

Bibliography

- Abdurakhmanova, S. 'Using unsolicited credit ratings to regulate the credit rating agencies' (2013) *Fordham Journal of Corporate and Financial Law*, 18, 451–488.
- Abramovich, A. 'Comparative analysis of stress testing in the United States and Europe' (2011) North Carolina Banking Institute, March, 15, 333–353.
- Abramowitz, E. and Sack, J. 'Why so few prosecutions connected to the financial crisis?' (2013) *New York Law Journal*, 250(46), 1–3.
- Action Fraud 'Who is Action Fraud?' n/d, available from <http://www.actionfraud.police.uk/about-us/who-we-are>, accessed 16 September 2013.
- Adamson, R. 'SFO's priorities' (2013) *Tolley's Practical Audit and Accounting*, 24(7), 81–82.
- Akseli, O. 'Securitisation, the financial crisis and the need for effective risk retention' (2013) *European Business Organization Law Review*, 14(1), 1–27.
- Alcock, A. 'Five years of market abuse' (2007) *Company Lawyer*, 28(6), 163–171.
- Aldrick, P. 'JPMorgan agrees \$13bn settlement with US Justice Department', 20 October 2013, available from <http://www.telegraph.co.uk/finance/newsbysector/banksandfinance/10391383/JPMorgan-agrees-13bn-settlement-with-US-Justice-Department.html>, accessed 29 October 2013.
- Alexander, K. 'The nature of modern credit markets' in Alexander, K. and Dhumale, R. (eds) *Research handbook on international financial regulation* (Edward Elgar: Cheltenham, 2012).
- Alexander, K. and Dhumale, R. *Research handbook on international financial regulation* (Edward Elgar: Cheltenham, 2012).
- Alexander, R. *Insider dealing and money laundering in the EU: law and regulation* (Ashgate: Farnham, 2007).
- Allen, K. 'Quantitative easing boosted by £75bn by Bank of England', 6 October 2011, available from <http://www.guardian.co.uk/business/2011/oct/06/quantitative-easing-75bn-bank-of-england>, accessed 26 February 2013.
- Allen, K. 'Recession pushes white-collar crime to new highs', 31 December 2009, available from <http://www.guardian.co.uk/business/2009/dec/31/fraud-recession-kpmg-report>, accessed 18 March 2013.

- Altman, J. 'A test case in international bankruptcy protocols: the Lehman Brothers insolvency' (2011) *San Diego International Law Journal*, 12, 463–495.
- Ament, H. 'Predatory lending: what will stop it?' (2009) *Journal of Business and Technology Law*, 4, 371–394.
- Andenas, M. and H.-Y. Chiu, I. 'Financial stability and legal integration in financial regulation' (2013) *European Law Review*, 38(3), 335–359.
- Anderberg, K. and Epstein, J. 'Transatlantic developments' (2008) *Compliance Officer Bulletin*, October, 60, 1–40.
- Anderson, C. 'Ponzi schemes' collapses nearly quadrupled in '09', 29 December 2009, available from <http://www.law.com/jsp/article.jsp?id=1202437299784>, accessed 20 October 2013.
- Anderson, T., David, L. and Fox, M. 'The US financial sector status update: road to recovery or highway to hell?' (2009) *Journal of International Banking Law and Regulation*, 24(10), 491–500.
- Anderson, T., Lane, H. and Fox, M. 'Consequences and responses to the Madoff fraud' (2009) *Journal of International Banking Law and Regulation*, 24(11), 548–555.
- Angelides, P. 'FICF and the crisis: preventing the next financial meltdown' (2012) *UMKC Law Review*, Summer, 80, 949–964.
- Anon. 'Administration of justice' (2013) *Public Law*, July, 637–640.
- Anon. 'Banking and financial services policy report' (2010) *The Monitor*, 29(4), 19–23.
- Anon. 'Banks in big bother' (2012) *New Law Journal*, 6 July, 885.
- Anon. 'Bernard Madoff: the Ponzi scam', 16 June 2009, available from <http://www.telegraph.co.uk/finance/financetopics/bernard-madoff/5547213/Bernard-Madoff-the-Ponzi-scam.html>, accessed 3 June 2013.
- Anon. 'Final recommendations of Walker review published' (2010) *Company Lawyer*, 31(3), 81.
- Anon. 'Former RBS investment bank chief Johnny Cameron banned from City', 18 May 2010, available from <http://www.telegraph.co.uk/finance/financialcrisis/7736540/Former-RBS-investment-bank-chief-Johnny-Cameron-banned-from-City.html>, accessed 7 July 2013.
- Anon. 'Reform of financial regulation gathers pace with son of FSA' (2011) *Company Law Newsletter*, 297, 103.
- Anon. 'SFO to launch criminal investigation into Libor scandal', 6 July 2012, available from <http://www.telegraph.co.uk/finance/newsbysector/banksandfinance/9381683/SFO-to-launch-criminal-investigation-into-Libor-scandal.html>, accessed 30 June 2013.
- Anon. 'Turner Review sets out a new approach for banking regulation' (2009) *Company Lawyer*, 30(7), 211.

- Arena, K. 'FBI probing bailout firms', 24 September 2008, available from http://money.cnn.com/2008/09/23/news/companies/fbi_finance/, accessed 7 October 2013.
- Armitage, J. 'Cuts hamper fight against crime, warns SFO director', 5 April 2012, available from <http://www.independent.co.uk/news/business/news/cuts-hamper-fight-against-crime-warns-sfo-director-7619339.html>, accessed 30 June 2013.
- Arnold, T. "'It's déjà vu all over again": using bounty hunters to leverage gatekeepers duties' (2010) *Tulsa Law Review*, 45, 419–469.
- Arogeti, J. 'How much cooperation between government agencies is too much? Reconciling *United States v Scrushy*, the corporate fraud task force, and the nature of parallel proceedings' (2006) *Georgia State University Law Review*, Winter, 23, 427–453.
- Arora, A. 'The corporate governance failings in financial institutions and directors' legal liability' (2011) *Company Lawyer*, 32(1), 3–18.
- Arsalidou, D. 'The banking crisis: rethinking and refining the accountability of bank directors' (2010) *Journal of Business Law*, 4, 284–310.
- Ashcroft, J. 'Reflections on events and changes at the Department of Justice' (2009) *Harvard Journal of Law & Public Policy*, Summer, 32, 813–830.
- Association of Chief Police Officers 'Police committed to tackling mortgage fraud' Press Release, 5 March 2008, available from www.acpo.police.uk, accessed 15 May 2013.
- Atkinson, T., Luttrell, D. and Rosenblum, H. 'How bad was it? The costs and consequences of the 2007–09 financial crisis' (2013) *Dallas Fed, Staff Papers*, 1–22.
- Attorney General's Office *Fraud Review – final report* (Attorney General's Office: London, 2006).
- Attorney General's Office and Sandra Quinn 'The National Fraud Strategy', speech to Council of Mortgage Lenders, 13 February 2008, available from www.attorneygeneral.gov.uk, accessed 15 May 2013.
- Baber, G. 'Ring-fenced by the Vickers Report' (2012) *Company Lawyer*, 33(1), 1–2.
- Baer, J., Bray, C. and Eaglesham, J. 'Fab trader liable in fraud', 2 August 2013, available from <http://online.wsj.com/article/SB10001424127887323681904578641843284450004.html>, accessed 7 October 2013.
- Baer, M. 'Choosing punishment' (2012) *Boston University Law Review*, March, 92, 577–640.
- Bagehot, W. *Lombard Street – a description of the money market* (John Murray: London, 1922).
- Bagge, J. 'The future for enforcement under the new Financial Services Authority' (1998) *Company Lawyer*, 19(7) 194–197.

- Bai, L. 'The performance disclosures of credit rating agencies: are they effective reputational sanctions?' (2010) *NYU Journal of Law and Business*, 7, 47–104.
- Bailey, S. 'Chopping at the roots: a proposal to change the focus of criminal laws dealing with savings and loans fraud' (1997) *American Journal of Criminal Law*, Spring, 24, 401–439.
- Bainbridge, S. 'A critique of the Insider Trading Sanctions Act 1984' (1985) *Virginia Law Review*, April, 71, 455–498.
- Baker, J. 'Reforming corporations through threats of federal prosecution' (2004) *Cornell Law Review*, January, 89, 310–353.
- Bale, R. and Volpe, T. 'Ponzi schemes and financial fraud regulation' (2011) *Brief*, Summer, 40, 8.
- Barak, G. 'The flickering desires for white collar crime studies in the post-financial crisis: will they ever shine brightly?' (2013) *Western Criminology Review*, 13(3), 61–71.
- Barfield, R., Du Plessis, S. and Fell, P. 'Basel III – implications for risk management and supervision' (2011) *Compliance Officer Bulletin*, September, 89, 1–26.
- Bar-Gill, O. 'Seduction by plastic' (2004) *Northwestern University Law Review*, 98, 1373–1434.
- Bar-Gill, O. 'The law, economics and psychology of subprime mortgage contracts' (2009) *Cornell Law Review*, 93, Rev., 1073–1151.
- Barnes, P. 'Insider dealing and market abuse: the UK's record on enforcement' (2011) *International Journal of Law, Crime and Justice*, 39, 174–189.
- Barnett, H. 'The securitization of mortgage fraud' in Deflem, M. (ed.), *Economic crisis and crime* (Emerald: Bingley, 2011).
- Barnett, W. 'Fraud enforcement in the Financial Services Act 1986: an analysis and discussion of s.47' (1996) *Company Lawyer*, 17(7), 203–210.
- Barr, C. 'SEC charges Goldman Sachs with fraud', 16 April 2010, available from <http://money.cnn.com/2010/04/16/news/companies/sec.goldman.fortune/>, accessed 18 June 2013.
- Bates, C., Gibbons, K., Gray, R., Machin, J., Motani, H. and Plews, T. 'Bradford and Bingley plc: break-up under the Banking (Special Provisions) Act 2008' (2008) *Financial Regulation International*, November, 1–4.
- Bavoso, V. 'Financial innovation and structured finance: the case of securitisation' (2012) *Company Lawyer*, 34(1), 3–12.
- Bazley, S. 'FSA enforcement activity, reflections on 2010 and the challenges of regulatory change' (2011) *Company Lawyer*, 32(1), 1–2.

- BBC 'Libor interest rate to be controlled by NYSE Euronext', 9 July 2013, available from <http://www.bbc.co.uk/news/business-23240707>, accessed 12 July 2013.
- BBC 'Sub-prime crisis to cost IKB \$1bn', 3 September 2007, available from <http://news.bbc.co.uk/1/hi/business/6976517.stm>, accessed 21 November 2012.
- BBC News 'Bank of America found liable in US mortgage fraud trial', 24 October 2013, available from <http://www.bbc.co.uk/news/business-24649063>, accessed 25 October 2013.
- BBC News 'Credit crunch fuels fraud cases', 30 April 2008, available from <http://news.bbc.co.uk/1/hi/business/7375091.stm>, accessed 28 March 2013.
- BBC News 'Credit crunch enters the lexicon', 3 July 2008, available from <http://news.bbc.co.uk/1/hi/business/7487608.stm>, accessed 21 November 2012.
- BBC News 'Europe markets follow Asia's down after Cyprus bailout deal', 18 March 2013, available from <http://www.bbc.co.uk/news/business-21823432>, accessed 18 March 2013.
- BBC News 'Europe's PIGS: country by country', 11 February 2011, available from <http://news.bbc.co.uk/1/hi/business/8510603.stm>, accessed 26 February 2013.
- BBC News 'Fitch downgrades UK credit rating to AA+', 19 April 2013, available from <http://www.bbc.co.uk/news/business-22219382>, accessed 7 October 2013.
- BBC News 'Greece's debt reaches 300bn euros', 10 December 2009, available from <http://news.bbc.co.uk/1/hi/business/8406665.stm>, accessed 26 February 2013.
- BBC News 'Irish Republic 85bn euro bail-out agreed', 20 November 2010, available from <http://www.bbc.co.uk/news/world-europe-11855990>, accessed 26 February 2013.
- BBC News 'Libor: ICAP fined \$87m by UK and US regulators', 25 September 2013, available from <http://www.bbc.co.uk/news/business-24250750>, accessed 25 September 2013.
- BBC News 'Northern Rock gets bank bailout', 13 September 2007, available from <http://news.bbc.co.uk/1/hi/business/6994099.stm>, accessed 21 November 2012.
- BBC News 'Portugal's 78bn euro bail-out is formally approved', 17 May 2011, available from <http://www.bbc.co.uk/news/business-13408497>, accessed 26 February 2013.
- BBC News 'RBS reports record corporate loss', 26 February 2009, available from <http://news.bbc.co.uk/1/hi/business/7911722.stm>, accessed 2 July 2013.

- BBC News 'RBS secures takeover of ABN Amro', 8 October 2007, available from <http://news.bbc.co.uk/1/hi/business/7033176.stm>, accessed 2 July 2013.
- BBC News 'Timeline: Libor-fixing scandal', 26 September 2012, available from <http://www.bbc.co.uk/news/business-18671255>, accessed 1 October 2012.
- BBC News 'Timeline: sub-prime losses', 19 May 2008, available from <http://news.bbc.co.uk/1/hi/business/7096845.stm>, accessed 21 November 2012.
- BBC News 'Timeline: The unfolding eurozone crisis', 13 June 2012, available from <http://www.bbc.co.uk/news/business-13856580>, accessed 11 March 2013.
- BBC News 'UK loses top AAA credit rating for first time since 1978', 23 February 2013, available from <http://www.bbc.co.uk/news/business-21554311>, accessed 26 February 2013.
- BBC News 'Why Cyprus's rescue matters to us', 16 March 2013, available from <http://www.bbc.co.uk/news/business-21812853>, accessed 18 March 2013.
- Bell, S. 'Clarity and predictability at the SEC: Abacus, Citigroup, and the political economy of securities fraud settlements' (2012) *Columbia Business Law Review*, 865–912.
- Bell, S. 'Criminal procedure within the firm' (2007) *Stanford Law Review*, 59, 1613–1670.
- Ben-Ishai, S. and Lubben, S. 'A comparative study of bankruptcy as bailout' (2011) *Brooklyn Journal of Corporate, Financial and Commercial Law*, 6, 79–101.
- Benson, M.L. and Simpson, S.S. *White-collar crime: an opportunity perspective*, Criminology and Justice Series (Routledge: New York, 2009).
- Berenson, A. 'S.E.C. opens investigation into Enron', 1 November 2001, available from <http://www.nytimes.com/2001/11/01/business/sec-opens-investigation-into-enron.html>, accessed 18 October 2013.
- Berenson, A. 'Watching the firms that watch the books', 5 December 2001, available from <http://www.nytimes.com/2001/12/05/business/05INVE.html?pagewanted=1>, accessed 4 June 2013.
- Berger, J. 'DOJ, FBI admit they inflated claims about mortgage fraud crackdown last year', 14 August 2013, available from <http://www.foxnews.com/politics/2013/08/14/doj-fbi-admit-inflated-claims-about-mortgage-fraud-crackdown-last-year/>, accessed 14 October 2013.
- Berkeley Journal of Criminal Law 'Developments in white collar criminal law and the culture of waiver' (2009), *Berkeley Journal of Criminal Law*, 14(1), 199–228.

