

Research Analysts

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FX Daily

Today's highlights:

- USDJPY immediate risk stays lower for 110.97, ahead of the September 2014 high and psychological support at 110.09/00.
- EURUSD trend remains higher for 1.1387 at first, ahead of a tougher barrier at 1.1459/95 where we would expect to find an initial cap.
- EURJPY's near-term risk can stay lower for 126.56 at first, ahead of a retest of the spike low at 125.78.
- GBPUSD remains in a near-term range.
- USDCHF below .9660 can see a move lower for .9612 at first, ahead of a stronger support at .9579/53.
- EURGBP's trend remains higher for price and pattern targets at .8029/69.
- USDCAD's recovery risk stays alive for a retest of 1.4103/10.
- AUDUSD's broader risk can stay lower whilst capped beneath price and trendline resistance at .7233/44.

Today's trades/positions:

- EURUSD: Long at 1.1155, stop below 1.1054 for 1.1450.
- USDJPY: Short at 115.20/80, stop above 117.54 for 110.10/00.
- GBPUSD: Short at 1.4480/1.4500, stop above 1.4614 for 1.4150.
- USDCHF: Short at .9800, stop above .9870 for .9570.
- AUDUSD: Flat. Sell again at .7150, stop above .7236 for .6980.
- NZDUSD: Short at .6680, stop above .6753 for .6365.
- USDCAD: Long at 1.3800, stop below 1.3710 for 1.4100.
- EURJPY: Flat, sell at 128.50, stop above 129.15 for 126.20.
- EURGBP: Buy again at .7720, stop below .7661 for .7990.

Hierarchy Grid

| Foreign Exchange | | | | | | | | | |
|------------------|--------|-----|-----|-----|-----|-----|-----|-----|-----|
| 211 days | Signal | JPY | EUR | CHF | NZD | CAD | AUD | GBP | USD |
| 63 days | | JPY | EUR | CHF | NZD | USD | AUD | CAD | GBP |
| 100 days | | JPY | EUR | CHF | NZD | USD | AUD | CAD | GBP |

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**Mary Kreiner Ramirez, Steven A.
Ramirez**



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Unrivaled Michael C. Beckley, 2018-09-15 No detailed description available for Unrivaled *An Introduction to Global Financial Markets* Stephen Valdez, Philip Molyneux, 2017-09-16 This textbook provides an accessible introduction to finance and financial markets around the world. Requiring no previous knowledge of the subject, the authors comprehensively cover a broad range of different types of banking markets, foreign exchange and derivative products. Incorporating recent events and current developments in finance, contemporary international examples are used throughout to illustrate this fast-moving subject area. With Stephen Valdez's decades of experience as a financial trainer and Philip Molyneux's academic experience, they are the perfect team for this accessible and applied textbook. This textbook is core reading for second and third-year undergraduate students studying modules in financial markets and institutions as part of business and management degree courses. In addition, it is suitable for use on MBA finance courses. New to this Edition: Provides updated and expanded coverage of the global financial crisis of 2007-08 and its aftermath. Explains and contextualises the major structural and regulatory reforms of global banking and financial markets. A new design to make it more student-friendly, such as illustrative boxes that explain key financial issues.

Fair Economics Irene Schoene, 2015-09-10 Have you ever questioned our economic model? Wondered how the financial crash was able to happen? Thought about what we can do to stop it happening again? Modern economics bases its view of the world on assumptions Adam Smith made about nature and people nearly three hundred years ago in a time when people travelled by horse and carriage and wrote by the light of candles. We now live in a globally connected post-industrial world of digital communication and advanced technology, and yet our economic model remains stuck in the past. Taking a thorough look at economics, including the history and how we reached our current way of thinking, Irene Schoene puts forward an alternative economics that is not only relevant to our modern world of technology and industry but which also shows an awareness of environmental considerations. Read this to be enlightened about how economics can be considerate of our environmental situation.

