related to margin calls	0	0	8 Liabilities to non-euro area residents denominated in foreign currency	2,729	3,924
6 Other claims on euro area credit institutions denominated in euro	26,627	25,473	8.1 Deposits, balances and other liabilities	2,729	3,924
7 Securities of euro area residents denominated in euro	4,886,410	3,890,770	8.2 Liabilities arising from the credit facility under ERM II	0	0
7.1 Securities held for monetary policy purposes	4,713,403	3,694,496	9 Counterpart of special drawing rights allocated by the IMF	178,834	54,799
7.2 Other securities	173,007	196,273	10 Other liabilities	318,766	299,252
8 General government debt denominated in euro	22,168	22,676	11 Revaluation accounts	554,874	512,501
9 Other assets	330,198	324,056	12 Capital and reserves	113,019	109,647
Total assets	8,564,361	6,977,657	Total liabilities	8,564,361	6,977,657

Dvig gotovine malo bolj tehnično

T - računi

Sredstvi	Obveznosti

funct

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```
return array
select a pivot value pivot from array
for each x in array
  if x < pivot then append x to less
  if x = pivot then append x to equal
  if x > pivot then append x to greater
return concatenate(quickSortLess, equal, quickSortGreater)
```

Dvig gotovine malo bolj dramatično

Kaj če vsi naenkrat dvignemo gotovino na bankomatu in to ponavljamo iz dneva v dan?



Vir: www.livemint.com

Ponovno o denarju

Kaj mora veljati, da je neko sredstvo denar?

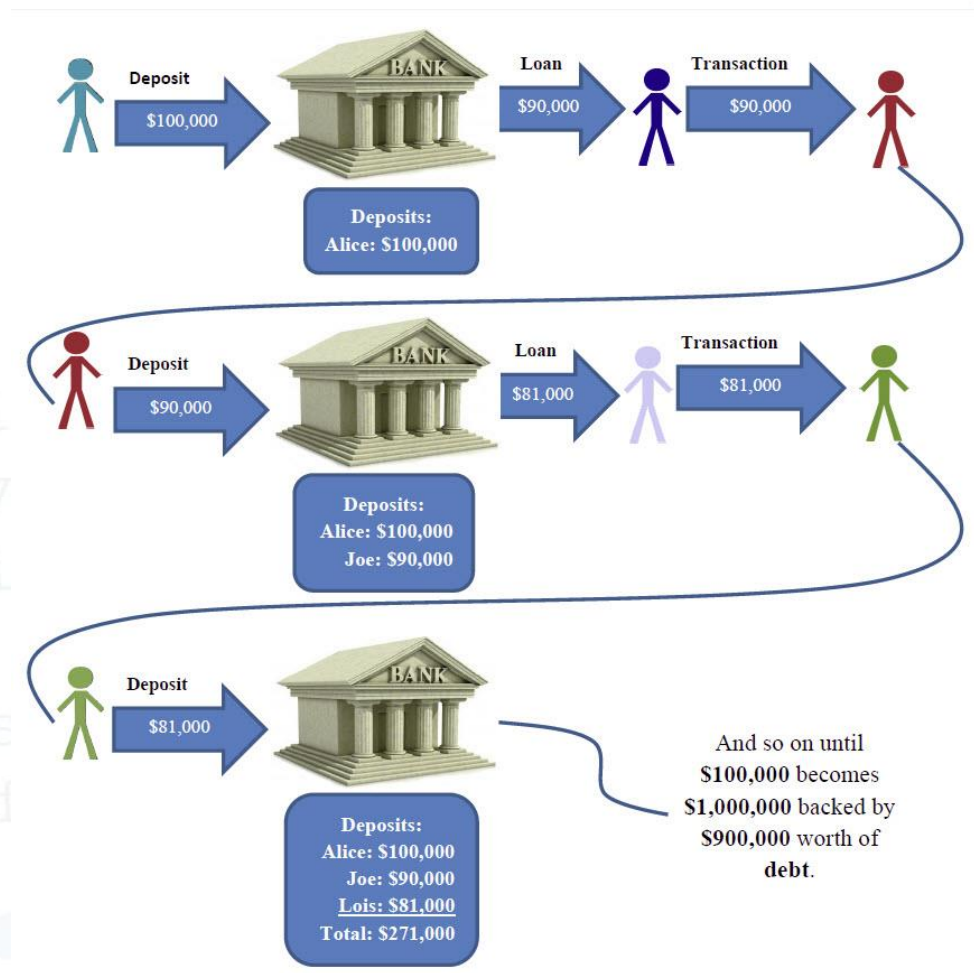
Kaj je bankovec?

Kaj je torej preostali denar?



<https://www.esperwealth.com/how-banks-can-create-money-from-nothing/>

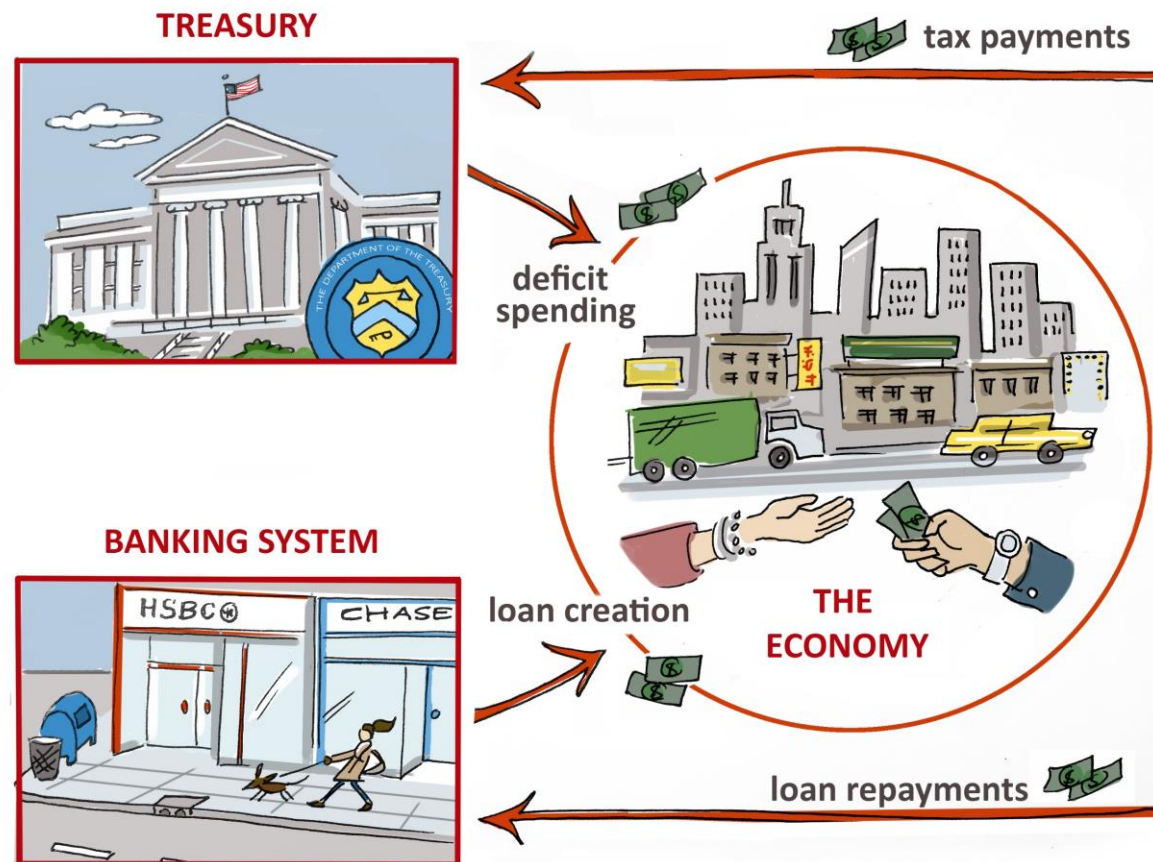
Kako se ustvari denar?



<https://www.esperwealth.com/how-banks-can-create-money-from-nothing/>