- Bernanke, B. and Lown, C.S. 'The Credit Crunch', *Brookings Papers on Economic Activity*, 2, 205–247.
- Berthelsen, C., Eaglesham, J. and Jones, K. 'SEC, two banks settle over loans', 16 November 2012, available from <http://online.wsj.com/article/SB10001424127887324735104578123242727307524.html>, accessed 18 June 2013.
- Binham, C. and Parker, G. 'SFO secures cash for Libor investigation', 6 July 2012, available from <http://www.ft.com/cms/s/0/3b590260-c6cd-11e1-943a-00144feabdc0.html#axzz2XgX4w3hV>, accessed 30 June 2013.
- Binham, C. and Warell, H. 'Top fraud investigator quits UK crime agency role', 18 August 2013, available from <http://www.ft.com/cms/s/0/dae8e0f2-0691-11e3-9bd9-00144feab7de.html#axzz2f4C0WdBO>, accessed 16 September 2013.
- Biskupic, S. 'Fine tuning the bank statute: a prosecutor's perspective' (1999), *Marquette Law Review*, 82, 381–403.
- Black, B. 'Should the SEC be a collection agency for defrauded investors?' (2008) *Business Lawyer*, February, 63, 317–346.
- Black, K. 'Neo-classical economic theories, methodology, and praxis optimize criminogenic environments and produce recurrent intensifying crisis' (2011) *Creighton Law Review*, 44, 597–644.
- Black, W. 'The Department of Justice "chases mice while lions roam the campsite": why the department has failed to prosecute elite frauds that drove the financial crisis' (2012) *UMKC Law Review*, Summer, 80, 987–1019.
- Blackden, R. 'SEC investigates role of ratings agencies Moody's and Standard & Poor's ahead of the financial crisis', 18 June 2011, available from <http://www.telegraph.co.uk/finance/financialcrisis/8583387/SEC-investigates-role-of-ratings-agencies-Moodys-and-Standard-and-Poors-ahead-of-the-financial-crisis.html>, accessed 29 May 2013.
- Blair, W. and Brent, R. *Banking and financial crime – the international law of tainted money* (Oxford University Press: Oxford, 2008).
- Block, C. 'A continuum approach to systemic risk and too-big-to-fail' (2012) *Brooklyn Journal of Corporate, Financial and Commercial Law*, Spring, 6, 289.
- Blumel, R. 'Mail and wire fraud' (2005) *American Criminal Law Review*, 42, 677–698.
- Bonowitz, P. 'Implications of reputation economics on regulatory reform of the credit rating industry' (2010) *William and Mary Business Law Review*, April, 1, 391–430.

- Bookman, Z. 'Convergences and omissions in reporting corporate and white collar crime', (2008) *DePaul Business and Commercial Law Journal*, 6, 347–392.
- Bosworth-Davies, R. 'Investigating financial crime: the continuing evolution of the public fraud investigation role – a personal perspective' (2009) *Company Lawyer*, 30(7), 195–199.
- Boylan, S. 'Will credit rating agency reforms be effective?' (2012) *Journal of Financial Regulation and Compliance*, 20(4), 356–366.
- Brady, B. and Owen, J. 'Budget cuts killed off LIBOR inquiry', 1 July 2012, available from <http://www.independent.co.uk/news/uk/politics/budget-cuts-killed-off-libor-inquiry-7901940.html>, accessed 18 March 2013.
- Braithwaite, J. 'Restorative justice or banks through negative licensing' (2009) *British Journal of Criminology*, 49(4), 439–450.
- Brescia, R. 'Tainted loans: the value of mass torts approach in subprime mortgage litigation' (2009) *University of Cincinnati Law Review*, 78, 1–79.
- Breslin, B., Ezickson, D. and Kocoras, J. 'The Bribery Act 2010: raising the bar above the US Foreign Corrupt Practices Act' (2010) *Company Lawyer*, 31(11), 362–369.
- Brewer, E. and Klingenhagen, A. 'Be careful what you wish for: the stock market reactions to bailing out large financial institutions: evidence from the USA' (2010) *Journal of Financial Regulation and Compliance*, 16(1), 56–69.
- Brickey, K. 'Enron's legacy' (2004) *Buffalo Criminal Law Review*, 8, 221–276.
- British Bankers' Association 'About us', n/d, available from <http://www.bba.org.uk/about-us>, accessed 1 October 2012.
- British Bankers' Association 'LIBOR definitions', n/d, available from <http://www.bbalibor.com/bbalibor-explained/definitions>, accessed 1 October 2012.
- Brody, R. and Kiehl, K. 'From white-collar crime to red-collar crime' (2010) *Journal of Financial Crime*, 17(3), 351–364.
- Brooks, B. 'Law enforcement's role in US counterterrorism strategy' (2010) *Police Journal*, 83(2), 113–125.
- Brotman, E. and Dougherty, E. 'Blue collar tactics in white collar crime' (2011) *Champion*, September, 35, 16–20.
- Broughman, A. 'The collapse of Bear Stearns, or: skinny dipping on the street' (2010) *Ohio Northern University Law Review*, 36, 191–213.
- Brown, A. and Rice, B. 'Financial Services Act 2012' (2013) *Company Secretary's Review*, 36(21), 166–167.

- Brown, E. 'A comparison of the handling of the financial crisis in the United States, the United Kingdom and Australia' (2010) *Villanova Law Review*, 55, 509–574.
- Brown, M. 'First credit crunch traced back to Roman republic', 28 November 2008, available from <http://www.guardian.co.uk/business/2008/nov/28/credit-crunch-roman-republic-lecture>, accessed 1 February 2013.
- Browning, L. 'Ex-officer faults mortgage giants for “orgy” of nonprime loans', 9 December 2008, available from <http://www.nytimes.com/2008/12/10/business/10fannie.html>, accessed 25 March 2013.
- Brownlow, B. 'Rating agency reform: preserving the registered market for asset backed securities' (2011) *North Carolina Banking Institute*, March, 15, 111–138.
- Bruce, H., Gruenstein, D., Herbert, C. and Scheessele, R. 'Subprime foreclosures: the smoking gun of predatory lending?', n/d, available from <http://www.huduser.org/publications/polleg/hpcproceedings.html>, accessed 21 October 2013.
- Buchheit, L. and Mitu Gulati, G. 'The Eurozone debt crisis: the options now' (2013) *Capital Markets Law Journal*, 8(1), 54–61.
- Buell, S. 'Is the white collar offender privileged?' (2014) *Duke Law*, 63(4), 823–889.
- Buell, S. 'What is securities fraud?' (2011) *Duke Law Journal*, December, 61, 511–581.
- Bunting, W. 'The trouble with investment banks: cluelessness, not greed' (2011) *San Diego Law Review*, Summer, 48, 993–1073.
- Burton, T. 'Petters gets 50-year term for running Ponzi scheme', 9 April 2010, available from <http://online.wsj.com/article/SB10001424052702304198004575171881879666308.html>, accessed 3 June 2013.
- Button, M. 'Editorial: fraud, corruption and the financial crisis' (2011) *International Journal of Law, Crime and Justice*, 29, 137–139.
- Button, M. and Brooks, G. 'Mind the gap, a progress towards developing anti-fraud culture strategies in UK central government bodies' (2009) *Journal of Financial Crime*, 16(3), 229–244.
- Callaghan, V. and Ullah, Z. 'The LIBOR scandal – the UK's legislative approach' (2013) *Journal of International Banking Law and Regulation*, 28(4), 160–165.
- Cane, M., Shamir, A. and Jodar, T. 'Below investment grade and above the law: a past, present and future look at the accountability of credit rating agencies' (2012) *Fordham Journal of Corporate and Financial Law*, 17, 1063–1126.
- Cantley, B. 'The UBS case: the US attack on Swiss banking sovereignty' (2011) *International Law and Management Review*, Spring, 7, 1–29.

- Carnell, R. 'Handling the failure of a government-sponsored enterprise' (2005) *Washington Law Review*, 80, 565–642.
- Carrillo, J. 'Dangerous loans: consumer challenges to adjustable rate mortgages' (2008) *Berkeley Business Law Journal*, 5, 1–43.
- Cava, B. 'Quid pro quo corruption is "so yesterday": restoring honest services fraud after Skilling and Black' (2011) *University of California, Fall*, 12, 1–29.
- Cerulus, S. 'Central clearing for credit default swaps: a legal analysis of the new central clearing regulations in Europe and the US' (2012) *Journal of Financial Regulation and Compliance*, 20(2), 212–244.
- Charles, K. 'Regulatory imperialism: the worldwide export of European regulatory principles on credit rating agencies' (2010) *Minnesota Journal of International Law*, Summer, 19, 399–451.
- Chason, E. 'The uneasy case for deferring banker pay' (2013) *Louisiana Law Review*, Summer, 73, 923–977.
- Choi, J. and Papaioannou, M. 'Financial crisis and risk management: reassessing the Asian financial crisis in light of the American financial crisis' (2010) *East Asia Law Review*, Summer, 5, 442–466.
- CIFAS '2007 fraud trends', January 2008, available from <http://www.cifas.org.uk/secure/contentPORT/uploads/documents/Press%20Release/2008/A%20-%202007%20Fraud%20Trends.pdf>, accessed 28 March 2013.
- CIFAS 'Fraud trends and recession go hand in hand', n/d, available from www.cifas.org.uk/default.asp?edit_id=899-5, accessed 19 October 2013.
- CIFAS *Fraudscape – depicting the UK's fraud landscape* (CIFAS: London, 2013).
- Clair, R. and Tucker, P. 'Six causes of the credit crunch (or, why is it so hard to get a loan?)' (1993) *Federal Reserve Bank of Dallas Economic Review*, 1–19.
- Clayton, N. 'Many hands make light work: the tripartite arrangement as part of the legislative reforms to banking legislation in the UK – a spectrum of views from a spectrum of institutions' (2010) *Law and Financial Markets Review*, 4(4), 366–393.
- CNN 'Italian Cabinet OKs 47 billion-euro austerity package', 30 June 2011, available from http://articles.cnn.com/2011-06-30/world/italy.austerity.measures_1_austerity-package-finance-minister-giulio-tremonti-pierluigi-bersani?_s=PM:WORLD, accessed 26 February 2013.
- CNN 'RBS posts record \$34 billion loss', 27 February 2009, available from <http://edition.cnn.com/2009/BUSINESS/02/26/uk.rbs.recordloss/>, accessed 2 July 2013.

- Cohen, H. 'What place does the criminal law have in the regulation of securities markets after the Blue Arrow trials?' (1992) *Journal of International Banking Law*, 7(10), 420–422.
- Colchester, M. 'U.K. Fraud Office opens Libor investigation', 6 July 2012, available from <http://online.wsj.com/article/SB10001424052702303962304577510534226515306.html>, accessed 30 June 2013.
- Colesanti, J. 'Another Madoff masquerade? Questioning "securities fraud" in the crime and its cleanup' (2012) *Saint Louis University Law Journal*, 56, 521–565.
- Collins, J. 'Fraud by abuse position: theorizing section 4 of the Fraud Act 2006' (2011) *Criminal Law Review*, 7, 513–523.
- Committee of European Securities Regulators *CESR's report to the European Commission on the compliance of credit rating agencies with the IOSCO Code* (Committee of European Securities Regulators: Paris, 2006).
- Committee on Banking and Currency *Stock exchange practices* (United States Government: Washington DC, 1934).
- Committee on Governmental Affairs, United States Senate *Financial oversight of Enron: the SEC and private-sector watchdogs* (Committee on Governmental Affairs, United States Senate: Washington DC, 2002).
- Commodities Futures Trading Commission 'CFTC charges ICAP Europe Limited, a subsidiary of ICAP plc, with manipulation and attempted manipulation of yen Libor', 25 September 2013, available from <http://www.cftc.gov/PressRoom/PressReleases/pr6708-13>, accessed 8 October 2013.
- Commodity Futures Trading Commission 'CFTC orders Barclays to pay \$200 million penalty for attempted manipulation of and false reporting concerning LIBOR and Euribor benchmark interest rates', 27 June 2012, available from <http://www.cftc.gov/PressRoom/PressReleases/pr6289-12>, accessed 1 October 2012.
- Commodities Futures Trading Commission 'CFTC orders The Royal Bank of Scotland plc and RBS Securities Japan Limited to pay \$325 million penalty to settle charges of manipulation, attempted manipulation, and false reporting of yen and Swiss franc LIBOR', 6 February 2013, available from <http://www.cftc.gov/PressRoom/PressReleases/pr6510-13>, accessed 12 August 2013.
- Commodities Futures Trading Commission 'CFTC orders UBS to pay \$700 million penalty to settle charges of manipulation, attempted manipulation and false reporting of LIBOR and other benchmark interest rates', 19 December 2012, available from <http://www.cftc.gov/PressRoom/PressReleases/pr6472-12>, accessed 12 August 2013. <http://www.cftc.gov/PressRoom/PressReleases/pr6289>

