

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

Investor
→ borrower (Government)

Investor
→ Investor
after time
Investor

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

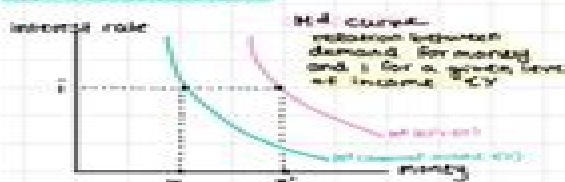
financial investment = purchase of shares or other financial assets

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

DEMAND FOR MONEY

Demand for money
 $M^d = CY \cdot L(i)$
Nominal income
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

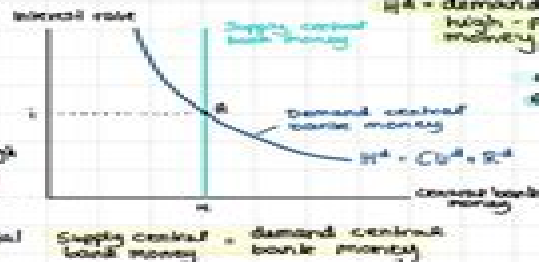
Assets	Liabilities
Reserves Loans Bonds	Deposit Accounts

Central Bank

Banks

θ = reserve ratio

M^d = demand high-powered money



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

Assets	Liabilities
Bonds	Money

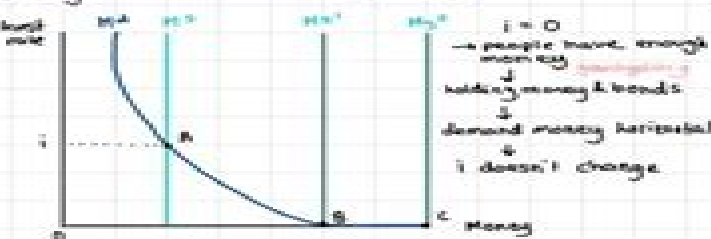
→ Expansionary open market operation

Assets	Liabilities
Change bonds holdings + €1 Mio	Change money stock + €1 Mio

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.



Macroeconomics Theory Cheat Sheet

Michael Rajnik



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