

## AN ORDER

It is important to understand the process by which an order is placed with a broker. The reason is that how the broker executes affects the price at which the trade is executed and therefore the cost of the trade.

Once the order is received, the broker has a choice as to where to place the trade. We described the different markets where the trade can be placed: stock listed on one of the national exchanges, the New York Stock Exchange, a regional exchange, or a third market maker. If the broker is ready to buy or sell that listed stock at publicly quoted prices, the broker can execute the order. If the broker is not ready to execute the order, the broker can execute the order by contacting a third market maker. Third market makers induce brokers to route their order to them by offering them a penny or more per share for the order. The payment is made by the customer. The broker cannot do this without the approval of the customer. When an account is opened, the brokerage firm provides a notification must also be provided annually. Moreover, as a rule, the customer must be told whether the broker received a payment in connection with the order. If the customer desires more information about the payment for a stock order, the customer can request the information from a broker.

If the order is for an OTC stock instead of a listed stock, the broker can execute the order to a Nasdaq market maker in the stock. Again, there is a payment made by a Nasdaq market maker.

Two other alternatives available to the broker are (1) to execute the order automatically matches buy and sell orders at specified prices and (2) to execute the order by routing the order to another division of the broker's firm to be filled by another broker. This alternative is referred to as internalization, and the broker's fee is the bid-ask spread.

The investor does have the right to direct the broker to use a particular method to execute the trade. However, the right to direct a trade is not without cost. The broker may charge a fee for that service. For active traders, however, a broker may be willing to direct trades without any such charge.

When brokers have the choice of how to execute trades, the investor can seek out the best execution that is reasonably obtainable. The investor can evaluate the orders it receives from all customers in the aggregate and identify which of the alternative venues offer the most favorable execution. The factor that brokers are to consider in selecting the best execution venue are the potential for better execution (i.e., price improvement), the speed at which a trade can be executed, and the probability that a trade will be executed.

## COMMON STOCK TRADING

There are three types of common stock trading vehicles and security transactions: over-the-counter, exchange, and foreign.

### Over-the-Counter Trading

Over-the-counter trading may be done through a number of different marketplaces (e.g., the Bermuda Stock Exchange) or OTC via foreign exchange markets (e.g., the London Stock Exchange). In general, such transactions are known as over-the-counter trading (typically the third market) during the next trading day.

### Rule 144A Securities

Rule 144A, adopted by the SEC in April 1990, is designed to facilitate secondary market trading in nonexempt nonregistered securities among qualified institutional buyers (QIBs) by providing a "safe harbor" from the registration requirements of the Securities Act of 1933. QIBs are institutions with \$100 million invested in securities of issuers not affiliated with the qualified buyer. Basically Rule 144A permits the issue of nonexempt securities and their purchase by qualified institutions.

### American Depositary Receipts

American depositary receipts (ADRs) are negotiable certificates in registered form, issued in the United States by a U.S. bank, which certify that a specific number of foreign shares have been deposited with an overseas branch of the bank (or another financial institution) that acts as a custodian in the country of origin.

ADRs provide an opportunity for investors who want to invest in the shares of a foreign corporation to buy, hold, and sell their interests in these foreign securities without having to take physical possession of the securities, and while receiving dividends and exercising voting rights conveniently. A holder of an ADR can, at any time, request the underlying shares. Conversely, ADRs enable foreign corporations with shares that have not been admitted to a U.S. stock exchange to obtain access to the U.S. public capital market. Usually, only shares traded on a recognized foreign stock exchange are represented by ADRs. ADRs are discussed in greater detail later in this chapter.

## THE ROLE AND REGULATION OF DEALERS IN EXCHANGE AND OTC MARKETS

In Chapter 7 we explained the role of dealers in secondary markets. An important structural difference between exchanges and the OTC market affects the activities of dealers. The main difference is that exchanges use a single market maker, whereas OTC markets allow multiple market makers. On exchanges, the one market maker or dealer per stock is the specialist.

With only one specialist for a given stock, no other market makers on the exchange are available to provide competition. Does it mean that the specialist enjoys a monopolistic position? Not necessarily. Specialists face competition from several sources. Brokers in the crowd may have public market or limit orders that compete with specialists. In the case of multiple listed stocks, competition comes from specialists on other exchanges where the stock is listed. Since the repeal of Rule 390 during late 1999, competition can come from dealers in the OTC market. Finally, when a block trade is involved, specialists compete with the upstairs market. (A block trade is explained in the next chapter.)