- Commodity Futures Trading Commission *Order instituting proceedings pursuant to sections 6(c) and 6(d) of the Commodity Exchange Act, as amended, making findings and imposing remedial sanctions* (Commodity Futures Trading Commission: Washington DC, 2012).
- Commodities Futures Trading Commission 'Statement of chairman Gary Gensler on settlement order against ICAP', 25 September 2013, available from <http://www.cftc.gov/PressRoom/SpeechesTestimony/genslerstatement092513>, accessed 25 September 2013.
- Connecticut Department of Banking 'Ameriquest to pay \$325 million for predatory lending practices that bilked consumers', 23 January 2006, available from <http://www.ct.gov/dob/cwp/view.asp?a=2245&q=309018>, accessed 21 October 2013.
- Conservatives 'David Cameron: a day of reckoning', 15 December 2008, available from http://www.conservatives.com/News/Speeches/2008/12/David_Cameron_A_day_of_reckoning.aspx, accessed 29 June 2013.
- Cooper, H. 'Obama signs overhaul of financial system', 21 July 2010, available from http://www.nytimes.com/2010/07/22/business/22regulate.html?_r=0, accessed 3 August 2013.
- Coors, C. 'Credit rating agencies – too big to fail?' (2012) *Journal of International Banking Law and Regulation*, 27(1), 27–32.
- CoreLogic *2011 Mortgage fraud trends report* (CoreLogic: Irvine, 2011).
- Corker, D. 'Manipulating LIBOR ...' (2012) *New Law Journal*, 162(7524), 980–981.
- Coskun, D. 'Credit rating agencies in a post-Enron world: Congress revisits the NRSRO concept' (2008) *Journal of Banking Regulation*, 9(4), 264–283.
- Coskun, D. 'Supervision of credit rating agencies: the role of credit rating agencies in finance decisions' (2009) *Journal of International Banking Law and Regulation*, 24(5), 252–261.
- Coskun, D. 'Credit-rating agencies in the Basel II framework: why the standardised approach is inadequate for regulatory capital purposes' (2010) *Journal of International Banking Law and Regulation*, 25(4), 157–169.
- Costello, M. and Spence, A. 'Lenders face huge hit on mortgages fraudulently obtained by crime gangs', 30 August 2008, available from <http://www.thetimes.co.uk/tto/business/industries/banking/article2158313.ece>, accessed 23 May 2013.
- Council of Economic Advisers *Economic report of the President* (Government Printing Office: Brussels, 1992).
- Council of Mortgage Lenders '£700 million fraud claim not substantiated' (2008) *Council of Mortgage Lenders News and Views*, 5(18), 5.

- Creseney, A., Eng, G.E. and Nuttal, S. 'Regulatory investigations and the credit crisis: the search for villains' (2009) *American Criminal Law Review*, Spring, 46, 225–273.
- Cresswell, J. 'Mortgage lender New Century Financial files for bankruptcy', 2 April 2007, available from <http://www.nytimes.com/2007/04/02/business/worldbusiness/02iht-loans.5.5118838.html>, accessed 21 November 2012.
- Crutsinger, M. 'IMF trims loss estimate from financial crisis', 20 April 2010, available from <http://www.nbcnews.com/id/36662585/>, accessed 21 October 2013.
- Curzon, E., Kaswell, S. and Rosenblat, A. 'SEC proposed for registration of credit rating agencies' (2007) *Banking Law Journal*, May, 124, 438.
- Danagher, L. 'The criminalisation of cartels: a European and trans-Atlantic perspective' (2012) *European Competition Law Review*, 33(11), 522–525.
- Davenport, T. 'An American nightmare: predatory lending in the sub-prime home mortgage industry' (2003) *Suffolk University Law Review*, 36, 531–557.
- Davidoff, S. and Hill, C. 'Limits of disclosure' (2013) *Seattle University Law Review*, 36, 599–637.
- Davidoff, S. and Zaring, D. 'Regulation by deal: the government's response to the financial crisis' (2009) *Administrative Law Review*, Summer, 61, 463–541.
- Davidoff, S., Morrison, A. and Wilhelm Jr, W. 'The SEC v Goldman Sachs: reputation, trust, and fiduciary duties in investment banking' (2012) *Journal of Corporation Law*, 37, 529–553.
- de Grazia, J. *Review of the Serious Fraud Office – final report* (Serious Fraud Office: London, 2008).
- Deckant, N. 'Criticisms of collateralised debt obligations in the wake of the Goldman Sachs scandal' (2010) *Review of Banking and Financial Law*, Fall, 30, 407–442.
- Deeds, J. 'The flawed logic of congress in the Economic Stimulus Act of 2008' (2010) *Journal of Law and Family Studies*, 12, 299–313.
- Delone, C. and Gwartney, S. 'Financial institutions fraud' (2009) *American Criminal Law Review*, 46, 621–670.
- Department of Justice '\$25 billion mortgage servicing agreement filed in Federal Court', 12 March 2012, available from <http://www.justice.gov/opa/pr/2012/March/12-asg-306.html>, accessed 2 October 2013.
- Department of Justice 'Accomplishments under the leadership of Attorney General Eric Holder', n/d, available from <http://www.justice.gov/accomplishments/accomplishments.pdf>, accessed 2 October 2013.
- Department of Justice 'Attorney General Eric Holder speaks at Columbia University Law School on preventing and combating financial fraud',

- 23 February 2012, available from <http://www.justice.gov/iso/opa/ag/speeches/2012/ag-speech-120223.html>, accessed 6 October 2013.
- Department of Justice 'Attorney General Eric Holder speaks at the Distressed Homeowner Initiative press conference', 9 October 2012, available from <http://www.justice.gov/iso/opa/ag/speeches/2012/ag-speech-1210091.html>, accessed 1 August 2013.
- Department of Justice 'Attorney General Eric Holder speaks at the press conference announcing lawsuit against S&P', 5 February 2013, available from <http://www.justice.gov/iso/opa/ag/speeches/2013/ag-speech-130205.html>, accessed 28 May 2013.
- Department of Justice 'Attorney General Eric Holder testifies before the Financial Crisis Inquiry Commission', 14 January 2010, available from <http://www.justice.gov/ag/testimony/2010/ag-testimony-100114.html>, accessed 2 October 2013.
- Department of Justice 'Barclays Bank PLC admits misconduct related to submissions for the London Interbank Offered Rate and the Euro Interbank Offered Rate and agrees to pay \$160 million penalty', 27 June 2012, available from <http://www.justice.gov/opa/pr/2012/June/12-crm-815.html>, accessed 1 October 2012.
- Department of Justice 'Coinciding with one-year anniversary of "Operation Stolen Dreams," three loan officers and a title agent charged in \$2.5 million reverse mortgage and loan modification scheme', 6 July 2011, available from <http://www.justice.gov/opa/pr/2011/July/11-civ-884.html>, accessed 1 August 2013.
- Department of Justice 'Department of Justice sues Bank of America for defrauding investors in connection with sale of over \$850 million of residential mortgage-backed securities', 6 August 2013, available from <http://www.justice.gov/opa/pr/2013/August/13-ag-886.html>, accessed 2 October 2013.
- Department of Justice 'Department of Justice sues Standard & Poor's for fraud in rating mortgage-backed securities in the years leading up to the financial crisis', 5 February 2013, available from <http://www.justice.gov/opa/pr/2013/February/13-ag-156.html>, accessed 28 May 2013.
- Department of Justice 'Financial Fraud Enforcement Task Force announces results of broadest mortgage fraud sweep in history', 17 June 2010, available from <http://www.justice.gov/opa/pr/2010/June/10-opa-708.html>, accessed 1 August 2013.
- Department of Justice *First year report to the President – the Corporate Fraud Task Force* (Department of Justice: Washington DC, 2003).
- Department of Justice 'Former chairman of consulting firm and board director, Rajat Gupta, sentenced in Manhattan Federal Court to two years in prison for insider trading', 24 October 2012, available from

- <http://www.justice.gov/usao/nys/pressreleases/October12/GuptaSentencing.php>, accessed 2 October 2013.
- Department of Justice 'Former vice president of Pennsylvania lending institution sentenced to 20 years in prison for fraud scheme', 12 September 2012, available from <http://www.stopfraud.gov/iso/opa/stopfraud/PAE-120912.html>, accessed 2 October 2013.
- Department of Justice 'Ft. Lauderdale man convicted of money laundering and obstruction of justice in connection with MBC fraud', 8 February 2013, available from <http://www.justice.gov/usao/fls/PressReleases/130228-01.html>, accessed 3 June 2013.
- Department of Justice 'Justice Department reaches \$335 million settlement to resolve allegations of lending discrimination by Countrywide Financial Corporation', 21 December 2012, available from <http://www.justice.gov/opa/pr/2011/December/11-ag-1694.html>, accessed 2 October 2013.
- Department of Justice 'Justice Department reaches settlement with Wells Fargo resulting in more than \$175 million in relief for homeowners to resolve fair lending claims', 12 July 2012, available from <http://www.justice.gov/opa/pr/2012/July/12-dag-869.html>, accessed 21 October 2013.
- Department of Justice 'Manhattan U.S. attorney files mortgage fraud lawsuit against Wells Fargo Bank, N.A. seeking hundreds of millions of dollars in damages for fraudulently certified loans', 9 October 2012, available from <http://www.justice.gov/usao/nys/pressreleases/October12/WellsFargoLawsuitPR.html>, accessed 2 October 2013.
- Department of Justice 'Peter Madoff, former Chief Compliance Officer and Senior Managing Director at Bernard L. Madoff Investment Securities plc, sentenced in Manhattan Federal Court to 10 years in prison', 20 December 2012, available from <http://www.justice.gov/usao/nys/pressreleases/December12/PeterMadoffSentencing.php>, accessed 2 October 2013.
- Department of Justice 'RBS Securities Japan Limited agrees to plead guilty in connection with long-running manipulation of Libor benchmark interest rates', 6 February 2013, available from <http://www.justice.gov/opa/pr/2013/February/13-crm-161.html>, accessed 13 August 2013.
- Department of Justice *Second year report to the President – the Corporate Fraud Task Force* (Department of Justice: Washington DC, 2004).
- Department of Justice *The Corporate Fraud Task Force report* (Department of Justice: Washington DC, 2008).
- Department of Justice 'Three former financial services executives sentenced to serve time in prison for roles in conspiracies involving

- investment contracts for the proceeds of municipal bonds', 18 October 2012, available from <http://www.justice.gov/opa/pr/2012/October/12-at-1258.html>, accessed 2 October 2013.
- Department of Justice 'UBS Securities Japan Co. Ltd. to plead guilty to felony wire fraud for long-running manipulation of LIBOR benchmark interest rates', 19 December 2012, available from <http://www.justice.gov/opa/pr/2012/December/12-ag-1522.html>, accessed 13 August 2013.
- Department of Treasury '31 CFR Part 30 RIN 1505-AC09 TARP standards for compensation and corporate governance' 28394 Federal Register, Vol. 74, No. 113, 15 June 2009/Rules and Regulations, available from <http://www.gpo.gov/fdsys/pkg/FR-2009-06-15/pdf/E9-13868.pdf>, accessed 6 August 2013.
- Department of Treasury 'Bank investment programs', n/d, available from <http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/bank-investment-programs/Pages/default.aspx>, accessed 5 August 2013.
- Department of Treasury 'Credit market programs', n/d, available from <http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/credit-market-programs/Pages/default.aspx>, accessed 5 August 2013.
- Department of Treasury 'Executive compensation', n/d, available from <http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/executive-comp/Pages/default.aspx>, accessed 5 August 2013.
- Department of Treasury *Financial regulatory reform – a new foundation: rebuilding financial supervision and regulation* (Department of Treasury: Washington DC, 2009).
- Department of Treasury 'Financial Stability Oversight Council – about FSOC', n/d, available from <http://www.treasury.gov/initiatives/fsoc/about/Pages/default.aspx>, accessed 23 September 2013.
- Department of Treasury 'Investment in American International Group (AIG)', n/d, available from <http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/aig/Pages/default.aspx>, accessed 5 August 2013.
- Department of Treasury 'President's Working Group on Financial Markets, policy statement on financial markets developments', 13 March 2008, available from http://www.treasury.gov/resource-center/fin-mkts/Documents/pwgpolicystatemktturmoil_03122008.pdf, accessed 14 August 2012.
- Department of Treasury 'Secretary Geithner introduces financial stability plan', 2 October 2009, available from <http://www.treasury.gov/press-center/press-releases/Pages/tg18.aspx>, accessed 7 August 2013.
- Department of Treasury 'TARP programs', n/d, available from <http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/Pages/default.aspx>, accessed 5 August 2013.

