

Macroeconomics

FINANCIAL MARKETS

BASICS

Money attribute:

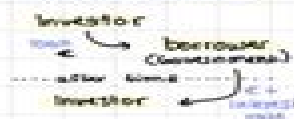
- Medium of exchange
- Store of value
- Unit of account

money = + transactions
- no interest

→ Currency (cash)
→ deposits (bank accounts)

bonds = + positive interest rate i
- no transactions

Bond = Anleihe



DEFINITIONS

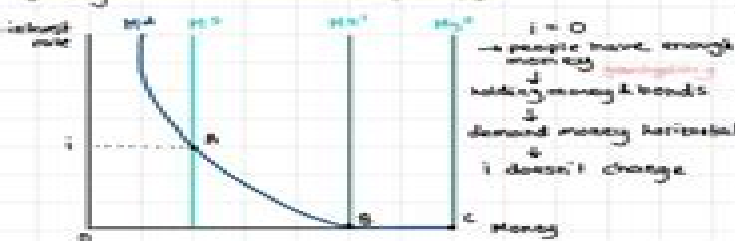
- money = pay for transactions
- income = what you earn (flow)
- saving = value of accumulation over time
- financial wealth = value of financial assets minus financial liabilities → stock variable
- investment = purchase of a new capital good
- financial investment = purchase of shares or other financial assets

The liabilities of the central bank are the money it has issued, called central bank money.

LIQUIDITY TRAP

Zero lower bound: The interest rate cannot go below zero.

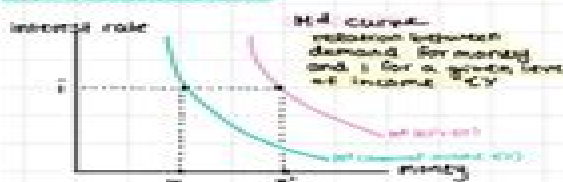
Economy is in a liquidity trap when the interest rate is down to zero, monetary policy cannot decrease it further.



DEMAND FOR MONEY

Demand for money $H^d = CY \cdot L(i)$
Nominal income Y
Decreasing function of interest rate i
(+) (-)

Increase in interest rate decreases demand for money, because more people put their cash into bonds.



Given bond payment per year: 100 €

Price of bond today: CP_b

Interest rate on bond: $i = \frac{100 - CP_b}{CP_b}$

The higher the bond price, the lower the interest rate.
The higher the interest rate, the lower the price today.

PART TWO

Financial intermediaries: finanzielle Vermittler

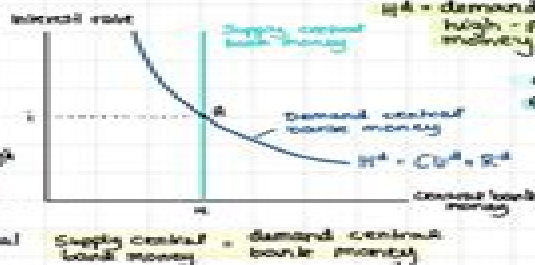
→ Receive funds from people and firms and use these to buy financial assets or to make loans to other people and firms

Example: Bank (money = liabilities), keep some funds as reserves (Reserven)

Assets	LIABILITIES
Bonds	Central bank money = Reserves + currency
Reserves	Deposit Accounts
Loans	
Bonds	

Central Bank

Banks



DETERMINING THE INTEREST RATE

Ausgangspunkt: Central bank Supply an amount of money equal to M^s

Equilibrium in financial markets requires that: $M^s = M^d = M$

Money Supply = Money Demand
 $M = CY \cdot L(i)$

It must be, that Supply of money and Demand for money equals each other.

Supply of money → independent to i

Demand of money → depends on i

Central bank change supply of money by buying or selling bonds in the bond market → open market operations

Central bank expands the supply of money by buying bonds → Expansionary open market operation

Central bank contracts the supply of money by selling bonds → Contractionary open market operation

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Assets	LIABILITIES
Bonds	Money
	→ Expansionary open market operation ↓
Change bonds holdings + € 1 Mio	Change money stock + € 1 Mio

No currency → demand money = demand chequeable deposits

$$M^d = CY \cdot L(i)$$

Demand reserves bank depends on amount of chequeable deposits

$$H^d = \theta \cdot M^d = \theta \cdot CY \cdot L(i)$$

H denotes the supply of central bank money, then equilibrium condition:

$$H = H^d$$

$$H = \theta \cdot CY \cdot L(i)$$

Increase in H → decrease i
Decrease in H → increase i

Macroeconomics Ircd

William J. Baumol, Alan S. Blinder



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