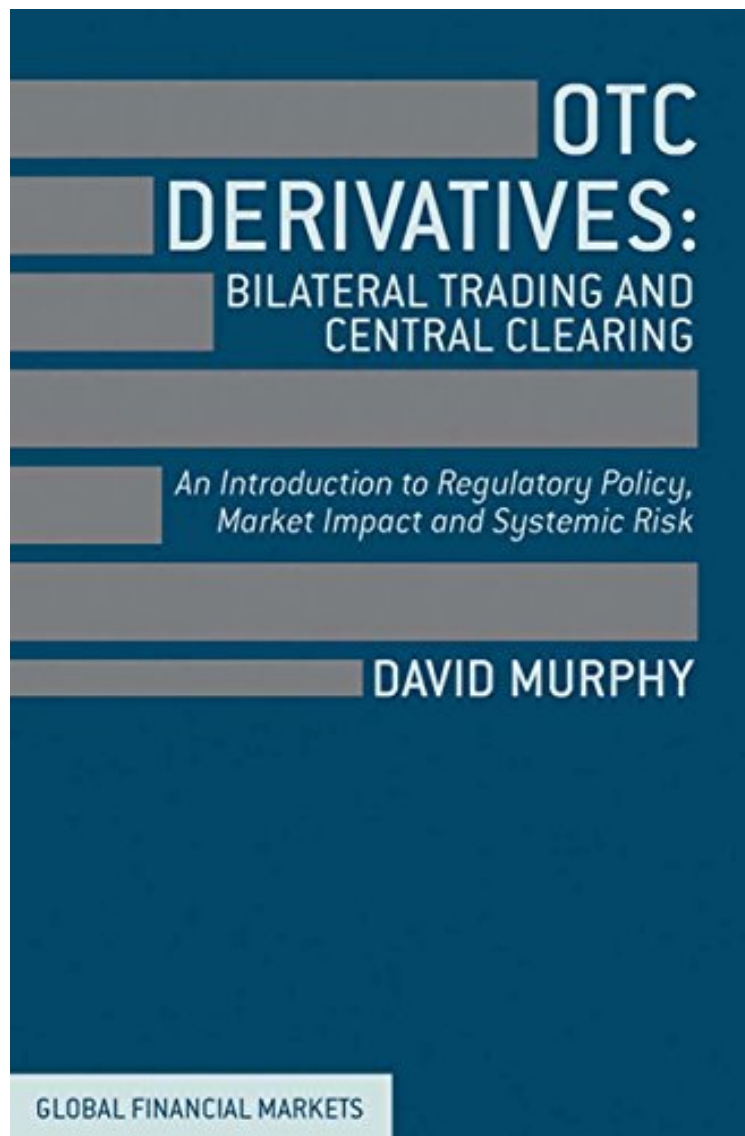


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About the AuthorDavid Murphy is a leading expert in financial stability and regulatory capital. He has been involved in financial regulation and derivatives for over fifteen years, working as a supervisor, risk manager, and most recently as founder of Rivast consulting, a boutique risk management consultancy. He had a front row seat in the post-crisis financial reforms as Head of Risk at ISDA, and hence he is ideally placed to comment on the financial system that is emerging from them. Dr. Murphy has published widely on risk management, OTC derivatives and capital, and is well known for his contributions to financial regulation.