

The Federal Reserve: The Mechanics of Monetary Policy

To manage the money supply, the Federal Reserve uses the tools of monetary policy to influence the quantity of reserves in the banking system. Increasing (decreasing) reserves tends to expand (contract) a bank's ability to make loans. Thus, reserve management gives the Fed powerful influence over the money supply and, in turn, over the general price level. The primary tool for reserve management today is open market operations (OMO). Discount rate changes serve primarily as signals; reserve requirements are rarely changed. Using T-accounts, Figures 38.1 and 38.2 show how the Fed could use open market operations to increase the money supply by \$100.

Example: Baseline case

Figure 38.1 shows a baseline T-account. The required reserve ratio is 10 percent of checking deposits. With \$25 in reserve accounts and \$4 in Federal Reserve notes (vault cash), total bank reserves equal \$30, exactly 10 percent of checkable deposits (in other words, no excess reserves). $\text{Net worth} = \text{assets} - \text{liabilities}$.



Figure 38.1
Baseline Case

Assets		Liabilities	
		The Fed	
Treasury securities	\$83	\$25	Reserve accounts of banks
		\$57	Federal Reserve notes
		Banks	
Reserve accounts	\$25	\$300	Checkable deposits
Federal Reserve notes	\$4		
Loans	\$405	\$135	Net worth (to stockholders)
		Bank Customers	
Checkable deposits	\$300	\$405	Loans
Federal Reserve notes	\$53		
Treasury securities	\$52		
Money supply = \$353 (\$300 + \$53)			

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