In the OTC market, the number of dealers depends on the volume of trading in a stock. For example, there could be more than 60 dealers for an actively traded stock. If a stock is not actively traded, it may have only one or two dealers. As trading activity increases in a stock, no barriers prevent more entities from becoming dealers in that stock, other than satisfaction of capital requirements. Competition from more dealers offsets the threat of new dealers—forces bid-ask spreads to more competitive levels. Moreover, the capital-providing capacity of more than one dealer may benefit the market more than a single specialist performing the role of a market maker.

Those who think the OTC market is superior to an organized exchange often cite the greater competition from numerous dealers and the greater amount of capital they bring to the trading in a security. The exchanges, however, insist that the commitment

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QFINANCE: The Ultimate Resource, 4th edition Bloomsbury Publishing, 2013-09-26 QFINANCE The Ultimate Resource 4th edition offers both practical and thought provoking articles for the finance practitioner written by leading experts from the markets and academia The coverage is expansive and in depth with key themes which include balance sheets and cash flow regulation investment governance reputation management and Islamic finance encompassed in over 250 best practice and thought leadership articles This edition will also comprise key perspectives on environmental social and governance ESG factors essential for understanding the long term sustainability of a company whether you are an investor or a corporate strategist Also included Checklists more than 250 practical guides and solutions to daily financial challenges Finance Information Sources 200 pages spanning 65 finance areas International Financial Information up to date country and industry data Management Library over 130 summaries of the most popular finance titles Finance Thinkers 50 biographies covering their work and life Quotations and Dictionary

**Financial Engineering and Computation** Yuh-Dauh Lyuu, 2002 A comprehensive text and reference first published in 2002 on the theory of financial engineering with numerous algorithms for pricing risk management and portfolio management □□□□□□□□ Frank K. Reilly, 2002 *An Introduction to Financial Markets and Institutions* Maureen Burton, Reynold F. Nesiba, Bruce Brown, 2015-03-04 Completely revised and updated to include the ongoing financial crisis and the Obama administration's programs to combat it this is the best available introductory textbook for an undergraduate course on Financial Markets and Institutions It provides balanced coverage of theories policies and institutions in a conversational style that avoids complex models and mathematics making it a student friendly text with many unique teaching features Financial crises global competition deregulation technological innovation and growing government oversight have significantly changed financial markets and institutions The new edition of this text is designed to capture the ongoing changes and to present an analytical framework that enables students to understand and anticipate changes in the financial system and accompanying changes in markets and institutions The text includes Learning Objectives and end of chapter Key Words and Questions and an online Instructor's Manual is available to adopters

*Challenging the Innovation Paradigm* Karl Erik Sveiby, Pernilla Gripenberg, Beata Segercrantz, 2012 Innovation is almost always seen as a good thing Challenging the Innovation Paradigm is a critical analysis of the innovation frenzy and contemporary innovation research The one sided focus on desirable effects of innovation misses many opportunities to reduce the undesirable consequences Authors in this book show how systemic effects outside the innovating firms reduce the net benefits of innovation for individual employees customers as well as for society as a whole also the innovators own organizations This book analyzes the dominant discourses that construct and reconstruct the assumptions and one sidedness of contemporary innovation research generally known as the pro innovation bias by focusing on consequences of innovation distinguishing between intended and unintended as well as desirable and undesirable consequences Contributors illustrate

how both the discourses of innovation and the consequences of innovation permeate all levels of society in policy discourse in academic discourse in research funding in national innovation systems in the financial sector in organizational and work contexts and in environmental pollution The volume offers a critical multidisciplinary and multinational perspective on the topic with authors from diverse academic fields examining and making comparisons between a variety of national contexts

