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Open Market Operations

Like the Federal Reserve, the European Central Bank uses open market operations as its primary tool for conducting monetary policy and setting the overnight cash rate at the target financing rate. **Main refinancing operations** are the predominant form of open market operations and are similar to the Fed's repo transactions. They involve weekly **reverse transactions** (purchase or sale of eligible assets under repurchase or credit operations against eligible assets as collateral) that are reversed within two weeks. Credit institutions submit bids, and the European Central Bank decides which bids to accept. Like the Federal Reserve, the European Central Bank accepts the most attractively priced bids and makes purchases or sales to the point where the desired amount of reserves are supplied. In contrast to the Federal Reserve, which conducts open market operations in one location at the Federal Reserve Bank of New York, the European Central Bank decentralizes its open market operations by having them be conducted by the individual national central banks.

A second category of open market operations is the **longer-term refinancing operations**, which are a much smaller source of liquidity for the euro-area banking system and are similar to the Fed's outright purchases or sales of securities. These operations are carried out monthly and typically involve purchases or sales of securities with a maturity of three months. They are not used for signaling the monetary policy stance, but instead are aimed at providing euro-area banks with additional longer-term refinancing.

Lending to Banks

As for the Fed, the next most important tool of monetary policy for the European Central Bank involves lending to banking institutions, which is carried out by the national central banks, just as discount lending is performed by the individual Federal Reserve Banks. This lending takes place through a standing lending facility called the **marginal lending facility**. There, banks can borrow (against eligible collateral) overnight loans from the national central banks at the **marginal lending rate**, which is set at 100 basis points above the target financing rate. The marginal lending rate provides a ceiling for the overnight market interest rate in the European Monetary Union, just as the discount rate does in the United States. Just as the Fed does, the European has another standing facility, the **deposit facility**, in which banks are paid a fixed interest rate that is 100 basis points below the target financing rate. The prospective interest rate on the **deposit facility** provides a floor for the overnight market interest rate, while the marginal lending rate sets a ceiling.

Reserve Requirements

Like the Federal Reserve, the European Central Bank imposes reserve requirements on banks that do not have enough liquid assets on hand to meet the demand for their loans. Banks are required to hold 1% of their loans as reserves, and 1% of their short-term deposits in excess of €100 million. Large euro-zone central banks (€1 billion or more) are subject to higher reserve requirements. They agree to the European Central Bank's standing lending facility and 1% reserve requirement, but do not have to hold the 1% reserve. Like the Fed, the European Reserve is not required to regularly set the market cost of borrowing, but it does regulate profits in the

market, and a Government Sponsored Enterprise, in which the Fed made a \$100 billion of debt issued by Freddie Mac and other asset enterprises (GSEs), as well as mortgage-backed securities prior to 2008.

After the Lehman Brothers failure, the Fed injected large amounts of credit directly to the market that needed to be bought out. The Fed agreed to lend over \$100 billion to AIG and also authorized the Fed of New York to purchase most other risky securities from AIG to get it out of the company. In November 2008, the Fed injected over \$200 billion to absorb 90% of the federal government's guaranteed risky assets, while in January, it injected \$100 billion into Bank of America, committing

the Fed's lender-of-last-resort program. The 2007-2009 financial crisis was responding the Fed's balance sheet dollars by the end of 2008, more than doubled. The increase in the Fed's balance sheet demonstrates the Fed's role in getting the financial system back on track.

Monetary policy tool became a for banks with low reserves in the past, it usually works by making the discount rate providing reserves to banks. Payments would also cause management more difficult.

Central Bank

The central bank (which is usually the Fed) is the monetary policy maker for the overnight cash rate is the interest rate used by the European Reserve and involve open markets.

Mishkin Eakins 7th Edition

Marco Casella



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