Shredded Ian Fraser, 2015-10-14 This is the definitive account of the Royal Bank of Scotland scandal. For a few brief months in 2007 and 2009, the Royal Bank of Scotland was the largest bank in the world. Then the Edinburgh-based giant, having rapidly grown its footprint to 55 countries and stretched its assets to 2.4 trillion, under its hubristic and delinquent former boss Fred Goodwin, crashed to earth. In *Shredded*, Ian Fraser explores the series of cataclysmic misjudgments, the toxic internal culture, and the light-touch regulatory regime that gave rise to RBS. NatWest's near-collapse. He also considers why it became the most expensive bank in the world to bail out and why a culture of impunity was allowed to develop in the banking sector. This new edition brings the story up to date, chronicling the string of scandals that have come to light since taxpayers rescued RBS and concluding with an evaluation of the attempts of the bank's post-crisis chief executives, Stephen Hester and Ross McEwan, to dismantle Goodwin's disastrous legacy and restore the damaged institutions to health. A gripping account of RBS, a rogue business operating in what had

become a rogue industry with the connivance of government Read it and weep Martin Woolf Financial Times *Banks, Exchanges, and Regulators* Ranald C. Michie, 2020-11-26 Never have financial markets been subjected to a period of change as rapid and extensive as took place from the 1970s onwards In the 1970s global financial markets were controlled by governments compartmentalized along national boundaries and segregated according to the particular activities they engaged in This all disintegrated in the decades that followed under the pressure of market forces global integration and a revolution in the technology of trading One product of this transformation was the Global Financial Crisis of 2008 which exposed the fragility of the new structures created and cast a long shadow that we still live in today The response to that crisis has shaped the global financial system which has been tested once again by the coronavirus pandemic However none of the outcomes of this transformation were inevitable despite the forces at work They were the product of decisions taken at the time for a multitude of reasons Banks exchanges and regulators were faced with unprecedented challenges and opportunities as a revolution swept away traditional ways of conducting banking the methods used to trade in financial markets and the rules and regulations employed to enforce discipline In this book Ranald C Michie provides an authoritative and unrivalled account of this upheaval based on a careful and exhaustive reading of the Financial Times over the last four decades using it to provide a source of material unmatched by any other in terms of depth and coverage By studying what happened and why in real time it is possible to explain the decisions taken that shaped the course of the transformation and its repercussions *Implementing Enterprise Risk Management* James Lam, 2017-03-27 A practical real world guide for implementing enterprise risk management ERM programs into your organization Enterprise risk management ERM is a complex yet critical issue that all companies must deal with in the twenty first century Failure to properly manage risk continues to plague corporations around the world ERM empowers risk professionals to balance risks with rewards and balance people with processes But to master the numerous aspects of enterprise risk management you must integrate it into the culture and operations of the business No one knows this better than risk management expert James Lam and now with *Implementing Enterprise Risk Management From Methods to Applications* he distills more than thirty years worth of experience in the field to give risk professionals a clear understanding of how to implement an enterprise risk management program for every business Offers valuable insights on solving real world business problems using ERM Effectively addresses how to develop specific ERM tools Contains a significant number of case studies to help with practical implementation of an ERM program While *Enterprise Risk Management From Incentives to Controls* Second Edition focuses on the what of ERM *Implementing Enterprise Risk Management From Methods to Applications* will help you focus on the how Together these two resources can help you meet the enterprise wide risk management challenge head on and succeed **Managing Global Risks in the Urban Age** Yee-Kuang Heng, 2016-03-03 The first full length exposition of what it terms a global city global risks nexus this volume crosses disciplinary boundaries to draw upon research from Security Studies Geography Sociology

and Urban Studies Innovative in its approach integrating theories about Global Cities with those positing a Global Risk Society Yee Kuang Heng positions this research in the midst of two concurrent global trends that will gain more significance in coming years The world is experiencing the consequences of not only rapid globalisation but also urbanization In 2008 the UN declared that more than half the world s population was now urban At the same time highly connected global cities like New York London Tokyo and Singapore also face rapidly spreading global risks such as pandemics and financial crises Unique in developing a typology of global risks that threaten a global city like Singapore beyond its Asian focus the book also draws out thematic and policy lessons pertinent to other global cities Global cities do not simply materialize They are dependent on a range of stakeholders at various levels that produce and re produce its command and control capabilities in the face of global risks Singapore s experiences managing global risks in the financial aviation and maritime domains are common concerns shared by many countries and cities that have or aspire to develop similar critical infrastructure