*Capital Markets* Frank J. Fabozzi, Fabozzi & Modigliani, Franco Modigliani, 2009-12-31 Describes a wide range of instruments for financing investing and controlling risk available in today's financial markets In depth coverage of various sectors provides students with a solid foundation Blending of theory and practice provides students with a balanced presentation End of chapter questions allow students to review and reinforce material using real world resources **Booms and Busts: An Encyclopedia of Economic History from the First Stock Market Crash of 1792 to the Current Global Economic Crisis** Mehmet Odekon, 2015-03-17 This timely and authoritative set explores three centuries of good times and hard times in major economies throughout the world More than 400 signed articles cover events from Tulipmania during the 1630s to the U S federal stimulus package of 2009 and introduce readers to underlying concepts recurring themes major institutions and notable figures Written in a clear accessible style Booms and Busts provides vital insight and perspective for students teachers librarians and the general public anyone interested in understanding the historical precedents causes and effects of the global economic crisis Special features include a chronology of major booms and busts through history a glossary of economic terms a guide to further research an appendix of primary documents a topic finder and a comprehensive index It features 1 050 pages three volumes 8 1 2 X 11 topic finder photos chronology glossary primary documents bibliography and index **Yield Curve Dynamics** Ronald J. Ryan, 1997 Invaluable to financial professionals Breakthrough that examines both theory and practical solutions Examines both the advanced theory and practice of these techniques Topics include single and multi factor models applying yield curve modeling to risk management forecasting short term interest rates unique yield curve volatility and trading strategies *The Fundamentals of Municipal Bonds* SIFMA, 2011-12-06 The definitive new edition of the most trusted book on municipal bonds As of the end of 1998 municipal bonds issued by state or local governments to finance public works programs such as the building of schools streets and electrical grids totaled almost 1 5 trillion in outstanding debt a number that has only increased over time The market for these bonds is comprised of many types of professionals investment bankers underwriters traders analysts attorneys rating agencies brokers and regulators who are paid interest and principal according to a fixed schedule Intended for investment professionals interested in how US municipal bonds work The Fundamentals of Municipal Bonds Sixth Edition explains the bond contract and recent changes in this market providing investors with the information and tools they need to make bonds reliable parts of their portfolios The market is very different from when the fifth edition was published more than ten years ago and this revision reasserts Fundamentals of Municipal Bonds as the preeminent text in the field Explores the basics of municipal securities including the

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**Quantitative Finance And Risk Management: A Physicist's Approach (2nd Edition)** Jan W Dash, 2016-05-10 Written by a physicist with extensive experience as a risk finance quant this book treats a wide variety of topics Presenting the theory and practice of quantitative finance and risk it delves into the how to and what it is like aspects not covered in textbooks or papers A Technical Index indicates the mathematical level for each chapter This second edition includes some new expanded and wide ranging considerations for risk management Climate Change and its long term systemic risk Markets in Crisis and the Reggeon Field Theory Smart Monte Carlo and American Monte Carlo Trend Risk time scales and risk the Macro Micro model singular spectrum analysis credit risk counterparty risk and issuer risk stressed correlations new techniques and Psychology and option models Solid risk management topics from the first edition and valid today are included standard advanced theory and practice in fixed income equities and FX quantitative finance and risk management traditional exotic derivatives fat tails advanced stressed VAR model risk numerical techniques deals portfolios systems data economic capital and a function toolkit risk lab the nuts and bolts of risk management from the desk to the enterprise case studies of deals Feynman path integrals Green functions and options and Life as a Quant

communication issues sociology stories and advice *Practical Risk Management* Erik Banks, Richard Dunn, 2004-02-04 A proven way to manage risk in today's business world Understanding how the risk process works is a critical concept that business professionals must come to learn For those who must understand the fundamentals of risk management quickly without getting caught up in jargon theory mathematics and formulas Practical Risk Management is the perfect read Written in a clear fast paced and easily digestible style this book explains the practical challenges associated with risk management and how by focusing on accountability governance risk appetite liquidity client risks automated and manual processes tools and diagnostics they can be overcome After finishing this book readers will have a solid understanding of the risk process know which issues questions are of critical importance and be able to determine how their specific risk problems can be minimized or avoided Erik Banks Redding CT is currently Chief Risk Officer for Element Re Prior to that he spent several years at Merrill Lynch in market credit risk management roles in London Tokyo Hong Kong and the United States He is also adjunct Professor of Finance at the University of Connecticut where he teaches MBA students Richard Dunn London UK works for Merrill Lynch He single handedly restructured Merrill Lynch's risk function post in 1998 into its current form

*Mathematics of the Financial Markets* Alain Ruttiens, 2013-04-25 *Mathematics of the Financial Markets* Financial Instruments and Derivatives Modeling Valuation and Risk Issues Alain Ruttiens has the ability to turn extremely complex concepts and theories into very easy to understand notions I wish I had read his book when I started my career Marco Dion Global Head of Equity Quant Strategy J P Morgan The financial industry is built on a vast collection of financial securities that can be valued and risk profiled using a set of miscellaneous mathematical models The comprehension of these models is fundamental to the modern portfolio and risk manager in order to achieve a deep understanding of the capabilities and limitations of these methods in the approximation of the market In his book Alain Ruttiens exposes these models for a wide range of financial instruments by using a detailed and user friendly approach backed up with real life data examples The result is an excellent entry level and reference book that will help any student and current practitioner up their mathematical modeling skills in the increasingly demanding domain of asset and risk management Virgile Rostand Consultant Toronto ON Alain Ruttiens not only presents the reader with a synthesis between mathematics and practical market dealing but more importantly a synthesis of his thinking and of his life Ren Chopard CEO Centro di Studi Bancari Lugano Vezia Professor Universit dell Insubria Varese Alain Ruttiens has written a book on quantitative finance that covers a wide range of financial instruments examples and models Starting from first principles the book should be accessible to anyone who is comfortable with trading strategies numbers and formulas Dr Yuh Dauh Lyuu Professor of Finance Professor of Computer Science Information Engineering National Taiwan University

