

policy is to alter the availability of credit and thus, the growth in the money supply. When monetary policy objectives are to enhance growth in the economy, the Federal Reserve increases the supply of funds available in the financial markets. At every interest rate the supply of loanable funds increases, the supply curve shifts down and to the right, and the equilibrium interest rate falls, while the equilibrium quantity of funds traded increases.

Conversely, when monetary policy objectives are to contract economic growth, the Federal Reserve decreases the supply of funds available in the financial markets. At every interest rate the supply of loanable funds decreases, the supply curve shifts up and to the left, and the equilibrium interest rate rises, while the equilibrium quantity of funds traded decreases.

Economic Conditions. Finally, as economic conditions improve in a country relative to other countries, the flow of funds to that country increases. The inflow of foreign funds to U.S. financial markets increases the supply of loanable funds at every interest rate and the supply curve shifts down and to the right. Accordingly, the equilibrium interest rate falls, and the equilibrium quantity of funds traded increases.

4. Factors that affect the demand for funds utility derived from the asset purchased with borrowed funds, restrictiveness of nonprice conditions of borrowing, domestic economic conditions, and foreign economic conditions.

Utility Derived from Asset Purchased With Borrowed Funds. As the utility derived from an asset purchased with borrowed funds increases the willingness of market participants (households, business, etc.) to borrow increases and the absolute dollar value borrowed increases. Accordingly, at every interest rate the demand for loanable funds increases, or the demand curve shifts up and to the right. The shift in the demand curve creates a disequilibrium in this financial market. As competitive forces adjust, and holding all other factors constant, the increase in the demand for funds due to an increase in the utility from the purchased asset results in an increase in the equilibrium interest rate, and an increase in the equilibrium quantity of funds traded.

Conversely, as the utility derived from an asset purchased with borrowed funds decreases the willingness of market participants (households, business, etc.) to borrow decreases and the absolute dollar value borrowed decreases. Accordingly, at every interest rate the demand of loanable funds decreases, or the demand curve shifts down and to the left. The shift in the demand curve again creates a disequilibrium in this financial market. As competitive forces adjust, and holding all other factors constant, the decrease in the demand for funds due to a decrease in the utility from the purchased asset results in a decrease in the equilibrium interest rate, and a decrease in the equilibrium quantity of funds traded.

Restrictiveness on Nonprice Conditions on Borrowed Funds. As the nonprice restrictions put on borrowers as a condition of borrowing increase the willingness of market participants to borrow decreases and the absolute dollar value borrowed decreases. Accordingly, at every interest rate the demand of loanable funds decreases, or the demand curve shifts down and to the left. The shift in the demand curve again creates

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Financial Markets, Institutions and Money, 5th Edition David S. Kidwell, Paul Mazzola, Mark Brimble, Paul Docherty, Anup Basu, Haroon Khan, 2025-12-15 Financial Markets Institutions and Money 5th Edition provides Finance majors with a structured foundation in the institutions markets and instruments that shape financial activity in Australia and the broader Asia Pacific region. It covers key regulatory bodies such as the Reserve Bank of Australia and the Reserve Bank of New Zealand while also examining the financial systems of neighbouring economies and major trading partners.

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