- Department of Treasury 'Testimony by Secretary Henry M. Paulson, Jr. before the Senate Banking Committee on turmoil in US credit markets: recent actions regarding government sponsored entities, investment banks and other financial institutions', 23 September 2008, available from <http://www.treasury.gov/press-center/press-releases/Pages/hp1153.aspx>, accessed 7 August 2013.
- Department of Treasury, Office of Comptroller, Federal Reserve System, Federal Deposit Insurance Corporation, Office of Thrift Supervision and National Credit Union Association 'Statement on subprime mortgage lending', 29 June 2007, available from <http://www.occ.gov/news-issuances/news-releases/2007/nr-ia-2007-64a.pdf>, accessed 5 March 2013.
- Department of Treasury Task Force on Predatory Lending *Curbing predatory home mortgage lending 1* (Treasury Task Force on Predatory Lending: Washington DC, 2000).
- Detrixhe, J. 'Libor reported as rigged in '08 proving 2012's revelation', 19 July 2012, available from <http://www.bloomberg.com/news/2012-07-18/libor-reported-as-rigged-in-08-crisis-proving-revelation-in-12.html>, accessed 3 October 2012.
- Devereux, M. 'Will the bank levy meet its objectives?' (2011) *British Tax Review*, 1, 33–39.
- Diamant, S. 'Neil Barofsky's sig tarp: "difficult, rigorous, and independent" oversight of the TARP' (2011) *North Carolina Banking Institute*, 15, 313–332.
- Dickerson, M. 'Over-indebtedness, the subprime mortgage crisis, and the effect on US cities' (2009) *Fordham Urban Law Journal*, 36, 395–425.
- Dilley, B. and Weller, F. 'Mortgage fraud and the credit crunch' (2008) *Fighting Fraud*, Summer, 35, 1–31.
- Doise, D. 'Subprime: price of infringements' (2008) *International Business Law Journal*, 4, 558–568.
- Donnini, G. 'White collar fraud investigations leading lawyers on analyzing recent trends, building a defense strategy, and developing compliance programs analyzing recent fraud trends' (2009) *Aspatore*, November, 1–12.
- Dooley, D. and Radke, M. 'Does severe punishment deter financial crimes?' (2010) *Charleston Law Review*, Spring, 4, 619–659.
- Dorn, N. 'Regulatory sloth and activism in the effervescence of financial crisis' (2011) *University of Denver Law and Policy*, 33(3), 428–448.
- Dose, D. 'Subprime: price of infringements' (2008) *International Business Law Journal*, 4, 558–568.
- Drew, J. and Drew, M. 'Ponzimonium: Madoff and the red flags of fraud' (2012) *Griffith Business School Discussion Papers Finance*, 2010-07.

- Drew, J. and Drew, M. 'The identification of Ponzi schemes – can a picture tell a thousand frauds?' (2010) *Griffiths Law Review*, 19, 51–70.
- Dunbar, K. 'Forecasting and stress testing the risk-based capital requirements for revolving retail exposures' (2012) *Journal of Banking Regulation*, 13(3), 249–263.
- Duran, C. 'The economic crisis and the role of law in monetary policy: a study of the political and social accountability of the Brazilian Central Bank (Bacen), the European Central Bank (ECB) and the Federal Reserve (Fed)' (2012) *Journal of International Banking Law and Regulation*, 27(8), 306–317.
- Dyke, C. 'UK prosecution agencies reluctant to prosecute corporate offenders over LIBOR', 7 October 2013, available from <http://corkerbinning.com/blog/uk-prosecution-agencies-reluctant-to-prosecute-corporate-offenders-over-libor/#page=1>, accessed 9 October 2013.
- Eckard, E. 'FBI shift crimps white-collar crime probes – with more agents moved to anti-terrorism duty, corporate fraud cases are routinely put on hold, prosecutors say', 30 August 2004, available from <http://articles.latimes.com/2004/aug/30/business/fi-fbi30>, accessed 3 May 2013.
- Ed. 'Credit rating agencies to be regulated' *EU Focus*, 2008, 244, 2–4.
- Ed. 'Parliamentary banking commission recommends jailing reckless bankers' (2013) *Company Lawyer*, 34(9), 283.
- Ed. 'RBS measure and restructuring plan approved' *EU Focus*, 2010, 33–34.
- Edmonds, T., Jarrett, T. and Woodhouse, J. *Credit crunch time line* (House of Commons Library: London, 2010).
- Edwards, C., Hardiman, P., Madden, M. and McClelland, J. 'Implications for commercial organisations of the global investigations into LIBOR' (2012) *Banking Law Journal*, October, 129, 831.
- Effinger, S. and Masciandaro, D. *Handbook of central banking, financial regulation and supervision* (Edward Elgar: Cheltenham, 2011).
- Elboghady, D. 'Clock ticking for SEC to pursue fraud charges in financial crisis cases', 19 July 2012, available from http://articles.washingtonpost.com/2012-07-19/business/35487394_1_financial-crisis-fraudulent-activity-federal-securities-regulators, accessed 27 June 2013.
- Elliot, L. 'Credit crisis – how it all began', 5 August 2008, available from <http://www.guardian.co.uk/business/2008/aug/05/northernrock.banking>, accessed 8 February 2013.
- Ellis, N., Fairchild, L. and D'Souza, F. 'Is imposing liability of credit rating agencies a good idea? Credit rating agency reform in the

- aftermath of the global financial crisis' (2012) *Stanford Journal of Law, Business and Finance*, Spring, 17, 175–222.
- Emerson, C. 'A troubled house of cards: examining how the Housing and Economic Recovery Act of 2008 fails to resolve the foreclosure crisis' (2008) *Oklahoma Law Review*, 61, 561–584.
- Engel, K. and McCoy, P. 'A tale of three markets: the law and economics of predatory lending' (2002) *Texas Law Review*, 80(6), 1255–1281.
- Engert, A. 'Transnational hedge fund regulation' (2010) *European Business Organization Law Review*, 11(3), 329–378.
- Estrada, E. 'The immediate and lasting impacts of the 2008 economic collapse – Lehman Brothers, General Motors and the secured credit markets' (2011) *University of Richmond Law Review*, 45, 1111–1142.
- EURIBOR 'About EURIBOR', n/d, available from <http://www.euribor-ebf.eu/euribor-org/about-euribor.html>, accessed 1 October 2012.
- European Commission *Report of the High-Level Group on Financial Supervision in the EU* (European Commission: Brussels, 2009).
- Evans, A. 'The investor compensation fund' (2007), *Journal of Corporation Law*, Fall, 33, 233–290.
- Evans, C. 'What makes you so special? Ending the credit rating agencies' special status and access to confidential information' (2012) *Valparaiso University Law Review*, Summer, 46, 1091–1137.
- Fairfax, L. 'The legal origins of theory in crisis' (2009) *Brigham Young University Law Review*, 1571–1617.
- Federal Bureau of Investigation '2008 mortgage fraud report', n/d, available from <http://www.fbi.gov/stats-services/publications/mortgage-fraud-2008/2008-mortgage-fraud-report>, accessed 8 August 2013.
- Federal Bureau of Investigation '2009 mortgage fraud report', n/d, available from <http://www.fbi.gov/stats-services/publications/mortgage-fraud-2009>, accessed 8 August 2013.
- Federal Bureau of Investigation 'Allen Stanford convicted in Houston for orchestrating \$7 billion investment fraud scheme', 6 March 2012, available from <http://www.fbi.gov/houston/press-releases/2012/allen-stanford-convicted-in-houston-for-orchestrating-7-billion-investment-fraud-scheme>, accessed 4 June 2012.
- Federal Bureau of Investigation 'Allen Stanford gets 110 years for orchestrating \$7 billion investment fraud scheme', 14 June 2012, available from <http://www.fbi.gov/houston/press-releases/2012/allen-stanford-gets-110-years-for-orchestrating-7-billion-investment-fraud-scheme>, accessed 4 June 2013.
- Federal Bureau of Investigation 'Chris Swecker, Assistant Director, Criminal Investigative Division, Federal Bureau of Investigation, before the House Financial Services Subcommittee on Housing and Community Opportunity', 7 October 2004, available from <http://www.fbi>.

- gov/news/testimony/fbis-efforts-in-combating-mortgage-fraud, accessed 8 August 2013.
- Federal Bureau of Investigation 'Department of Justice closes Washington Mutual investigation with no criminal charges', 5 August 2011, available from <http://www.fbi.gov/seattle/press-releases/2011/department-of-justice-closes-washington-mutual-investigation-with-no-criminal-charges>, accessed 7 October 2013.
- Federal Bureau of Investigation 'Executives, borrower convicted in Virginia of massive fraud scheme that led to collapse of Bank of the Commonwealth', 24 May 2013, available from <http://www.fbi.gov/norfolk/press-releases/2013/executives-borrower-convicted-in-virginia-of-massive-fraud-scheme-that-led-to-collapse-of-bank-of-the-commonwealth>, accessed 15 October 2013.
- Federal Bureau of Investigation 'Financial crimes report to the public', available from <http://www.fbi.gov/stats-services/publications/financial-crimes-report-2010-2011/financial-crimes-report-2010-2011#Financial>, accessed 21 March 2012.
- Federal Bureau of Investigation 'Financial crimes report to the public – fiscal years 2010–2011', n/d, available from <http://www.fbi.gov/stats-services/publications/financial-crimes-report-2010-2011/financial-crimes-report-2010-2011#Mortgage>, accessed 8 August 2013.
- Federal Bureau of Investigation 'Inside the FBI – podcast', 11 October 2012, available from <http://www.fbi.gov/news/podcasts/inside/distressed-homeowner-mortgage-fraud.mp3/view>, accessed 14 October 2013.
- Federal Bureau of Investigation 'John S. Pistole, Deputy Director Federal Bureau of Investigation, statement before the House Committee on the Judiciary', 1 April 2009, available from <http://www.fbi.gov/news/testimony/fbi-efforts-to-combat-mortgage-fraud-and-other-financial-frauds>, accessed 17 June 2013.
- Federal Bureau of Investigation 'Looking ahead resolve not to be scammed', 29 December 2006, available from http://www.fbi.gov/news/stories/2006/december/scams_122906, accessed 23 May 2013.
- Federal Bureau of Investigation 'Mortgage fraud report 2006', May 2007, available from http://www.fbi.gov/stats-services/publications/mortgage-fraud-2006/2006-mortgage-fraud-report#mf06_key, accessed 8 August 2013.
- Federal Bureau of Investigation 'Mortgage fraud report 2007', April 2008, available from <http://www.fbi.gov/stats-services/publications/mortgage-fraud-2007>, accessed 18 October 2013.
- Federal Bureau of Investigation 'Mortgage fraud report 2008', 2009, available from <http://www.fbi.gov/stats-services/publications/mortgage-fraud-2008/2008-mortgage-fraud-report>, accessed 17 June 2013.

- Federal Bureau of Investigation 'Mortgage fraud', n/d, available from http://www.fbi.gov/about-us/investigate/white_collar/mortgage-fraud/mortgage_fraud, accessed 23 May 2013.
- Federal Bureau of Investigation 'Operation Stolen Dreams: hundreds arrested in mortgage fraud sweep', 17 June 2010, available from <http://www.fbi.gov/news/stories/2010/june/mortgage-fraud-sweep>, accessed 1 August 2013.
- Federal Bureau of Investigation 'Swecker, C. former FBI Assistant Director, Criminal Investigative Division, introductory statement: House Financial Services Subcommittee on Housing and Community Opportunity' 7 October 2004, available from <http://www.fbi.gov/news/testimony/fbis-efforts-in-combating-mortgage-fraud>, accessed 22 October 2013.
- Federal Reserve 'Press Release', 21 December 2007, available from <http://www.federalreserve.gov/newsevents/press/monetary/20071212a.htm>, accessed 8 August 2012.
- Federal Reserve 'Press Release', 14 March 2008, available from <http://www.federalreserve.gov/newsevents/press/monetary/20080314a.htm>, accessed 8 August 2012.
- Federal Reserve 'Term Auction Facility', n/d, available from http://www.federalreserve.gov/newsevents/reform_taf.htm, accessed 23 September 2013.
- Federal Reserve 'Term Securities Lending Facility', n/d, available from <http://www.federalreserve.gov/monetarypolicy/tslf.htm>, accessed 8 August 2012.
- Federal Reserve 'Why are interest rates being kept at a low level?', n/d, available from http://www.federalreserve.gov/faqs/money_12849.htm, accessed 23 September 2013.
- Federal Reserve Board *Flow of funds accounts of the United States: flows and outstandings third quarter 2008* (Board of Governors of the Federal Reserve System: Washington DC, 2008).
- Federal Trade Commission 'Bear Stearns and EMC Mortgage to pay \$28 million to settle FTC charges of unlawful mortgage servicing and debt collection practices', 9 September 2008, available from <http://www.ftc.gov/opa/2008/09/emc.shtm>, accessed 21 October 2013.
- Federal Trade Commission 'Predatory lending practices in the subprime industry', 24 May 2000, available from <http://www.ftc.gov/os/2000/05/predatorytestimony.htm>, accessed 21 October 2013.
- Feldman, W. 'Staying in compliance: key issues for white collar crime attorneys and their multinational clients' (2013) *Aspatore*, March, 2–7.
- Felsenfeld, C. 'The savings and loan crisis' (1991) *Fordham Law Review*, May, 59, 7–56.

- Feran, E. 'The break-up of the Financial Services Authority' (2011) *Oxford Journal of Legal Studies*, 31(3), 455–480.
- Ferran, E. and Alexander, K. 'Can soft law bodies be effective? The special case of the European Systemic Risk Board' (2010) *European Law Review*, 35(6), 751–776.
- Ferren, E., Moloney, N., Hill, J. and Coffee, J. *The regulatory aftermath of the global financial crisis* (Cambridge University Press: Cambridge, 2012).
- Financial Conduct Authority 'Ex-mortgage advisor sentenced to two years after FCA action', 16 July 2013, available from <http://www.fca.org.uk/news/exmortgage-advisor-sentenced-to-two-years-after-fca-action>, accessed 19 July 2013.
- Financial Conduct Authority 'Fighting financial crime', 31 March 2013, available from <http://www.fca.org.uk/about/what/protecting/financial-crime>, accessed 8 July 2013.
- Financial Conduct Authority *Financial crime: a guide for firms part 1: a firm's guide to preventing financial crime* (Financial Conduct Authority: London, 2013).
- Financial Conduct Authority *Financial crime: a guide for firms part 2: financial crime thematic reviews* (Financial Conduct Authority: London, 2013).
- Financial Conduct Authority 'Fines table 2013', 1 October 2013, available from <http://www.fca.org.uk/firms/being-regulated/enforcement/fines>, accessed 7 October 2013.
- Financial Conduct Authority 'ICAP Europe Limited fined £14 million for significant failings in relation to LIBOR', 25 September 2013, available from <http://www.fca.org.uk/news/icap-europe-limited-fined>, accessed 9 October 2013.
- Financial Conduct Authority 'JPMorgan Chase Bank N.A. fined £137,610,000 for serious failings relating to its Chief Investment Office's "London Whale" trades', 19 September 2013, available from <http://www.fca.org.uk/news/jpmorgan-chase-bank-na-fined>, accessed 9 October 2013.
- Financial Conduct Authority 'Keynote address: financial crime in the FCA world, Tracey McDermott', 1 July 2013, available from <http://www.fca.org.uk/news/speeches/financial-crime-in-the-fca-world>, accessed 8 July 2013.
- Financial Conduct Authority 'The changing face of financial crime', 1 July 2013, available from <http://www.fca.org.uk/news/speeches/the-changing-face-of-financial-crime>, accessed 8 July 2013.
- Financial Crimes Enforcement Network 'Financial Fraud Enforcement Task Force', n/d, available from <http://www.fincen.gov/fraudenftaskforce.html>, accessed 18 March 2013.

