

# Money creation in the modern economy

By Michael McLeay, Amar Radia and Ryland Thomas of the Bank's Monetary Analysis Directorate.<sup>(9)</sup>

- This article explains how the majority of money in the modern economy is created by commercial banks making loans.
- Money creation in practice differs from some popular misconceptions — banks do not act simply as intermediaries, lending out deposits that savers place with them, and nor do they 'multiply up' central bank money to create new loans and deposits.
- The amount of money created in the economy ultimately depends on the monetary policy of the central bank. In normal times, this is carried out by setting interest rates. The central bank can also affect the amount of money directly through purchasing assets or 'quantitative easing'.

## Overview

In the modern economy, most money takes the form of bank deposits. But how those bank deposits are created is often misunderstood: the principal way is through commercial banks making loans. **Whenever a bank makes a loan, it simultaneously creates a matching deposit in the borrower's bank account, thereby creating new money.**

The reality of how money is created today differs from the description found in some economics textbooks:

- Rather than banks receiving deposits when households save and then lending them out, bank lending creates deposits.
- In normal times, the central bank does not fix the amount of money in circulation, nor is central bank money 'multiplied up' into more loans and deposits.

Although commercial banks create money through lending, they cannot do so freely without limit. Banks are limited in how much they can lend if they are to remain profitable in a competitive banking system. Prudential regulation also acts as a constraint on banks' activities in order to maintain the resilience of the financial system. And the households and companies who receive the money created by new lending may take actions that affect the stock of money — they could quickly 'destroy' money by using it to repay their existing debt, for instance.

Monetary policy acts as the ultimate limit on money creation. The Bank of England aims to make sure the amount of money creation in the economy is consistent with

low and stable inflation. In normal times, the Bank of England implements monetary policy by setting the interest rate on central bank reserves. This then influences a range of interest rates in the economy, including those on bank loans.

In exceptional circumstances, when interest rates are at their effective lower bound, money creation and spending in the economy may still be too low to be consistent with the central bank's monetary policy objectives. One possible response is to undertake a series of asset purchases, or 'quantitative easing' (QE). QE is intended to boost the amount of money in the economy directly by purchasing assets, mainly from non-bank financial companies.

QE initially increases the amount of bank deposits those companies hold (in place of the assets they sell). Those companies will then wish to rebalance their portfolios of assets by buying higher-yielding assets, raising the price of those assets and stimulating spending in the economy.

As a by-product of QE, new central bank reserves are created. But these are not an important part of the transmission mechanism. This article explains how, just as in normal times, these reserves cannot be multiplied into more loans and deposits and how these reserves do not represent 'free money' for banks.

[Click here for a short video filmed in the Bank's gold vaults that discusses some of the key topics from this article.](#)

<sup>(9)</sup> The authors would like to thank Lewis Cockburn for his help in producing this article.

# Money Creation In The Modern Economy Bank Of England

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## **Money Creation In The Modern Economy Bank Of England:**

**The Space Value of Money** Armen V. Papazian, 2022-09-03 The Space Value of Money introduces a fresh and innovative perspective on sustainability and finance. It expands our financial value framework heretofore built around risk and time by factoring in space as an analytical dimension and our physical context. The proposed principle and metrics entrench our responsibility for space impact into our value equations, making finance inherently sustainable and acting as a theoretical bridge between core finance theory and the growing field of sustainable finance or ESG integration. The book offers a novel approach to value design, measurement, and creation, discussing the theoretical, mathematical, institutional, technological, and data elements of the transformation. The Space Value of Money principle and metrics offer us the opportunity to adjust our financial value framework and transform human productivity in line with our sustainability targets. They also enable the design and engineering of the financial instruments that can help us address our evolutionary challenges, investment like the transition to Net Zero. Every once in a while, a book comes along that makes a fundamental contribution that is both profound and practical. A book that every member of the National Space Council, including the NASA Administrator and the Space Force chief of space operations, should read. The Space Value of Money will be of interest to ESG and impact investors, government regulators, financial theorists, and outer space enthusiasts. Lt Col Peter Garretson, Senior Fellow in Defense Studies at the American Foreign Policy Council. No doubt, the pressing environmental challenges we face make the concept of the space impact of investments even more compelling. Dr Pascal Blanqu, Chairman of Amundi Institute, Former Group CIO of Amundi Asset Management. The Space Value of Money brings much needed conceptual rigour whilst further advocating the case for a new paradigm shift in financial valuation. This work gives us the lasting frameworks that aggregate impact across all spatial dimensions. Dr Papazian culminates over ten years of research in this rich book, providing the springboard for further innovation and system implementation in this area. Domenico Del Re, Director Sustainability and Climate Change, PwC. Enthralling and captivating. Papazian offers a clear, thorough, and comprehensive discussion. The Space Value of Money gives us an opportunity to reframe our thinking and to explore what is possible. A great read. Daud Vicary, Founding Trustee of the Responsible Finance and Investment Foundation. Armen has developed a novel way to create financial models that are better suited to dealing with the many parameters required if we are to properly consider environmental factors and sustainability in economics and finance. I have found this engaging and look forward to seeing its future use. Dr Keith Carne, First Bursar, King's College, Cambridge University.