Kako se ustvari denar?

THE PROCESS OF MONEY CREATION



[money-creation - \(economicquestions.org\)](http://money-creation - (economicquestions.org))

Dvigi denarja iz bančnega sistema in posledice (Signature, SVB)



Dvigi denarja iz bančnega sistema in posledice (SVB)

SVB Financial Group

106,04 \$ ↓ 63,12 % -181,51 1 M

22. mar., 04:00:00 UTC-4 · USD · NASDAQ · Izjava

1D 5D 1M 6M YTD 1L 5L MAX



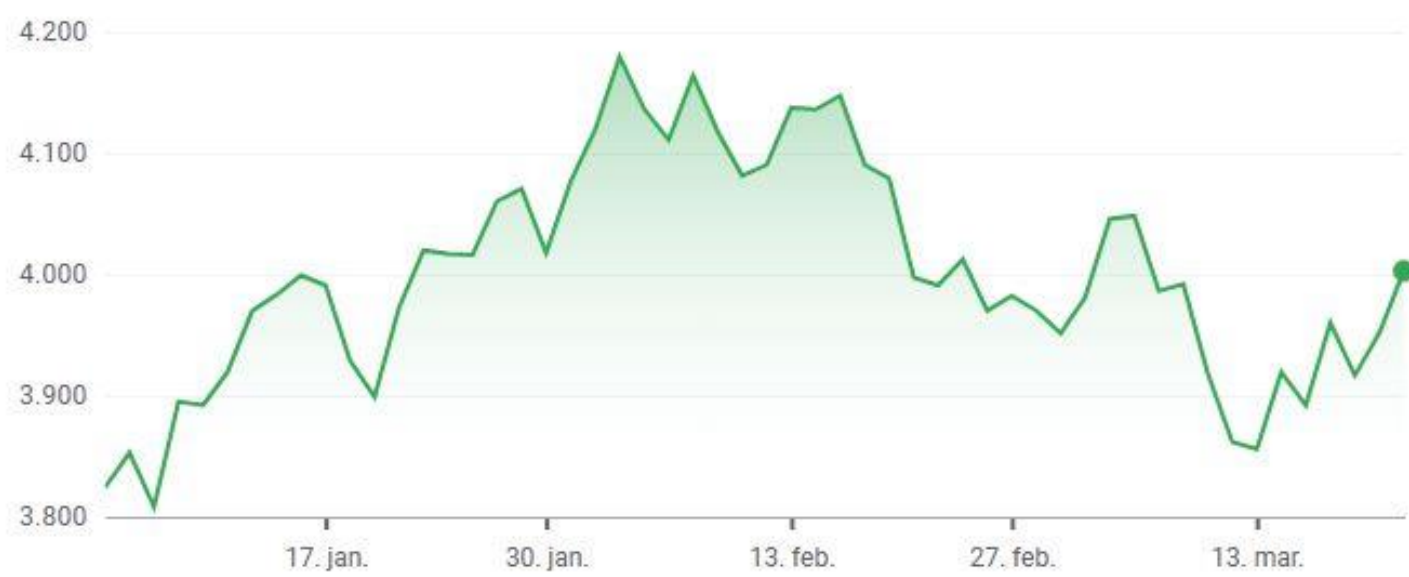
Dvigi denarja iz bančnega sistema in posledice (SVB)

Indeks S&P 500

4.002,87 ↑ 4,67 % +178,73 TKČL

21. mar., 17:39:30 UTC-4 · INDEXSP · Izjava

1D 5D 1M 6M YTD 1L 5L MAX



if x > pivot then
return concatenate(quickselect(left, q

Dvigi denarja iz bančnega sistema in posledice (SVB)

U.S. 10 Year Treasury Note

ADD TO WATCHLIST

3.603%

▼ -0.007

Last Updated: Mar 22, 2023 at 6:55 a.m. EDT



PREVIOUS CLOSE

3.609%