- Financial Crimes Enforcement Network *Mortgage loan fraud* (Financial Crime Enforcement Network: Washington DC, 2012).
- Financial Crimes Enforcement Network *Mortgage loan fraud: an industry assessment based upon suspicious activity: report analysis* (Financial Crimes Enforcement Network: Washington DC, 2006).
- Financial Crimes Enforcement Network *Mortgage loan fraud: an update on trends based on analysis of suspicious activity reports April 2008* (Financial Crimes Enforcement Network: Washington DC, 2008).
- Financial Crimes Enforcement Network *Mortgage loan fraud update – suspicious activity report filings from January 1–December 31 2010* (Financial Crime Enforcement Network: Washington DC, 2011).
- Financial Crimes Enforcement Network ‘Remarks of Jennifer Shashly Calvery, Director of FinCEN Enforcement Network, Mortgage Bankers Association, Fraud Issues Conference’, 15 April 2013, available from http://www.fincen.gov/news_room/speech/pdf/20130415.pdf, accessed 1 August 2013.
- Financial Crisis Inquiry Commission *Final report of the National Commission on the causes of the financial and economic crisis in the United States* (Financial Crisis Inquiry Commission: Washington DC, 2011).
- Financial Crisis Inquiry Commission *Financial Crisis Inquiry Commission report* (Financial Fraud Enforcement Task Force: Washington DC, 2010).
- Financial Industry Regulatory Authority *Report of the 2009 special review committee on FINRA’s examination program in light of the Stanford and Madoff schemes* (Financial Industry Regulatory Authority: Washington DC, 2010).
- Financial Services Authority ‘Barclays fined £59.5 million for significant failings in relation to LIBOR and EURIBOR’, 27 June 2012, available from <http://www.fsa.gov.uk/library/communication/pr/2012/070.shtml>, accessed 9 October 2013.
- Financial Services Authority ‘Delivering credible deterrence’, speech by Margaret Cole, Director of Enforcement, FSA, Annual Financial Crime Conference, 27 April 2009, available from http://www.fsa.gov.uk/library/communication/speeches/2009/0427_mc.shtml, accessed 8 March 2013.
- Financial Services Authority *Developing our policy on fraud and dishonesty – discussion paper 26* (Financial Services Authority: London, 2003).
- Financial Services Authority *Enforcement annual performance account 2008/2009* (Financial Services Authority: London, 2009).
- Financial Services Authority *Enforcement annual performance account 2009/2010* (Financial Services Authority: London, 2010).

- Financial Services Authority *Enforcement annual performance account 2010/2011* (Financial Services Authority: London, 2011).
- Financial Services Authority *Enforcement annual performance account 2011/2012* (Financial Services Authority: London, 2012).
- Financial Services Authority *Enforcement annual performance account 2012/2013* (Financial Services Authority: London, 2013).
- Financial Services Authority 'Fake stockbroker sentenced to 15 months', 13 February 2008, available from <http://www.fsa.gov.uk/library/communication/pr/2008/011.shtml>, accessed 12 November 2012.
- Financial Services Authority 'Final notice – Barclays Bank', 27 June 2012, available from <http://www.fsa.gov.uk/static/pubs/final/barclays-jun12.pdf>, accessed 27 June 2013.
- Financial Services Authority *Final notice – Michael Joseph James Lewis trading as Lewis Partnership* (Financial Services Authority: London, 2011).
- Financial Services Authority 'Final notice – RBS', 6 February 2013, available from <http://www.fsa.gov.uk/static/pubs/final/rbs.pdf> accessed 27 June 2013.
- Financial Services Authority 'Final notice – UBS', 19 December 2012, available from <http://www.fsa.gov.uk/static/pubs/final/ubs.pdf>, accessed 27 June 2013.
- Financial Services Authority *Final notice to Barclays Bank Plc* (Financial Services Authority: London, 2012).
- Financial Services Authority 'Final notice to Mr John Paul Key trading as Jack Key Mortgage Services', 21 April 2008, available from <http://www.fsa.gov.uk/pubs/final/JKMS.pdf>, accessed 30 June 2013.
- Financial Services Authority *Financial risk outlook 2009* (Financial Services Authority: London, 2009).
- Financial Services Authority *Financial services firms' approach to UK financial sanctions* (Financial Services Authority: London, 2009).
- Financial Services Authority 'FSA bans and fines former Northern Rock finance director £320,000 for misreporting mortgage arrears figures', 27 July 2010, available from <http://www.fsa.gov.uk/pages/Library/Communication/PR/2010/126.shtml>, accessed 1 July 2013.
- Financial Services Authority 'FSA bans four more brokers for mortgage fraud as the Tribunal dismisses broker's appeal', 19 April 2011, available from <http://www.fsa.gov.uk/pages/Library/Communication/PR/2011/038.shtml>, accessed 30 June 2013.
- Financial Services Authority 'FSA fines and bans former Northern Rock deputy chief executive and credit director for misreporting mortgage arrears figures', 13 April 2010, available from <http://www.fsa.gov.uk/pages/Library/Communication/PR/2010/066.shtml>, accessed 1 July 2013.

- Financial Services Authority 'FSA fines table 2007', n/d, available from <http://www.fsa.gov.uk/about/press/facts/fines/2007>, accessed 8 March 2013.
- Financial Services Authority 'FSA fines table 2008', n/d, available from <http://www.fsa.gov.uk/about/press/facts/fines/2008>, accessed 8 March 2013.
- Financial Services Authority 'FSA fines table 2009', n/d, available from <http://www.fsa.gov.uk/about/press/facts/fines/2009>, accessed 8 March 2013.
- Financial Services Authority 'FSA fines table 2010', n/d, available from <http://www.fsa.gov.uk/about/press/facts/fines/2010>, accessed 8 March 2013.
- Financial Services Authority 'FSA fines table 2011', n/d, available from <http://www.fsa.gov.uk/about/press/facts/fines/2011>, accessed 8 March 2013.
- Financial Services Authority 'FSA fines table 2012', n/d, available from <http://www.fsa.gov.uk/about/press/facts/fines/2012>, accessed 8 March 2013.
- Financial Services Authority 'FSA fines table 2013', n/d, available from <http://www.fsa.gov.uk/about/press/facts/fines/2013>, accessed 8 March 2013.
- Financial Services Authority *FSA handbook of senior management arrangements, systems and controls* (Financial Services Authority: London, 2006).
- Financial Services Authority 'FSA issues ban and fine of £500,000 against former HBOS executive, Peter Cummings', 12 September 2012, available from <http://www.fsa.gov.uk/library/communication/pr/2012/087.shtml>, accessed 30 June 2013.
- Financial Services Authority 'FSA secures first conviction in criminal market abuse case', 18 August 2005, available from <http://www.fsa.gov.uk/pages/Library/Communication/PR/2005/091.shtml>, accessed 26 June 2013.
- Financial Services Authority 'FSA statement on Johnny Cameron', 18 May 2010, available from <http://www.fsa.gov.uk/pages/Library/Communication/PR/2010/081.shtml>, accessed 1 July 2013.
- Financial Services Authority 'Introduction to the FSA Enforcement Conference 2010', 22 June 2010, available from http://www.fsa.gov.uk/pages/Library/Communication/Speeches/2010/0622_mc.shtml, accessed 8 July 2013.
- Financial Services Authority *Mortgage fraud against lenders – a thematic review of lenders' systems and controls to detect and prevent mortgage fraud* (Financial Services Authority: London, 2011).

- Financial Services Authority 'RBS fined £87.5m for significant failings in relation to LIBOR' 6 February 2013, available from <http://www.fsa.gov.uk/library/communication/pr/2013/011.shtml>, accessed 8 February 2013.
- Financial Services Authority 'Solicitor and his father-in-law found guilty in FSA insider dealing case', 27 March 2009, available from <http://www.fsa.gov.uk/library/communication/pr/2009/042.shtml>, accessed 3 October 2013.
- Financial Services Authority 'Speech by Thomas F. Huertas, Director, Banking Sector, FSA and Vice Chairman, CEBS, Wharton School of Management, University of Pennsylvania Philadelphia', 16 February 2010, available from http://www.fsa.gov.uk/pages/Library/Communication/Speeches/2010/0212_th.shtml, accessed 7 October 2013.
- Financial Services Authority *Stress and scenario testing – feedback on CP08/24 and final rules* (Financial Services Authority: London, 2009).
- Financial Services Authority 'Stress testing', n/d, available from http://www.fsa.gov.uk/about/what/international/stress_testing, accessed 4 February 2012.
- Financial Services Authority *The failure of the Royal Bank of Scotland – FSA Board report* (Financial Services Authority: London, 2009).
- Financial Services Authority 'The FSA publishes the Turner Review: a wide-ranging review of global banking regulation', 18 March 2009, available from <http://www.fsa.gov.uk/pages/library/communication/pr/2009/037.shtml>, accessed 25 June 2013.
- Financial Services Authority *The supervision of Northern Rock: a lessons learned review* (Financial Services Authority: London, 2008).
- Financial Services Authority *The Turner Review: a regulatory response to the global banking crisis* (Financial Services Authority: London, 2009).
- Financial Services Authority 'UBS fined £160 million for significant failings in relation to LIBOR and EURIBOR', 19 December 2012, available from <http://www.fsa.gov.uk/library/communication/pr/2012/116.shtml>, accessed 30 June 2013.
- Financial Services Bill *Draft Financial Services Bill session 2010–12* (House of Commons Joint Committee on the draft Financial Services Bill: London, 2011).
- Financial Times Lexicon, n/d, available from <http://lexicon.ft.com/Term?term=credit-crunch>, accessed 21 November 2012.
- Fischer, A. and Sheppard, J. 'Financial institutions fraud' (2008) *American Criminal Law Review*, 45, 531–578.
- Fisher, J. *Fighting fraud and financial crime – a new architecture for the investigation and prosecution of serious fraud, corruption and financial market crimes* (Policy Exchange: London, 2010).

- Fisher, L. 'Target marketing of subprime loans: racialised consumer fraud and reverse redlining' (2009) *Journal of Law and Policy*, 18, 121–155.
- Fitzpatrick, T. and Sagers, C. 'Faith-based financial regulation: a primer on oversight of credit rating organizations' (2009) *Administrative Law Review*, Summer, 61, 557–610.
- Fleming, M. *FSA's Scale & Impact of Financial Crime project (phase one): Critical Analysis Occasional Paper Series 37* (Financial Services Authority: London, 2009).
- Foley, S. 'McGraw-Hill reveals \$77m S&P settlement', 30 April 2013, available from <http://www.ft.com/cms/s/0/97d716bc-b187-11e2-9315-00144feabdc0.html#axzz2UgVAYfge>, accessed 29 May 2013.
- Forrester, J. 'Still mortgaging the American dream: predatory lending, pre-emption, and federally supported lenders' (2006) *University of Cincinnati Law Review*, Summer, 74, 1303–1371.
- Fox, M. and David, H. 'Lessons from the US subprime mortgage crisis' (2008) *Journal of International Banking Law & Regulation*, 23(9), 449–457.
- Fraud Advisory Panel *11th annual review 2008/2009* (Fraud Advisory Panel: London, 2009).
- Frieden, T. 'FBI warns of mortgage fraud "epidemic"', 17 September 2004, available from <http://edition.cnn.com/2004/LAW/09/17/mortgage.fraud/>, accessed 15 October 2013.
- Friedrichs, D. *Trusted criminals: white collar crime in contemporary society* (Wadsworth Cengage Learning: Belmont, 2010).
- Friedrichs, D. 'Wall Street: crime never sleeps' in Will, S., Handelman, S. and Brotherton, D. (eds), *How they got away with it – white collar criminals and the financial meltdown* (Columbia University Press: New York, 2013).
- Furse, M. 'The cartel offence – "great for a headline but not much else"?' (2011) *European Competition Law Review*, 32(5), 223–230.
- Gabel, J. 'Midnight in the garden of good faith: using clawback actions to harvest the equitable roots of bankrupt ponzi schemes' (2011) *Case Western Reserve Law Review*, 62, 19–78.
- Gabilondo, J. 'Dodd–Frank, liability structure, and financial instability cycles: neither a (ponzi) borrower nor a lender be' (2011) *Wake Forest Law Review*, Fall, 46, 469–489.
- Galbraith, J. *The great crash 1929* (Houghton: Boston, 1988).
- Gallagher, J., Lauchlan, J. and Steven, M. 'Polly Peck: the breaking of an entrepreneur?' (1996) *Journal of Small Business and Enterprise Development*, 3(1), 3–12.
- Gans, K. 'Anatomy of a mortgage meltdown: the story of the subprime crisis, the role of fraud, and the efficacy of the Idaho Safe Act' (2011) *Idaho Law Review*, 48, 123–174.