Ten Laws of Operational Risk Michael Grimwade, 2021-12-29

TEN LAWS OF OPERATIONAL RISK Unlike credit and market risk operational risk currently lacks an overarching theory to explain how and why losses occur As a result operational risk managers have been forced to use unsatisfactory tools and processes that fail to add sufficient commercial value In **Ten Laws of Operational Risk** Understanding its Behaviours to Improve its Management Michael Grimwade delivers an insightful discussion of the nature of operational risk and a groundbreaking redesign of the profession s existing tools The author s Ten Laws are grounded on the business profiles of firms and the human and institutional behaviours that drive operational risk They are underpinned by taxonomies for the causes the inadequacies or failures that constitute both control failures and events and the impacts of operational risks Drawing on twenty five years of first hand experience and research this book explains the patterns and trends that are apparent in the historical data and offers solutions to the persistent problems inherent in risk appetite RCSAs scenario analysis reputational risk stress testing capital modeling and insurance It also provides fresh insights into the everyday activities of risk managers with respect to predictive key risk and control indicators root cause analysis why controls fail the risks posed by change and product risk profiles **Ten Laws of Operational Risk** presents a structured and evidence based approach to identifying emerging risks and predicting future behaviours related to pandemics climate change cybercrime artificial intelligence and machine learning It includes revealing industry data in depth case studies and real world examples that shed light on recurring and obstinate problems in operational risk management A must read resource for Chief Risk Officers and other risk professionals as well as regulators management consultants and students and scholars of operational risk **Ten Laws of Operational Risk** provides an invaluable new systematic and rigorous approach to operational risk management

PRAISE FOR TEN LAWS OF OPERATIONAL RISK Operational Risk can no longer be described as a new concept but as a discipline few attempts have been made to really understand its behaviour In his book Michael does this very successfully blending extensive practical experience with analytical thought leadership to propose a

set of laws that explain why and how Operational Risks arise and what can be done to manage them Assertions are evidence based with numerous real examples used to underpin his hypotheses This is a valuable addition to Operational Risk thinking and is recommended for experienced professionals and novices alike Dr Luke Carrivick Director of Research Managing Partner Chapelle Consulting Michael is a highly respected expert in the field of Operational Risk who has developed some ground breaking frameworks for analysing this risk and guiding better risk management decisions As a working practitioner in the field he brings many insights that will appeal to other practitioners as well as regulators students and scholars Professor Elizabeth Sheedy Macquarie Business School Michael s views and analysis challenge the traditional Basel II views of Operational Risk and are genuinely thought provoking His book on the Ten Laws of Operational Risk will give financial services clarity and a practical view where it has been previously lacking on how best to manage such risks Tin Lau Group Head of Financial and Strategic Risk TP ICAP

Competition Law and Financial Crime Diana Johnson, 2025-02-18 Financial crime is a significant drain on economies across the world This book looks at one aspect of financial crime that of benchmark interest rate manipulation by competing banks with the aim of identifying the best approach for the United Kingdom to take to the enforcement of laws against future benchmark manipulation The manipulation of any benchmark interest rate by bankers colluding for their own gain is likely to negatively affect a large proportion of the population as many people have loans pegged to a benchmark interest rate This monograph investigates the approach the UK took to enforcing action against the benchmark manipulation which took place in the London Interbank Offered Rate and the Foreign Exchange benchmark manipulation scandals As part of this investigation the approaches taken in the European Union and the United States of America are examined and compared to the approach taken in the UK for the same crime to draw conclusions and make recommendations to improve the UK approach for future instances of benchmark manipulation The work fills an important gap in the literature by comparing and evaluating the laws and enforcement policies pertaining to the use of competition law in counteracting benchmark manipulation in the UK EU and US It argues that competition law is an effective enforcement tool when used in the financial services sector and that it provides regulators with a wide range of enforcement options when a breach of competition law is established The book will be a valuable resource for academics researchers and policymakers working in the areas of financial crime competition law comparative law and criminal justice