**An Economy of Well-Being** Mark Anielski, 2018-05-22 Help build a world based on flourishing well-being for both the human family and nature. In the face of political, financial, and environmental upheaval, it's difficult to slow down and build lives of mindfulness and joy. These things are within reach, but how can we go about creating a new world using common sense economics? In *An Economy of Well-being*, author Mark Anielski presents a practical guide for building a new economy of well-being to help communities and nations become more flourishing and happier places to

live In this follow up to his best selling *The Economics of Happiness* Anielski addresses key questions including How can our personal and family assets be strengthened for a more fulfilling life of meaning and purpose How can neighborhoods and cities become flourishing economies of well being by making the best of abundant community assets how can organizations communities and financial institutions measure manage and finance assets to achieve high levels of well being *An Economy of Well being* responds to a common yearning for common sense tools to orient our lives our businesses and our communities towards well being This is ideal reading for anyone who wishes to contribute to building happier more mindful communities and ultimately lives of joy and meaning

**Finance and Development March 2016** International Monetary Fund. Communications Department,2016-03-01

**Systemic Risk and Complex Networks in Modern Financial Systems** Vincenzo Pacelli,2024-10-16 This open access book is a groundbreaking exploration of systemic risk in modern financial systems Through its theoretical and empirical investigations it reveals the multidimensionality of systemic risk the transmission channels of crises and the interlinkages between physical transition and financial risks It introduces cutting edge methodologies including prediction and optimization models based on complex networks multilayer networks and eXplainable Artificial Intelligence XAI approaches to forecast and measure systemic risk and financial crisis It provides insight for academics practitioners policy and supervisory authorities and bankers and financial market operators on understanding the links that determine the propagation of financial crises and the emergence of systemic risks This book is essential for those wishing to better understand systemic risk and its implications

**The European Central Bank and Its Role in a Sustainable Finance System** Harald J. Bolsinger,Johannes Hoffmann,Bernd Villhauer,2023-04-20 This book analyses the new strategic decisions of the European Central Bank Contributors from different fields examine especially the sustainability strategy of the ECB What role can the European Central Bank play in fighting climate change ECB President Christine Lagarde has repeatedly confirmed that the central bank wants to play a role in coping with climate change What will this role be What instruments does the ECB have to make a difference in challenges such as the defossilization of the economy and transport biodiversity the energy transition resource consumption and other sustainability areas Is it entitled or obliged to go beyond the classic mandate of maintaining price stability The volume includes contributions from academics and practitioners from the financial sector civil society and institutions involved at European level

*Regulating Blockchain* Philipp Hacker,Ioannis Lianos,Georgios Dimitropoulos,Stefan Eich,2019-08-29 Less than a decade after the Financial Crisis we are witnessing the fast emergence of a new financial order driven by three different yet interconnected dynamics first the rapid application of technology such as big data machine learning and distributed computing to banking lending and investing in particular with the emergence of virtual currencies and digital finance second a disintermediation fuelled by the rise of peer to peer lending platforms and crowd investment which challenge the traditional banking model and may over time lead to a transformation of the way both retail and corporate

customers bank and third a tendency of de bureaucratisation under which new platforms and technologies challenge established organisational patterns that regulate finance and manage the money supply These changes are to a significant degree driven by the development of blockchain technology The aim of this book is to understand the technological and business potential of the blockchain technology and to reflect on its legal challenges The book mainly focuses on the challenges blockchain technology has so far faced in its first application in the areas of virtual money and finance as well as those that it will inevitably face and is partially already facing as the SEC Investigative Report of June 2017 and an ongoing SEC securities fraud investigation show as its domain of application expands in other fields of economic activity such as smart contracts and initial coin offerings The book provides an unparalleled critical analysis of the disruptive potential of this technology for the economy and the legal system and contributes to current thinking on the role of law in harvesting and shaping innovation

*Robustness in Econometrics* Vladik Kreinovich, Songsak Sriboonchitta, Van-Nam Huynh, 2017-02-11