- Gee, J. 'Fraud 2009 bad, 2010 better?' (2010) *Computer Fraud and Security*, 2010, February, 2, 13–15.
- Gensler, G. 'Libor, naked and exposed', 6 August 2012, available from http://www.nytimes.com/2012/08/07/opinion/libor-naked-and-exposed.html?_r=3&ref=opinionpiecesaboutlibor&, accessed 12 August 2013.
- Gevurtz, G. 'The role of corporate law in preventing a financial crisis: reflections on in re Citigroup Inc shareholder derivative litigation' (2010) *Pacific McGeorge Global Business and Development Law Journal*, 23, 113.
- Ghosh, S. and Mohamed, S. 'The troubled asset relief program (TARP) and its limitations: an analysis' (2010) *International Journal of Law and Management*, 52(2), 124–143.
- Ghosh, S. and Patnaik, S. 'The Independent Banking Commission (Vickers) report: squaring the circle?' (2012) *International Journal of Law and Management*, 54(2), 141–152.
- Gilbert, M. 'Barclays takes a money-market beating', 3 September 2012, available from <http://www.bloomberg.com/apps/news?pid=newsarchive&sid=a8uEKKBY7As>, accessed 1 October 2012.
- Gill, M. 'Fraud and recessions: views from fraudsters and fraud managers' (2011) *International Journal of Law, Crime and Justice*, 39, 204–214.
- Gilligan, G. 'The problem of, and with, financial crime' (2012) *Northern Ireland Legal Quarterly*, 63(4), 495–508.
- Goddard, J., Molyneux, P. and Wilson, J. 'The financial crisis in Europe: evolution, policy responses and lessons for the future' (2009) *Journal of Financial Regulation and Compliance*, 17(4), 362–380.
- Goldby, M. 'The impact of Schedule 7 of the Counter-Terrorism Act 2008 on banks and their customers' (2010) *Journal of Money Laundering Control*, 13(4), 351–371.
- Goldfarb, Z. 'Probe into Fannie Mae, Freddie Mac widens', 30 September 2008, available from http://articles.washingtonpost.com/2008-09-30/business/36900204_1_probes-disclosure-and-corporate-governance-fannie-mae, accessed 7 October 2013.
- Gonon, F. 'Greece and Armageddon' (2011) *European Lawyer*, 109, 5.
- Gottschalk, P. 'Categories of financial crime' (2010) *Journal of Financial Crime* 17(4), 441–458.
- Gottschalk, P. 'Executive positions involved in white-collar crime' (2011) *Journal of Money Laundering Control*, 14(4), 300–312.
- Gottschalk, P. 'Gender and white-collar crime: only four per cent female criminals' (2012) *Journal of Money Laundering Control*, 15(3), 362–373.
- Gradwohl, D. and Corbett, K. 'Equity receiverships for ponzi schemes' (2010) *Seton Hall Legislative Journal*, 34, 181–225.

- Graham, C. 'The Enterprise Act 2002 and competition law' (2004) *Modern Law Review*, 67(2), 273–288.
- Graham, T. 'Financial Services and Markets Bill: investigations and enforcement in the context of the financial crime objective' (2000) *Journal of International Financial Markets*, 2(3), 88–93.
- Gray, E. 'Warnings ignored: the politics of the crisis' (1990) *Stanford Law and Policy Review*, Spring, 2, 138–145.
- Gray, J. and Akseli, O. *Financial regulation in crisis? The role of law and the failure of Northern Rock* (Edward Elgar: Cheltenham, 2011).
- Green, M. 'After the fall: the criminal law enforcement response to the S&L crisis' (1991) *Fordham Law Review*, May, 59, 155–192.
- Green, S. 'The concept of white collar crime in law and legal theory' (2004) *Buffalo Criminal Law Review*, 8, 1–34.
- Greenberger, M. 'Striking the right balance: investor and consumer protection in the new financial marketplace' (2013) *George Washington Law Review*, April, 81, 707–748.
- Greenwood, L. 'Mail and wire fraud' (2008) *American Criminal Law Review*, 45, 717–740.
- Griffin, S. 'The disqualification of unit directors and the protection of the public interest' (2002) *Northern Ireland Legal Quarterly*, 53(3), 207–231.
- Griffiths, K. 'Fraudulent broker gets 15 months', 14 February 2008, available from <http://www.telegraph.co.uk/finance/markets/2784369/Fraudulent-broker-gets-15-months.html>, accessed 12 November 2012.
- Grinshteyn, A. 'Horseshoes and hand grenades: the Dodd–Frank Act's (almost) attack on credit rating agencies' (2011) *Hofstra Law Review*, Summer, 39, 937–978.
- Guentes, N. 'Defrauding the American dream: predatory lending in Latin communities and reform of California's lending law' (2009) *California Law Review*, August, 97, 1279–1335.
- Haines, J. 'Mortgage fraud – FSA report on thematic findings of mortgage lenders' systems and controls against mortgage fraud' (2011) *Company Lawyer*, 32(11), 344–346.
- Haines, J. 'Mortgage fraud – have mortgage lenders got their house in order?' (2011) *Company Lawyer*, 32(3), 86–88.
- Halligan, L. 'Obama signs a bill that lets banks have US over a barrel once more', 26 July 2010, available from <http://www.telegraph.co.uk/finance/comment/liamhalligan/7908516/Obama-signs-a-bill-that-lets-banks-have-US-over-a-barrel-once-more.html>, accessed 3 August 2013.
- Handwerker, J., Solomon, M., Davar, M. and Harne, K. 'Congress declares checkmate: how the Fraud Enforcement and Recovery Act of 2009 strengthens the Civil False Claims Act and counters the courts' (2010) *Journal of Business and Technology Law*, 5, 295–323.

- Hardouin, P. 'The aftermath of the financial crisis' (2011) *Journal of Financial Crime*, 18(2), 148–161.
- Harper, S. 'Credit rating agencies deserve credit for the 2007–2008 financial crisis: an analysis of CRA liability following the enactment of the Dodd–Frank Act' (2011) *Washington and Lee Law Review*, 68, 1925–1972.
- Harrell, A. 'The great credit contraction: who, what, when, where and why?' (2010) *Georgia State University Law Review*, Summer, 26, 1209–1258.
- Harris, J. 'Financial regulation and taking the long-term view' (2012) *Company Lawyer*, 33(10), 293–294.
- Harris, J. 'Getting over Madoff: how the SEC must restore its credibility' (2010) *Company Lawyer*, 31(2), 33–34.
- Harrison, K. and Ryder, N. *The law relating to financial crime in the United Kingdom* (Ashgate: Farnham, 2013).
- Hatchett, D. 'Sox it to 'em: using Sarbanes–Oxley as a model for regulating conflicts of interest in the credit rating industry' (2012) *Alabama Law Review*, 63, 407–428.
- Hausemann, Y. and Bechtold-Orth, E. 'Changing remuneration systems in Europe and the United States: a legal analysis of recent developments in the wake of the financial crisis' (2010) *European Business Organization Law Review*, 11(2), 195–229.
- Hawles, A. 'Italy downgrade adds to eurozone contagion fears', 20 September 2011, available from <http://www.guardian.co.uk/business/2011/sep/20/italy-downgrade-eurozone-contagion-fear>, accessed 26 February 2013.
- Hayes, A. 'Market abuse' (2010) *Compliance Officer Bulletin*, April, 75, 1–31.
- Hays, K. and Driver, A. 'Former Enron CEO Skilling's sentence cut to 14 years', 22 June 2013, available from <http://uk.reuters.com/article/2013/06/21/us-enron-skilling-idUSBRE95K12520130621>, accessed 18 October 2013.
- Henning, J. 'Making sure the buck stops here: barring executives for corporate violations' (2012) *University of Chicago Legal Forum*, 91–128.
- Henry, J. and Kotlikoff, L. 'Financial reform, R.I.P.', 15 July 2010, available from <http://www.forbes.com/2010/07/15/dodd-frank-failure-regulation-opinions-contributors-james-henry-laurence-kotlikoff-wall-street.html>, accessed 3 August 2013.
- Heroy, J. 'Other people's money: how a time-gap in credit reporting may lead to fraud' (2008) *North Carolina Banking Institute*, 12, 321–351.
- Hill, C. 'Fund management update' (2013) *Compliance Officer Bulletin*, March, 104, 1–36.

- Hill, C. 'Limits on Dodd–Frank's rating agency reform' (2011) *Chapman Law Review*, Spring, 15, 133–148.
- Hiznay, H. 'How the Bernard Madoff scandal exposed weaknesses in asset management regulation' (2009) *Review of Banking and Financial Law*, Spring, 28, 413–425.
- HM Crown Prosecution Service Inspectorate *Report of the Attorney General on the inspection of the Serious Fraud Office* (HM Crown Prosecution Service Inspectorate: London, 2012).
- HM Crown Prosecution Service Inspectorate *Review of the Fraud Prosecution Service* (HM Crown Prosecution Service Inspectorate: London, 2008).
- HM Government *The Coalition: our programme for government* (HM Government: London, 2010).
- HM Treasury *A new approach to financial regulation: consultation on reforming the consumer credit regime* (HM Treasury: London, 2010).
- HM Treasury *A new approach to financial regulation: the blueprint for reform* (HM Treasury: London, 2011).
- HM Treasury *Anti-money laundering strategy* (HM Treasury: London, 2004).
- HM Treasury 'Bradford & Bingley plc', 29 September 2007, available from http://webarchive.nationalarchives.gov.uk/+http://www.hm-treasury.gov.uk/press_97_08.htm, accessed 8 December 2012.
- HM Treasury *Combating the financing of terrorism* (HM Treasury: London, 2002).
- HM Treasury *Financial Services (Banking Reform) Bill – Bill overview* (HM Treasury: London, 2013).
- HM Treasury 'Financial Services (Banking Reform) Bill Government annotated amendments: criminal sanctions', 7 October 2013, available from https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/245778/Annotated_Clause_-_Criminal_Sanctions.pdf, accessed 9 October 2013.
- HM Treasury *Financial Services (Banking Reform) Bill – Government amendments, criminal sanctions* (HM Treasury: London, 2013).
- HM Treasury, 'Financial services policy agenda', n/d, available from http://www.hm-treasury.gov.uk/fin_policy_agenda_index.htm, accessed 19 July 2011.
- HM Treasury 'Government accepts recommendations from the Wheatley Review of LIBOR in full', 17 October 2012, available from <https://www.gov.uk/government/news/government-accepts-recommendations-from-the-wheatley-review-of-libor-in-full>, accessed 27 June 2013.
- HM Treasury 'Government announces LIBOR administrator tendering committee', 25 February 2013, available from <https://www.gov.uk/>

- government/news/government-announces-libor-administrator-tendering-committee, accessed 12 July 2013.
- HM Treasury 'Government guarantee arrangements: Bradford & Bingley plc', 29 September 2008, available from http://webarchive.nationalarchives.gov.uk/+http://www.hm-treasury.gov.uk/press_98_08.htm, accessed 13 August 2012.
- HM Treasury *Implementing the Wheatley Review: draft secondary legislation* (HM Treasury: London, 2012).
- HM Treasury 'Independent Commission on Banking – terms of reference', n/d, available from http://webarchive.nationalarchives.gov.uk/20130129110402/http://www.hm-treasury.gov.uk/d/banking_commission_terms_of_reference.pdf, accessed 25 June 2013.
- HM Treasury 'Independent review into LIBOR published', 28 September 2012, available from <https://www.gov.uk/government/news/independent-review-into-libor-published>, accessed 27 June 2013.
- HM Treasury 'Independent review into LIBOR publishes discussion paper', 10 August 2012, available from <https://www.gov.uk/government/news/independent-review-into-libor-publishes-discussion-paper>, accessed 27 June 2013.
- HM Treasury 'LIBOR tendering process launched', 26 February 2013, available from <https://www.gov.uk/government/news/libor-tendering-process-launched>, accessed 12 July 2013.
- HM Treasury 'Northern Rock plc deposits', 9 October 2007, available from http://webarchive.nationalarchives.gov.uk/20100407010852/http://www.hm-treasury.gov.uk/press_104_07.htm, accessed 28 February 2013.
- HM Treasury *Sanctions for the directors of failed banks* (HM Treasury: London, 2012).
- HM Treasury 'Speech at The Lord Mayor's Dinner for bankers and merchants of the City of London by The Chancellor of the Exchequer, The Rt Hon George Osborne MP, at Mansion House', 16 June 2010, available from http://webarchive.nationalarchives.gov.uk/20130129110402/http://www.hm-treasury.gov.uk/press_12_10.htm, accessed 25 June 2013.
- HM Treasury 'Speech by Chancellor of the Exchequer, Rt Hon George Osborne MP, Mansion House 2013', 19 June 2013, available from <https://www.gov.uk/government/speeches/speech-by-chancellor-of-the-exchequer-rt-hon-george-osborne-mp-mansion-house-2013>, accessed 27 June 2013.
- HM Treasury 'Speech by Financial Secretary to the Treasury, Rt Hon Greg Clark MP; Wheatley Review final report', 28 September 2012, available from <https://www.gov.uk/government/speeches/speech-by-financial-secretary-to-the-treasury-rt-hon-greg-clark-mp-wheatley-review-final-report>, accessed 27 June 2013.

- HM Treasury *Spending review* (HM Treasury: London, 2013).
- HM Treasury *Spending round 2013: distributional analysis* (HM Treasury: London, 2013).
- HM Treasury *Spending round 2013: policy costings* (HM Treasury: London, 2013).
- HM Treasury 'Spending round 2013: speech', 26 June 2013, available from <https://www.gov.uk/government/speeches/spending-round-2013-speech>, accessed 30 June 2013.
- HM Treasury 'Statement by the Chancellor of the Exchequer, Rt Hon George Osborne MP, on LIBOR', 2 July 2012, available from <https://www.gov.uk/government/speeches/statement-by-the-chancellor-of-the-exchequer-rt-hon-george-osborne-mp-on-libor>, accessed 15 July 2013.
- HM Treasury 'The Asset Protection Scheme', n/d, available from http://www.hm-treasury.gov.uk/apa_aps.htm, accessed 2 December 2012.
- HM Treasury 'The Government launched its public consultation on the regulation of the London Interbank Offered Rate (LIBOR) today', 28 November 2012, available from <https://www.gov.uk/government/news/government-publishes-consultation-on-regulation-of-libor>, accessed 27 June 2013.
- HM Treasury *The Government's response to the Parliamentary Commission on Banking Standards* (HM Treasury: London, 2013).
- HM Treasury 'The Hogg Tendering Advisory Committee for LIBOR: pre-tender questionnaire', 26 February 2013, available from <https://www.gov.uk/government/publications/the-hogg-tendering-advisory-committee-for-libor-pre-tender-questionnaire>, accessed 12 July 2013.
- HM Treasury 'The Wheatley Review', 30 June 2012, available from <https://www.gov.uk/government/news/the-wheatley-review>, accessed 27 June 2013.
- HM Treasury *The Wheatley Review of LIBOR: initial discussion paper* (HM Treasury: London, 2012).
- HM Treasury 'Walker Review of corporate governance of UK banking industry', n/d, available from http://webarchive.nationalarchives.gov.uk/+/http://www.hm-treasury.gov.uk/walker_review_information.htm, accessed 16 September 2013.
- HM Treasury and Department of Business, Innovation and Skills *Banking reform: delivering stability and supporting a sustainable economy* (HM Treasury: London, 2012).
- HM Treasury and Department of Business, Innovation and Skills *The Government response to the Independent Commission on Banking* (HM Treasury: London, 2011).
- HM Treasury Select Committee *Fixing LIBOR: some preliminary findings* (HM Treasury: London, 2012).
- HM Treasury Select Committee *The run on the Rock* (HM Treasury Select Committee: London, 2008).

