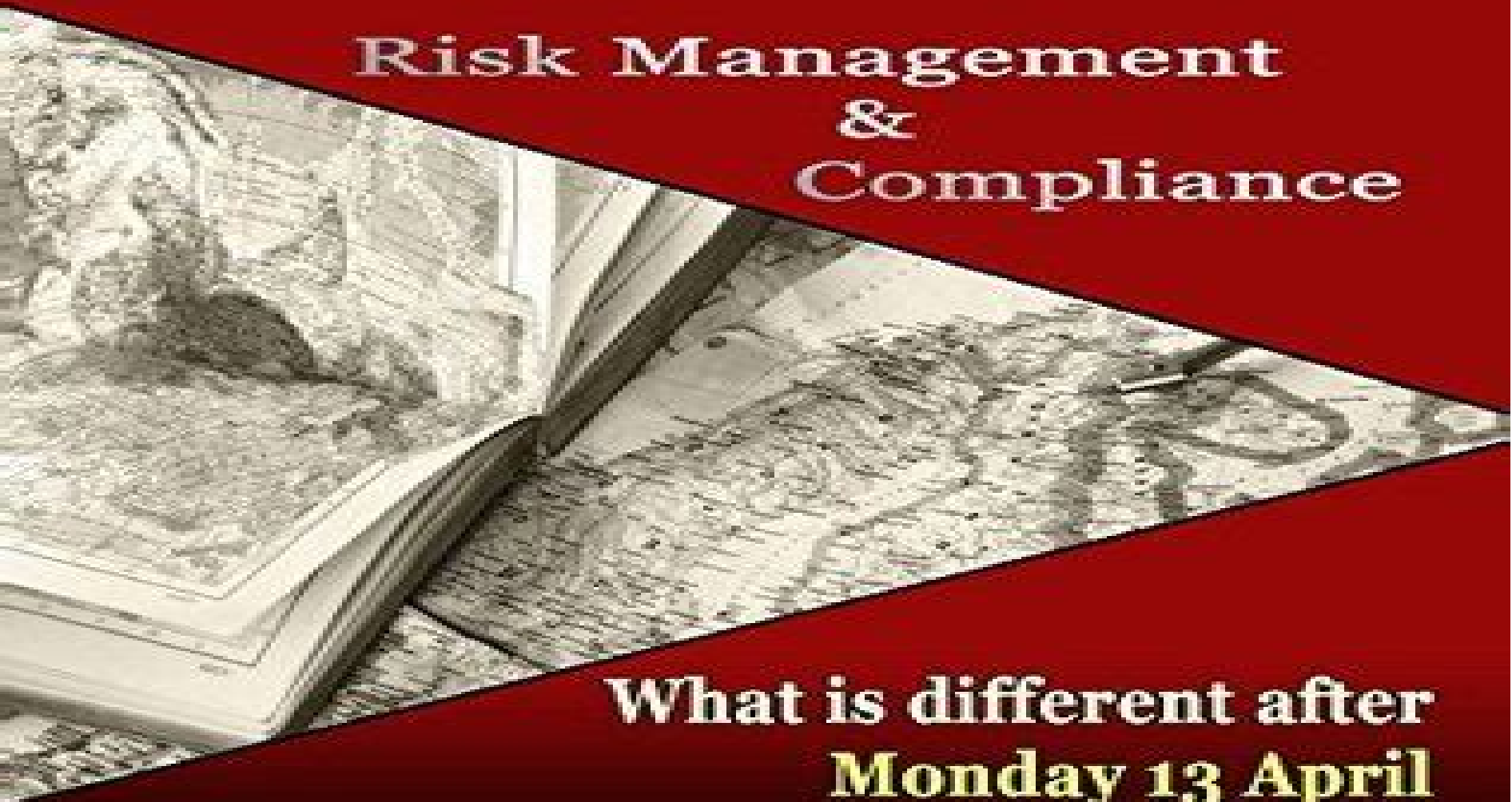


UNDERSTANDING

Risk Management & Compliance



What is different after
Monday 13 April
2015

George Lekatis

Understanding Risk Management And Compliance What Is Different After Monday December 21 2015

