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REDEFINITION OF MACROECONOMIC AND MACROPRUDENTIAL POLICY AND BASEL III CONCEPT

Abstract

As an essential tool proceeding the objective function, in the period before the global economic crisis (2008) the focus of central banks and monetary policy has been to provide price stability over the policy interest rate. This led to emphasizing the role of the credit channel on monetary policy impact of the economy through the quantity of reserves and return - bank credit to the real sector. The exception to this rule was the policy of double pillar of the ECB, which paid special attention to the amount of credit in the economy. The regulation and supervision that were focused on individual financial institutions and markets as well as measuring their impact on the funding stability, were largely ignored. Given the enthusiasm for financial deregulation, the usage of prudential regulation for countercyclical purposes was considered improper interference in the functioning of credit markets. Simultaneously, with the positions of sharp political limitations, the power of the impact on fiscal policy was substantially underestimated. The global economic crisis has imposed the need of reshaping the macroeconomic policy. According to the determined objectives of macro-prudential regulators, macro-prudential elements which are infiltrated in BASEL 3 concept, it is necessary that they are fully implemented by the end of 2019. This paper, through the methods of induction and deduction, historical analysis and comparative method, provides an overview of the latest developments in macroeconomic and redefined makroprudential policy, offers proposed measures and tools for operating the criteria of Basel 3, and illustrating the case of Republic of Macedonia in compliance of the aspect of the banking sector with the new capital standards of Basel 3.

Key words: global economic crisis, central banks, monetary policy, fiscal policy, regulation, supervision, interest rates, credit channel.