- Hogg Tendering Advisory Committee for London Interbank Offered Rate 'The Hogg Tendering Advisory Committee announces that NYSE Euronext is to be the new LIBOR administrator', 9 July 2013, available from https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/211330/Hogg_Tendering_Advisory_Committee.pdf, accessed 12 July 2013.
- Home Office 'New National Crime Agency (NCA) to fight serious and organised crime', 8 June 2011, available from <https://www.gov.uk/government/news/new-national-crime-agency-nca-to-fight-serious-and-organised-crime>, accessed 16 September 2013.
- Home Office, Press Release, 'Home Office to take lead on economic crime', 17 January 2011, available from <http://www.homeoffice.gov.uk/media-centre/news/economic-crime>, accessed 23 October 2011.
- Home Office *The National Crime Agency – a plan for the creation of a national crime-fighting capability* (London: Home Office, 2011).
- Honess, T. 'Juror competence in processing complex information: implications from a simulation of the Maxwell trial' (1998) *Criminal Law Review*, November, 763–773.
- House Lawyer 'Con artists fleece desperate homeowners', 14 December 2012, available from http://articles.washingtonpost.com/2012-12-14/news/35846475_1_lender-distressed-homeowner-initiative-loan-data, accessed 1 August 2013.
- House of Commons 'Oral evidence by Michael Turner QC, taken before the Judicial Committee Price Competitive Tendering Proposals in the Government's Transforming Legal Aid Consultation', 11 June 2013, available from <http://www.publications.parliament.uk/pa/cm201314/cmselect/cmjust/uc91-i/uc9101.htm>, accessed 30 June 2013.
- House of Commons Joint Committee on the Draft Financial Services Bill *Draft Financial Services Bill session 2010–12* (House of Commons Joint Committee on the Draft Financial Services Bill: London, 2011).
- House of Commons Treasury Committee *Banking crisis: reforming corporate governance and pay in the City, HC 519* (House of Commons Treasury Committee: London, 2009).
- Huisman, Q.W. 'Corporate crime and crisis: causation scenarios' in Deflem, M. (ed.), *Economic crisis and crime* (Emerald: Bingley, 2011).
- Huisman, W. 'White-collar crime and the economic crisis' (2012/2013) *Newsletter of the European Society of Criminology*, 11.
- Hunt, C. 'In the racial crosshairs: reconsidering racially targeted predatory lending under a new theory of economic hate crime' (2003) *University of Toledo Law Review*, Winter, 3, 211–315.
- Hurley, C. 'Paying the price for too big to fail' (2010) *Entrepreneurial Business Law Journal*, 4, 349–387.

- Hurley, J. 'Speed up action against Fred Goodwin, Vince Cable tells Scottish prosecutors', 1 May 2013, available from <http://www.telegraph.co.uk/finance/newsbysector/banksandfinance/10029013/Speed-up-action-against-Fred-Goodwin-Vince-Cable-tells-Scottish-prosecutors.html>, accessed 2 July 2013.
- Hurst, T. 'The role of credit rating agencies in the current worldwide financial crisis' (2009) *Company Lawyer*, 30(2), 61–66.
- Hurt, C. 'Evil has a new name (and a new narrative): Bernard Madoff' (2009) *Michigan State Law Review*, Winter, 947–987.
- Hurt, C. 'Of breaches of the peace, home invasions, and securities fraud' (2007) *American Criminal Law Review*, 44, 1365–1380.
- Hurtado, P. 'Paul Greenwood, WG Trading hedge fund manager, pleads guilty to fraud', 28 July 2010, available from <http://www.bloomberg.com/news/2010-07-28/paul-greenwood-wg-trading-hedge-fund-manager-to-plead-guilty-to-fraud.html>, accessed 28 October 2013.
- Hutchins, A. 'Flip that prosecution strategy: an argument for using RICO to prosecute large-scale mortgage fraud' (2011) *Buffalo Law Review*, 59(1), 293.
- Huynh, D. 'Preemption v. punishment: a comparative study of white collar crime prosecution in the United States and the United Kingdom' (2010) *Journal of International Business and Law*, Spring, 9, 105–135.
- ICAP 'ICAP Europe Ltd reaches settlements with FCA and CFTC', 25 September 2013, available from <http://www.icap.com/news-events/in-the-news/news/2013/130925-icap-europe-ltd-reaches-settlements-with-fca-and-cftc.aspx>, accessed 25 September 2013.
- Independent Commission on Banking *Final report* (Independent Commission on Banking: London, 2011).
- Independent Commission on Banking *Interim report on consultation on reform options* (Independent Commission on Banking: London, 2011).
- International Monetary Fund *Global financial stability report: containing systemic risks and restoring financial soundness* (International Monetary Fund: Washington DC, 2008).
- International Organization of Securities Commission 'IOSCO update on credit rating agencies oversight' 3 March 2009, available from <http://www.iosco.org/news/pdf/IOSCONEWS138.pdf>, accessed 24 April 2013.
- International Organization of Securities Commission *Report on the activities of credit rating agencies* (International Organization of Securities Commission: Madrid, 2003).
- International Organization of Securities Commission *Report on the activities of credit rating agencies* (International Organization of Securities Commission: Madrid, 2008).

- Isidore, C. 'Bailout plan under fire', 23 September 2008, available from http://money.cnn.com/2008/09/23/news/economy/bailout_hearing/, accessed 7 August 2013.
- Isidore, C. 'BoFA settles unfair lending claims for \$335 million', 21 December 2011, available from http://money.cnn.com/2011/12/21/news/companies/bank_america_settlement/, accessed 21 October 2013.
- Izant, J. 'Mens rea and the Martin Act: a weapon of choice for securities fraud prosecutions?' (2012) *Columbia Business Law Review*, 2012, 913–993.
- Jackson, K. 'The scandal beneath the financial crisis: getting a view from a moral–cultural mental model' (2010) *Harvard Journal of Law and Public Policy*, 33, 735–778.
- Jackson, W. *Glass–Steagall Act: commercial vs. investment banking* (Congressional Research Services: Washington DC, 1987).
- Jacobsen, B. and Barnhill, M. 'Drawing the short straw – mortgage fraud and straw buyers' (2008) *Utah Bar Journal*, July/August, 21, 9–13.
- Jacobus, C. 'Mortgage fraud: recognition and prevention' (2008) *Texas Bar Journal*, March, 71, 188–192.
- Johannson, T. 'Regulating credit rating agencies: the issue of conflicts of interest in the rating of structured finance products' (2010) *Journal of Banking Regulation*, 12, 1–23.
- Johnson, A. 'Bush signs \$700 billion financial bailout bill', 3 October 2013, available from http://www.nbcnews.com/id/26987291/ns/business-stocks_and_economy/t/bush-signs-billion-financial-bailout-bill/, accessed 5 August 2013.
- Johnson, C. 'U.S. promotes its record on corporate crime', 18 July 2007, available from <http://www.washingtonpost.com/wp-dyn/content/article/2007/07/17/AR2007071701767.html>, accessed 31 July 2013.
- Johnson, C. and Leonnig, C. 'FBI began investigating AIG in March', 25 September 2008, available from http://articles.washingtonpost.com/2008-09-25/business/36840351_1_mortgage-investments-aig-maurice-r-hank-greenberg, accessed 7 October 2013.
- Johnston, K., Greer, J., Biermacher, J. and Hummel, J. 'The subprime morass: past, present and future' (2008) *North Carolina Banking Institute*, March, 12, 125–139.
- Johnston, K., Johnson, K. and Hummel, J. 'Ponzi schemes litigation risks: what every financial services company should know' (2010) *North Carolina Banking Institute*, 14, 29–57.
- Jones, R. 'The need for a negligence standard of care for credit rating agencies' (2010) *William and Mary Business Law Review*, 1, 201–231.

- Jordan, L. 'FBI investigating companies at heart of Wall St crisis', 23 September 2008, available from http://www.huffingtonpost.com/2008/09/23/fbi-investigating-compani_n_128759.html, accessed 27 September 2013.
- Jordan, S. 'Victimisation on main street: Occupy Wall Street and the mortgage fraud crisis' (2011) *Fordham Urban Law Journal*, December, 39, 485–510.
- Judd, T. 'Hundreds of millions from legal aid budget helps banks defend fraud cases', 11 June 2013, available from <http://www.independent.co.uk/news/uk/home-news/hundreds-of-millions-from-legal-aid-budget-helps-banks-defend-fraud-cases-8654539.html>, accessed 30 June 2013.
- Julian, R. 'Judicial perspectives in serious fraud cases – the present status of and problems posed by case management practices, jury selection rules, juror expertise, plea bargaining and choice of mode of trial', (2008) *Criminal Law Review*, 10, 764–783.
- Julian, R. 'Judicial perspectives on the conduct of serious fraud trials' (2007) *Criminal Law Review*, October, 751–768.
- Juurikkala, O. 'Credit default swaps and the EU Short Selling Regulation: a critical analysis' (2012) *European Company and Financial Law Review*, 9(3), 307–341.
- K&L Gates 'Financial services reform alert: Dodd Frank next steps', 16 August 2010, available from <http://www.klgates.com/dodd-frank-next-steps-08-16-2010/>, accessed 3 August 2013.
- Kaal, W. and Painter, R. 'Initial reflections on evolving standards: constraints on risk taking by directors and officers in Germany and the United States' (2010) *Seton Hall Law Review*, 40, 1433–1485.
- Kamin, S.B. and DeMarco, L.P. *How did a domestic housing slump turn into a global financial crisis?*, Board of Governors of the Federal Reserve System International Finance Discussion Papers No. 994, January 2010.
- Karnitschnig, M., Solomon, D., Plevin, L. and Hilsenrath, J. 'U.S. to take over AIG in \$85 billion bailout; central banks inject cash as credit dries up', 16 September 2008, available from <http://online.wsj.com/article/SB122156561931242905.html>, accessed 25 March 2013.
- Kathuria, S. 'Best practices for compliance with new government contractor compliance and ethics rules under the federal acquisition regulation' (2009) *Public Contract Law Journal*, Summer, 38, 803–856.
- Kelly, J. 'Transparency and bank supervision' (2010) *Albany Law Review*, 73, 421–446.
- Kempa, M. 'Combating white-collar crime in Canada: serving victim needs and market integrity' (2010) *Journal of Financial Crime*, 17(2), 251–264.

- Kenagy, R., Anderson, T. and Fox, M. 'Regulation and the impact of political lobbying on the investment banking industry' (2013) *Journal of International Banking Law and Regulation*, 28(5), 171–180.
- Kennedy, K. 'Excessive executive compensation: prior federal attempts to curb perceived abuses' (2010) *Houston Business and Tax Law Journal*, 10, 196–261.
- Kirk, D. 'Blue Arrow: the SFO on trial' (1992) *International Company and Commercial Law Review*, 3(10), 331–333.
- Kirk, D. 'Criminalising bad bankers' (2012) *Journal of Criminal Law*, 76(6), 439–441.
- Kirk, D. 'Serious about fraud?' (2011) *Journal of Criminal Law*, 75(4), 249–252.
- Kirkland Alert, 'The Fraud Enforcement and Recovery Act 2009', Kirkland and Ellis LLP.
- Kleindienst, K., Coughlin, T. and Pasquarella, J. 'Computer crimes', (2009) *American Criminal Law Review*, 46, 315–392.
- Kliesen, K. and Tatom, J. 'The recent credit crunch: the neglected dimensions' (1992) *Federal Reserve Bank of St. Louis Review*, 74(5), 18–36.
- Klock, M. 'Lessons learned from Bernard Madoff: why we should partially privatise the Barney Fifes at the SEC' (2010) *Arizona State Law Journal*, 42, 783–835.
- Koller, C. *Diffusion of innovation and fraud in the subprime mortgage market*. OhioLink ETD, 2010, available from <http://etd.ohiolink.edu/send-pdf.cgi/Koller%20Cynthia.pdf?ucin1282050951>, accessed 23 May 2013.
- KPMG 'Boom time for fraudsters as austerity bites', 30 January 2012, available from <http://www.kpmg.com/uk/en/issuesandinsights/articlespublications/newsreleases/pages/fraud-barometer-boom-time-for-fraudsters-as-austerity-bites.aspx>, accessed 18 March 2013.
- Krawiec, K. 'Financial reform during the Great Recession: Dodd–Frank, executive compensation, and the Card Act – don't screw Joe the plumber: the sausage-making of financial reform' (2013) *Arizona Law Review*, Spring, 55, 53–103.
- Krebs, J. 'The rating agencies: where we have been and where do we go from here?' (2009) *Journal of Business, Entrepreneurship and the Law*, Fall, 3, 133–164.
- Krehely, K. 'Government sponsored enterprises: a discussion of the federal subsidy of Fannie Mae and Freddie Mac' (2002) *North Carolina Banking Institute*, 6, 519–544.
- Kuttner, R. 'A real Pecora Commission', 31 May 2009, available from http://www.huffingtonpost.com/robert-kuttner/a-real-pecora-commission_b_209572.html, accessed 11 June 2013.