The China Record Fei-Ling Wang, 2023-03-01 The China Record provides readers with an ambitious detailed and wide ranging examination of the People s Republic of China PRC under the Chinese Communist Party CCP both as an alternative mode of political system and a distinctive model of socioeconomic development Fei Ling Wang assesses the record of the economy under the CCP people s lives and rights and China s spiritual and physical ecology He focuses on issues of political representation criminal justice fiscal and monetary policies state led growth living standards academia and education inequality and poverty disaster relief and pandemic prevention culture and ethics and the protection of antiquities and the environment Using both quantitative

and qualitative data The China Record seeks to provide a solid and balanced yet unflinching view about the nature strengths weaknesses and implications of the PRC as an emerging superpower and a potential world leader It is an effort to introduce a holistic evaluation of the CCP PRC s overall efficacy efficiency power sustainability and desirability or the lack thereof

People Risk Management Keith Blacker,Patrick McConnell,2015-04-03 People Risk Management provides unique depth to a topic that has garnered intense interest in recent years Based on the latest thinking in corporate governance behavioural economics human resources and operational risk people risk can be defined as the risk that people do not follow the organization s procedures practices and or rules thus deviating from expected behaviour in a way that could damage the business s performance and reputation From fraud to bad business decisions illegal activity to lax corporate governance people risk often called conduct risk presents a growing challenge in today s complex dispersed business organizations Framed by corporate events and challenges and including case studies from the LIBOR rate scandal the BP oil spill Lehman Brothers Royal Bank of Scotland and Enron People Risk Management provides best practice guidance to managing risks associated with the behaviour of both employees and those outside a company It offers practical tools real world examples solutions and insights into how to implement an effective people risk management framework within an organization

White-Collar Business Crime Heidi Lautjärvi,2023-06-02 This book is about people who once had everything power money and prestige and who lost it all in one day With the help of international law the book explains what corporate management should know about white collar crimes in different areas of business It offers the biggest business crime cases from all over the world At the heart of the business crimes there is corruption money laundering fraud and extortion None of the law areas is immune to the crimes they occur in company law competition law tax law labor law environmental law and intellectual property law just to mention a few The book helps to outline business friendly models for crime prevention Most of all it increases knowledge of white collar business crimes and helps people to avoid making their own ones The book is aimed at business leaders and at everyone who runs their own business It also provides information for business developers as well as business and law students

Investing with Impact Jeremy Balkin,2016-11-03 Investing with Impact Why Finance Is a Force for Good outlines the roadmap to reinvigorating a skeptical public and demoralized financial services industry by making the case that contrary to popular misconception finance is not the cause of the world s problems in fact it can provide the solution Author Jeremy Balkin presents the case that the finance industry can improve the state of the world by positively influencing the allocation of capital Investing With Impact explains the methodology of Balkin s 6 E Paradigm opening the toolbox to this revolutionary framework for the first time In so doing Balkin expands the impact investment universe enabling mainstream capital to flow where opportunities generate positive investment returns and have demonstrable social impact Described by the Huffington Post as the Anti Wolf of Wall Street Balkin is challenging the status quo on Wall Street by leading the intellectual debate embracing the 1 trillion frontier impact investment market opportunity

The book demonstrates conclusively that if we can change the culture in finance we can change the world for the better

The Case for the Corporate Death Penalty Mary Kreiner Ramirez, Steven A. Ramirez, 2017-01-31 A critical examination of the wrongdoing underlying the 2008 financial crisis An unprecedented breakdown in the rule of law occurred in the United States after the 2008 financial collapse Bank of America JPMorgan Citigroup Goldman Sachs and other large banks settled securities fraud claims with the Securities and Exchange Commission for failing to disclose the risks of subprime mortgages they sold to the investing public But a corporation cannot commit fraud except through human beings working at and managing the firm Rather than breaking up these powerful megabanks essentially imposing a corporate death penalty the government simply accepted fines that essentially punished innocent shareholders instead of senior leaders at the megabanks It allowed the real wrongdoers to walk away from criminal responsibility In The Case for the Corporate Death Penalty Mary Kreiner Ramirez and Steven A Ramirez examine the best available evidence about the wrongdoing underlying the financial crisis They reveal that the government failed to use its most powerful law enforcement tools despite overwhelming proof of wide ranging and large scale fraud on Wall Street before during and after the crisis The pattern of criminal indulgences exposes the onset of a new degree of crony capitalism in which the most economically and political powerful can commit financial crimes of vast scale with criminal and regulatory immunity A new economic royalty has seized the commanding heights of our economy through their control of trillions in corporate and individual wealth and their ability to dispense patronage The Case for the Corporate Death Penalty shows that this new lawlessness poses a profound threat that urgently demands political action and proposes attainable measures to restore the rule of law in the financial sector