George Lekatis



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Behind the Swap Andrew DeJoy,2022-05-10 Andrew DeJoy s Behind the Swap offers a middle office perspective on the risks and miscommunications in post trade processing and provides a framework and solutions for a better approach In August of 2020 Citibank made one of the worst mistakes in banking history it accidentally sent out almost 900 million of its own funds Many of the recipients didn t give back the money Citibank sued And a federal court ruled that the recipients could keep the funds Citibank s error is not surprising The underlying contributors that led to the mistaken payment permeate the global financial services industry Manual data entry decades old technological infrastructure inadequate training and systems that can t interact with one another are just a few of the problems that face post trade processing the machinery behind financial markets Unfortunately years of neglect by regulators and financial institutions themselves has left this infrastructure needlessly complex astoundingly inefficient frequently inaccurate and woefully inadequate for modern financial markets The problems are easy to see but difficult to admit For financial institutions the current system costs billions of dollars each year in labor systems maintenance and lost funds For regulators the current system precludes the ability to track systemic risk It also artificially inflates the stability of the global financial system For lawyers and prosecutors the current system allows ample opportunity for unlawful misconduct such as rogue trading and fraud Andrew DeJoy s Behind the Swap examines the risks involved in post trade processing in swaps and derivative markets and provides solutions to better control those risks While Andrew doesn t claim to have all the answers he does believe there is a better system that is both achievable and necessary Commerce Business Daily ,2001-06 **New Jersey Register** ,2015 Federal Register ,2013-12 *Understanding Risk Management and Compliance, What Is Different After Monday, Au* George Lekatis,2014-08-20 When I see the words Oxford English Dictionary and Shakespeare in the same sentence I know I will love it In my opinion we have certainly taken liberty with the definition of moderate interest rates The Oxford English Dictionary defines moderate as avoiding extremes And aptly it cites among the first uses of the adjective moderate Portia s monologue in Shakespeare s Merchant of Venice O love be moderate allay thy ecstasy In measure rain thy joy Scant this excess I feel too much thy blessing Make it less For fear I surfeit Joy ecstasy excess surfeit too much These words are certainly descriptive of the current status of the credit equity and other trading markets that have felt the blessing of near zero cost of funds and the abundant rain of money made possible by the Fed and other central banks that have followed in our footsteps This is part from a really interesting speech from Richard W Fisher President and CEO Federal Reserve Bank of Dallas I loved this part too At the Fed as with any great university like USC there is a culture of citing serious academic studies to document one s thesis especially if you are the lead or coauthor of the study You needn t be an academic economist however to understand the danger of too much money A student of literature can cite Jonathan Swift and his Poems written in 1735 Money the life blood of the nation Corrupts and stagnates in the veins Unless a proper circulation Its motion and its heat maintains As

evidenced by the buildup in excess bank reserves the money we have printed has not been as properly circulated as we had hoped Too much of it has gone toward corrupting or more appropriately stated corrosive speculation It is funny and very interesting But there is a part of the presentation that made me think about Basel III and what exactly we are doing There are some who believe that macroprudential supervision will safeguard us from financial instability I am more skeptical Such supervision entails the vigilant monitoring of capital and liquidity ratios tighter restrictions on bank practices and subjecting banks to stress tests Although these macroprudential disciplines are important steps in reducing systemic risk I also think it is important to remember that this is not your grandparents financial system The Federal Reserve and the banking supervisory authorities used to oversee the majority of the credit system by regulating depository institutions now depository institutions account for no more than 20 percent of the credit markets So yes we have appropriately tightened the screws on the depository institutions But there is a legitimate question as to whether these safeguards represent no more than a financial Maginot Line providing us with an artificial sense of confidence If you look up Maginot Line in Wikipedia the source of most of the world s conventional wisdom it notes that experts extolled the Maginot line as a work of genius It did prevent Germany from leading a direct attack on France during World War II But it was ultimately ineffective as the Germans outflanked it through neighboring Belgium Genius proved insufficient to thwart a determined force Thus the term Maginot Line is commonly used to connote a strategy that clever people hoped would prove effective but instead fails to do the job Read more at Number 3 below Welcome to the Top 10 list

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