**Worldwide Asset and Liability Modeling** William T. Ziemba, John M. Mulvey, 1998-11-12 The underlying theme of this volume is how to invest assets over time to achieve satisfactory returns subject to uncertainties various constraints and liability commitments Most investors be they individuals or institutions do not diversify properly across markets nor across time The papers utilize several approaches and integrate a number of techniques as well as discussing a variety of models that have either been implemented are close to being implemented or represent new innovative approaches that may lead to future novel applications Other issues address the future of asset liability management modeling This includes models for individuals and various financial institutions such as banks and insurance companies This will lead to custom products that is financial engineering All in all this will be essential reading for all involved in analysing the financial markets

*Introduction to the Economics and Mathematics of Financial Markets* Jaksa Cvitanic, Fernando Zapatero, 2004-02-27 An innovative textbook for use in advanced undergraduate and graduate courses accessible to students in financial mathematics financial engineering and economics *Introduction to the Economics and Mathematics of Financial Markets* fills the longstanding need for an accessible yet serious textbook treatment of financial economics The book provides a rigorous overview of the subject while its flexible presentation makes it suitable for use with different levels of undergraduate and graduate students Each chapter presents mathematical models of financial problems at three different degrees of sophistication single period multi period and continuous time The single period and multi period

models require only basic calculus and an introductory probability statistics course while an advanced undergraduate course in probability is helpful in understanding the continuous time models In this way the material is given complete coverage at different levels the less advanced student can stop before the more sophisticated mathematics and still be able to grasp the general principles of financial economics The book is divided into three parts The first part provides an introduction to basic securities and financial market organization the concept of interest rates the main mathematical models and quantitative ways to measure risks and rewards The second part treats option pricing and hedging here and throughout the book the authors emphasize the Martingale or probabilistic approach Finally the third part examines equilibrium models a subject often neglected by other texts in financial mathematics but included here because of the qualitative insight it offers into the behavior of market participants and pricing

*Fixed-Income Securities and Derivatives Handbook* Moorad Choudhry, 2010-08-02 The definitive guide to fixed come securities revised to reflect today s dynamic financial environment The Second Edition of the Fixed Income Securities and Derivatives Handbook offers a completely updated and revised look at an important area of today s financial world In addition to providing an accessible description of the main elements of the debt market concentrating on the instruments used and their applications this edition takes into account the effect of the recent financial crisis on fixed income securities and derivatives As timely as it is timeless the Second Edition of the Fixed Income Securities and Derivatives Handbook includes a wealth of new material on such topics as covered and convertible bonds swaps synthetic securitization and bond portfolio management as well as discussions regarding new regulatory twists and the evolving derivatives market Offers a more detailed look at the basic principles of securitization and an updated chapter on collateralized debt obligations Covers bond mathematics pricing and yield analytics and term structure models Includes a new chapter on credit analysis and the different metrics used to measure bond relative value Contains illustrative case studies and real world examples of the topics touched upon throughout the book Written in a straightforward and accessible style Moorad Choudhry s new book offers the ideal mix of practical tips and academic theory within this important field

*Valuation of Equity Securities* Geoffrey Poitras, 2010-06-30 Provides a treatment of academic and practitioner approaches to equity security valuation This book challenges conventional academic wisdom surrounding the ergodic properties of stochastic processes guided by historical and philosophical insights It presents the implications of a general stochastic interpretation of equity security valuation

Financial Math and Modeling , Portfolio Theory and Performance Analysis Noel Amenc, Veronique Le Sourd, 2005-01-21 For many years asset management was considered to be a marginal activity but today it is central to the development of financial industry throughout the world Asset management s transition from an art and craft to an industry has inevitably called integrated business models into question favouring specialisation strategies based on cost optimisation and learning curve objectives This book connects each of these major categories of techniques and practices to the unifying and seminal conceptual developments of modern portfolio theory In

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Derivative Products and Pricing Satyajit Das,2005-10-06 Derivative Products Pricing consists of 4 Parts divided into 16 chapters covering the role and function of derivatives basic derivative instruments exchange traded products futures and options on future contracts and over the counter products forwards options and swaps the pricing and valuation of derivatives instruments derivative trading and portfolio management **Económica** ,2002



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