Corruption and Fraud in Financial Markets Carol Alexander, Douglas Cumming, 2022-12-13 Identifying malpractice and misconduct should be top priority for financial risk managers today Corruption and Fraud in Financial Markets identifies potential issues surrounding all types of fraud misconduct price volume manipulation and other forms of malpractice Chapters cover detection prevention and regulation of corruption and fraud within different financial markets Written by experts at the forefront of finance and risk management this book details the many practices that bring potentially devastating consequences including insider trading bribery false disclosure frontrunning options backdating and improper execution or broker agency relationships Informed but corrupt traders manipulate prices in dark pools run by investment banks using anonymous deals to move prices in their own favour extracting value from ordinary investors time and time again Strategies such as wash ladder and spoofing trades are rife even on regulated exchanges and in unregulated cryptocurrency exchanges one can even see these manipulative quotes happening real time in the limit order book More generally financial market misconduct and fraud affects about 15 percent of publicly listed companies each year and the resulting fines can devastate an organisation's budget and initiate a tailspin from which it may never recover This book gives you a deeper understanding of all these issues to help prevent you and your company from falling victim to unethical

practices Learn about the different types of corruption and fraud and where they may be hiding in your organisation Identify improper relationships and conflicts of interest before they become a problem Understand the regulations surrounding market misconduct and how they affect your firm Prevent budget breaking fines and other potentially catastrophic consequences Since the LIBOR scandal many major banks have been fined billions of dollars for manipulation of prices exchange rates and interest rates Headline cases aside misconduct and fraud is uncomfortably prevalent in a large number of financial firms it can exist in a wide variety of forms with practices in multiple departments making self governance complex Corruption and Fraud in Financial Markets is a comprehensive guide to identifying and stopping potential problems before they reach the level of finable misconduct **Risk and the Rupee in Pakistan's New Economy** Antonia Settle,2020-10-29 Explores how economic liberalisation impacts the everyday economic life of ordinary people and why it undermines the development agenda *The Moorish Diarium: A Diary of a Moor - The Great Maze of an International Monetary System* Amaanah Taqwaamani,2014-10-29 Do you think you really know money Well most of us would be more than likely to agree upon such an inquiry and with all confidence and certainty However unbelievably every nine out of ten people I have asked in the past to currently have absolutely no clue how to differentiate real money lawful currency from the fiat form of currencies circulating presently throughout today s seas of commerce There are a few sayings that I ve heard more than a few time in my past which were Money Talks Walks Money Rules the World and Whoever makes the rules may break the rules as well as Money is the root of all evil amongst others Upon completion of this Diarium you may feel you have become more educated and informed about money and the great maze of the monetary system than before Continue if you will as I embark a remarkable journey through the veins of what I would like to introduce as The Greatest Maze of an International Monetary System *Tobacco* Charles A. Lilley,L. S. Hardin,Thomas H. Delano,Wilfred Pocklington Pond,1920 **Economic Transformation and Business Opportunities in Asia** Pongsak Hoontrakul,2017-08-13 This book examines the uneven economy in Asia showing how the pace of economic transformation affects prosperity and the emerging middle class Using the Lewis turning point and the long run cycle of the rise and fall of nations as a framework it demonstrates how demographic trends digitization rates and consumer preferences creates business opportunities in a disruptive and uncertain world This includes moves toward promoting Eurasian integration restructuring of state owned enterprises green economy and the digital economies ecommerce fintech and sharing economy Vanity capital longevity and leisure economies are also discussed The author explains what drives creative disruption technical innovation and their effect on manufacturing consumers businesses and sustainability It is essential reading for students academics executives and business persons wanting in depth coverage of the economic landscape in Asia **Federal Register** ,2014

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