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rumours in the communication process. (2 x 3) (6) 5.2 How can the supervisor ensure that

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his /her instructions are clearly understood by his/her work force? (4) [10] QUESTION 6: MOTIVATION 6.1 Name and explain the FIVE basic needs according to Maslow's theory, in

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There have been significant improvements to the legal framework and the supervisory process since the last Basel Core Principles (BCP) review; some additional recommended enhancements are highlighted in this assessment. The Superintendency of Financial Institutions (SFC) is an integrated supervisor with a purview that includes banks, finance companies, insurance, securities, and other financial intermediaries. Additionally, the SFC is also the bank resolution authority. To strengthen consolidated supervision, Congress passed

Financial Conglomerates Law (FCL) 1870 addressing the supervision of financial conglomerates and granting the SFC supervisory authority over financial conglomerates (CF).² The FCL strengthened the framework for consolidated supervision, which already included banks and their subsidiaries, by adding holding companies as supervised entities. Moreover, it defined the scope of supervision of financial conglomerates, setting standards with regards to risk management, adequate capital, and corporate governance, as well as minimum requirements for managing concentration risks and conflicts of interest in intragroup and related party exposures. The SFC has strong coordination and cooperation arrangements with foreign supervisors (through signed Memoranda of Understanding (MOUs) and the coordination mechanisms derived from the CCSBSO, among others) as well as the authority to request information from parent companies, all of which were further enhanced with the issuance of the FCL. Additionally, the SFC has access and authority to require information from ultimate beneficial owners.

The over-the-counter (OTC) derivatives market has captured the attention of regulators after the Global Financial Crisis due to the risk it poses to financial stability. Under the post-crisis regulatory reform the concentration of business, and risks, among a few major players is changed by the concentration of a large portion of transactions in the new market infrastructures, the Central Counterparties (CCPs). This book, for the first time, analyses the regulatory response of the United Kingdom and the United States, the two largest centres of OTC derivatives transactions, and highlights their shortcomings. The book uses a normative risk-based approach to regulation as a methodological lens to analyse the UK regime of CCPs in the OTC derivatives market. It specifically focuses on prudential supervision and conduct of business rules governing OTC derivatives transactions and the move towards enhancing the use of central clearing. The resulting analysis, from a normative risk based approach, suggests that the UK regime for CCPs does not fulfil what would be expected if a coherent risk based approach was taken. Our comments on the Dodd-Frank Act highlight that the incoherent adoption of risk-based approach to regulation affects the effectiveness of the US regime for CCPs. Such a regime does not follow the pace of events of 'innovation risk'; in particular, the foreseeable changes FinTech will bring to the OTCDM and central clearing services. The second inadequacy of the US regime concerns the dual regulatory structure of the CFTC and the SEC, and the inadequate adoption of different and not well-coordinated regulatory strategies. We also analyse the cross-border implications of the US regime for non-US CCPs that provide clearing services to US market participants. Finally, we study the negative effects of the absence of a clearly defined resolution regime for CCPs.

Teacher Education and Practice, a peer-refereed journal, is dedicated to the encouragement and the dissemination of research and scholarship related to professional education. The journal is concerned, in the broadest sense, with teacher preparation, practice and policy issues related to the teaching profession, as well as being concerned with learning in the school setting. The journal also serves as a forum for the exchange of diverse ideas and points of view within these purposes. As a forum, the journal offers a public space in which to critically examine current discourse and practice as well as engage in generative dialogue. Alternative forms of inquiry and representation are invited, and authors from a variety of backgrounds and diverse perspectives are encouraged to contribute. Teacher Education & Practice is published by Rowman & Littlefield.

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