This book presents recent research on robustness in econometrics Robust data processing techniques i e techniques that yield results minimally affected by outliers and their applications to real life economic and financial situations are the main focus of this book The book also discusses applications of more traditional statistical techniques to econometric problems Econometrics is a branch of economics that uses mathematical especially statistical methods to analyze economic systems to forecast economic and financial dynamics and to develop strategies for achieving desirable economic performance In day by day data we often encounter outliers that do not reflect the long term economic trends e g unexpected and abrupt fluctuations As such it is important to develop robust data processing techniques that can accommodate these fluctuations

*Freedom Justice Community* John G Root Jr, 2024-06-12 Money makes the world go round This should be Money goes round the world We have a world economy that could be benefiting everyone Money is like manure it is only good when it is spread around Everyone s work needs to be fertilized with the right amount of money for society to be healthy Money is the root of all evil or the love of money is the root of all evil Do we assume that the problem is human nature not money itself This book demonstrates that the problem is not human nature and it is not money itself The problem is who issues the money how it is issued and what it is issued for Monetary reform is necessary but not sufficient to bring about the world we know in our hearts To bring about the world we know in our hearts we must share that knowing with each other This book aims to show that when the individual is Free to express the love that wells up naturally to fulfill their life s purpose when society is Just because it is based on the people s active consent and participation in adjudicating remediating harm and when everything that the people provide each other to satisfy their needs and desires is the result of a voluntary initiative inspired and supported by the Community and funded as a right then the individual will be sovereign and will be creating contributing to and maintaining a society that benefits everyone

*Banking Reforms in Africa* Agnes Olatokunbo Martins, 2024-06-28

This book comprehensively explores the intricate relationship between banking reforms economic well being and poverty

reduction across the African continent Delving into the historical roots of banking reforms it examines the resilience of banking sectors in key African countries like South Africa Nigeria Kenya MENA and beyond The findings suggest that much attention should be paid to the design of banking systems and how banks are regulated This focus on banks differs from many discussions on the topic which tend to be more concerned with other policy areas such as economic policy international trade policy and aid The book s extensive and contemporary overview of banking reforms enables a comparative analysis of regulatory frameworks supervision practices and government interventions It evaluates theoretical frameworks linking banking reforms to bank stability and resilience drawing on financial intermediation resource allocation systemic risk and financial development concepts It empirically tests the causal relationships between the Basel II III capital reforms bank sector resilience economic growth and poverty reduction and identifies and analyses the channels and mechanisms through which banking reforms affect economic welfare and poverty reduction in Africa such as credit availability financial efficiency financial innovation and financial access The book offers an insightful exploration into a brighter economic future on the African continent The findings presented herein offer valuable insights for policymakers researchers and practitioners striving to enhance financial stability foster economic growth and alleviate poverty in Africa

*Islamic Financial System* Salina H. Kassim,2020 **Parliamentary Debates (Hansard)**. Great Britain. Parliament. House of Commons,2014 **Journal of the Statistical Society of London** ,1922 *Journal of the Royal Statistical Society* Royal Statistical Society (Great Britain),1922 Published papers whose appeal lies in their subject matter rather than their technical statistical contents Medical social educational legal demographic and governmental issues are of particular concern *A History of Modern Banks of Issue* Charles Arthur Conant,1897 *Money Creation in the Modern Economy* Michael McLeay,2014 This article explains how the majority of money in the modern economy is created by commercial banks making loans Money creation in practice differs from some popular misconceptions banks do not act simply as intermediaries lending out deposits that savers place with them and nor do they multiply up central bank money to create new loans and deposits The amount of money created in the economy ultimately depends on the monetary policy of the central bank In normal times this is carried out by setting interest rates The central bank can also affect the amount of money directly through purchasing assets or quantitative easing *A History of Modern Banks of Issue* Conant,1896 **An Introduction to Monetary Economics** David J. Goacher,1986 *Money* Geoffrey K. Ingham,2020 Few economic phenomena provoke as much confusion as money In this accessible book Geoffrey Ingham cuts through this tangled web of debate to examine the fundamental debate over the nature of money and trace the import of these competing views for how we understand our contemporary monetary systems **The Grip of Death** Michael Rowbotham,1998 In this study of modern money debt slavery and destructive economics Rowbotham shows the horrifying consequences of an economic system founded on money created by debt **The Journal of Political Economy** ,1916

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- This book is crafted in an easy-to-understand language and is complemented by engaging illustrations. This book is highly recommended for anyone seeking to gain a comprehensive understanding of Money Creation In The Modern Economy Bank Of England.

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