- Labour 'Osborne is continuing to duck the radical banking reform we need – Ed Balls', 8 July 2013, available from <http://www.labour.org.uk/osborne-continuing-to-duck-radical-banking-reform-we-need,2013-07-08>, accessed 11 July 2013.
- Lander, M. and Myers, S. 'Buyout plan for Wall Street is a hard sell on Capitol Hill', 23 September 2008, available from http://www.nytimes.com/2008/09/24/business/economy/24fannie.html?_r=1&, accessed 7 August 2013.
- Lastra, R. 'Lender of last resort, an international perspective' (1999) *International and Comparative Law Quarterly*, 48(2), 340–361.
- Lathrop, D. 'FBI lacks resources to fight boom in mortgage fraud: 2,500 agents reassigned to terrorism weren't replaced', 5 July 2007 available from <http://www.highbeam.com/doc/1G1-125637095.html>, accessed 3 May 2013.
- Laughlin, R. 'Causes of the savings and loan crisis' (1991) *Fordham Law Review*, 59, 6(11), 301–322.
- Lavagna, C. 'Government-sponsored enterprises are "too big to fail" balancing public and private interests' (1993) *Hastings Law Journal*, 44, 991–1083.
- Law Commission *Fraud and deception – further proposals from the Criminal Law Team*, Informal Discussion Paper (Law Commission: London, 2000).
- Law Commission *Legislating the criminal code: fraud and deception – Law Commission Consultation Paper no 155* (Law Commission: London, 1999).
- Lee, J. 'Regulatory regimes and norms for directors' remuneration: EU, UK and Belgian law compared' (2012) *European Business Organization Law Review*, 13(4), 599–637.
- Lehman Brothers Holdings Inc. *Quarterly report* (Form 10-Q), 89,31 May 2008, available from http://www.rns-pdf.londonstockexchange.com/rns/8436Z_1-2008-7-24.pdf, accessed 25 March 2013.
- Leong, A. 'Definitional analysis: the war on terror and organised crime' (2004) *Journal of Money Laundering Control*, 8(1), 19–36.
- Lever, J. and Pike, J. 'Cartel agreements, criminal conspiracy and the statutory "cartel offence": part 2' (2005) *European Competition Law Review*, 26(3), 164–172.
- Levitin, A. 'The crisis without a face: emerging narratives of the financial crisis' (2009) *University of Miami Law Review*, 63, 999–1010.
- Lewis, A., Pretorius, R. and Radmore, E. 'Outsourcing in the financial services sector' (2013) *Compliance Officer Bulletin*, May, 106, 1–34.
- Lewis, K. 'Rebuilding a house of cards: envisioning sustainable housing policy housing' (2009) *Washington University Journal of Law and Policy*, 35, 473–517.

- Lewis, M. and Einhorn, D. 'The end of the financial world as we know it', 3 January 2009, available from http://www.nytimes.com/2009/01/04/opinion/04lewiseinhorn.html?pagewanted=all&_r=0, accessed 2 October 2013.
- Lexis Nexis *The Lexis Nexis 14th annual mortgage fraud report* (Lexis Nexis: London, 2012).
- Liberal Democrats 'Vince Cable F21 speech to the Liberal Democrat Autumn Conference', 16 September 2013, available from http://www.libdems.org.uk/speeches_detail.aspx?title=Vince_Cable_F21_speech_to_the_Liberal_Democrat_Autumn_Conference&pPK=e4e269ed-a26f-4177-bd2f-6a9dd18131a9, accessed 20 September 2013.
- Lichtblau, E., Johnston, D. and Nixon, E. 'F.B.I. struggles to handle financial fraud cases', 19 October 2008, available from http://www.nytimes.com/2008/10/19/washington/19fbi.html?pagewanted=all&_r=0, accessed 8 August 2013.
- Ligere, E. 'Legislative comment EU Regulation 3642/09 on credit rating agencies' (2010) *Journal of International Banking Law and Regulation*, 25(1), 1–4.
- Lim, C. 'Libor, strategy, and the international cartel investigations' (2013) *Journal of European Competition Law and Practice*, first published online 8 January 2013, doi:10.1093/jeclap/lps077.
- Lin, D. 'Bank recapitalizations: a comparative perspective' (2013) *Harvard Journal on Legislation*, Summer, 50, 513–544.
- Linn, C. 'The way we live now: the case for mandating fraud reporting by persons involved in real estate closings and settlements' (2009) *Journal of Financial Crime*, 16(1), 7–27.
- Lloyd-Bostock, S. 'The Jubilee Line jurors: does their experience strengthen the argument for judge-only trial in long and complex fraud cases?' (2007) *Criminal Law Review*, April, 255–273.
- Lopez, L. and Viswanatha, A. 'S&P asks federal judge to dismiss U.S. civil fraud lawsuit', 22 April 2013, available from <http://www.reuters.com/article/2013/04/22/sandp-fraud-lawsuit-idUSN9E8KE00P20130422>, accessed 29 May 2013.
- Lover, C. 'The Fraud Enforcement and Recovery Act of 2009 and the expansion of the liability under the False Claims Act' (2012) *Utah Law Review*, 1129–1154.
- Lowell, A. and Arnold, K. 'Corporate crime after 2000: a new law enforcement challenge or déjà vu?' (2003) *American Criminal Law Review*, Spring, 40, 219–240.
- Luhrs, J. 'Encouraging litigation: why Dodd–Frank goes too far in eliminating the procedural difficulties in Sarbanes–Oxley' (2012) *Hastings Business Law Journal*, Winter, 8, 175–189.

- Lupica, L. 'Credit rating agencies, structured securities, and the way out of the abyss' (2009) *Review of Banking and Financial Law*, Spring, 28, 639–673.
- Lynch, T. 'Deeply and persistently conflicted: credit rating agencies in the current regulatory environment' (2009) *Case Western Reserve Law Review*, Winter, 59, 227–304.
- Macchiavello, E. 'Securitisation in microfinance and global financial crisis: innovation or Trojan horse?' (2013) *Journal of International Banking Law and Regulation*, 28(3), 109–122.
- MacDonald, R. 'Setting examples, not settling: towards a new SEC enforcement paradigm' (2012) *Texas Law Review*, 91, 419–447.
- MacKay, S. 'Major fraud against the United States' (1992) *Army Lawyer*, September, 7–14.
- Madia, M. 'The bank fraud act: a risk of loss requirement?' (2005) *University of Chicago Law Review*, 72, 1445–1471.
- Mahallati, N. 'Chapter 174: California's dedicated mortgage fraud statute' (2010) *McGeorge Law Review*, 41, 712–724.
- Mahendra, B. 'Fighting serious fraud' (2002) *New Law Journal*, 152(7020), 289.
- Maher, C. 'Crisis not averted: lack of criminal prosecutions leaves limited consequences for those responsible for the financial crisis' (2013) *New England Journal on Criminal and Civil Confinement*, 39, 459–476.
- Malkawi, B. 'Financial derivatives between Western legal tradition and Islamic finance: a comparative approach' (2011) *Journal of International Banking Law and Regulation*, 26(6), 276–284.
- Markoff, G. 'Arthur Andersen and the myth of the corporate death penalty: corporate criminal convictions in the twenty-first century' (2013) *University of Pennsylvania Journal of Business Law*, 15, 797–836.
- Markopolos, H. *No one would listen* (Wiley: New Jersey, 2010).
- Markopolos, H. 'Testimony before the US Senate Banking, Housing and Urban Affairs Committee', 4 February 2009, available from http://www.banking.senate.gov/public/index.cfm?FuseAction=Files.View&FileStore_id=a157968b-2c5f-4477-a9d6-7042fec46593, accessed 14 October 2013.
- Marsh, J. and McDonnell, B. 'Handling price sensitive information: a guide to the legal and regulatory obligations' (2005) *Compliance Officer Bulletin*, February, 23, 1–39.
- Marshall, H., Leonard, C., Bibby, R.P., Paul, R. and Zahabi, E. 'Annual review 2012' (2013) *Compliance Officer Bulletin*, January, 102, 1–30.

- Marshall, H., Leonard, C. and Siriwardhane, A. 'The regulation of short selling in the UK' (2009) *Compliance Officer Bulletin*, February, 63, 1–29.
- Marshall, J. *The financial crisis in the US: key events, causes and responses – House of Commons Research Paper 09/034* (House of Commons Library: London, 2009).
- Marshall, J. *US Congressional debates on the financial crisis: key players, policy and future regulation – House of Commons Research Paper 09/58* (House of Commons Library: London, 2009).
- Mason, H. 'No one saw it coming – again systemic risk and state foreclosure proceedings: why a national uniform foreclosure law is necessary' (2012) *University of Miami Law Review*, Fall, 67, 41–93.
- Masters, B. 'Corporate fraud rises to £1.2bn', 19 January 2009, available from <http://www.ft.com/cms/s/0/344179e6-e5c9-11dd-afe4-0000779fd2ac.html#axzz2OpRGIrRM>, accessed 28 March 2013.
- Masters, B. 'Fraud watchdog weakened by budget cuts', 27 March 2011, available from <http://www.ft.com/cms/s/0/8221aba2-58b5-11e0-9b8a-00144feab49a.html#axzz2XgX4w3hV>, accessed 30 June 2013.
- Masters, B. and Stafford, P. 'Scandal-plagued Libor moves to NYSE', 9 July 2013, available from <http://www.ft.com/cms/s/0/73332222-e87f-11e2-aead-00144feabdc0.html#axzz2YkarYqma>, accessed 12 July 2013.
- Mattingly, P. and Schoenberg, T. 'U.S. mortgage fraud initiative included Bush-era case', 11 October 2012, available from <http://www.bloomberg.com/news/2012-10-10/u-s-mortgage-fraud-initiative-data-included-older-cases.html>, accessed 1 August 2013.
- Mattingly, P. and Schoenberg, T. 'U.S. mortgage group forced to correct initiative stats', 9 August 2013, available from <http://www.bloomberg.com/news/2013-08-09/u-s-mortgage-group-forced-to-correct-initiative-stats.html>, accessed 14 October 2013.
- Maximilian, J. 'The sub-prime crisis, the credit squeeze and Northern Rock: the lessons to be learned' (2008) *Journal of Financial Regulation and Compliance*, 16(1), 19–34.
- McCann, N. 'Federal law enforcement in the home mortgage lending market enhanced by the Fraud Enforcement and Recovery Act of 2009' (2010) *Loyola Consumer Law Review*, 22, 354–390.
- McDonald, J. 'Similarities between the savings & loans crisis and today's current financial crisis: what the past can tell us about the future' (2009) *Defence Counsel Journal*, October, 76, 470–480.
- McDonald, O. 'The American mortgage market' (2012) *Company Lawyer*, 33(6), 183–184.

- McDonnell, B. 'Don't panic! Defending cowardly interventions during and after the financial crisis' (2011) *Penn State Law Review*, Summer, 116, 1–75.
- McDonnell, J., Bell, O., Butler, J., De Marco, L., Heaton, E., Purewal, J. and Maxwell, B. 'Annual review 2010' (2010/2011) *Compliance Bulletin Officer*, December/January, 82, 1–39.
- McGowan, L. 'Criminal law legislation update' (2013) *Journal of Criminal Law*, 77(4), 279–280.
- McNonagle, D. 'In pursuit of safety and soundness: an analysis of the OCC's anti-predatory lending standard' (2004) *Fordham Urban Law Journal*, November, 31, 1533–1554.
- McVea, H. 'Credit rating agencies, the subprime mortgage debacle and global governance: the EU strikes back' (2010) *International and Comparative Law Quarterly*, 59(3), 701–730.
- McVea, H. 'Hedge fund asset valuations and the work of the International Organization of Securities Commissions (IOSCO)' (2008) *International and Comparative Law Quarterly*, 57(1), 1–24.
- Meloni, K. 'New LIBOR new danger?' (2013) *Butterworths Journal of International Banking and Financial Law*, 28(4), 234–235.
- Messerschmitt, D. 'Overview of the subprime mortgage market' (2007) *Review of Banking and Financial Law*, Fall, 27, 3–11.
- Michaud, C. 'FBI resources limited for economic probes: report', 18 October 2008, available from <http://www.reuters.com/article/2008/10/18/us-fbi-resources-idUSTRE49H23S20081018?feedType=RSS&feedName=domesticNews>, accessed 3 May 2013.
- Minder, R. 'Portugal agrees to a \$116 billion bailout', 3 May 2011, available from http://www.nytimes.com/2011/05/04/business/global/04portugal.html?_r=0, accessed 26 February 2013.
- Mitchell, T. 'Growing inequality and racial economic gaps' (2013) *Howard Law Journal*, Spring, 56, 849–890.
- Mizen, P. 'The credit crunch of 2007–2008: a discussion of the background, market reactions, and policy responses' (2008) *Federal Reserve Bank of St. Louis Review*, 90(5), 531–567.
- Mollenkamp, C. 'Bankers cast doubt on key rate amid crisis', 16 April 2008, available from <http://online.wsj.com/article/SB120831164167818299.html>, accessed 1 October 2012.
- Moloney, N. 'Reform or revolution? The financial crisis, EU financial markets law, and the European Securities and Markets Authority' (2011) *International and Comparative Legal Quarterly*, 60(2), 521–533.
- Monteith, C. 'The Bribery Act 2010: part 3: enforcement' (2011) *Criminal Law Review*, 2, 111–121.

- Moohr, G. 'The balance among corporate criminal liability, private civil suits, and regulatory enforcement' (2009) *American Criminal Law Review*, Fall, 46, 1459–1479.
- Moore, J. and Morris, N. 'Bankers could face jail after report urges the Government to introduce new criminal offence for reckless management', 19 June 2013, available from <http://www.independent.co.uk/news/uk/politics/bankers-could-face-jail-after-report-urges-the-government-to-introduce-new-criminal-offence-for-reckless-management-8664137.html>, accessed 27 June 2013.
- Moosa, I. 'The regulation of short selling: a pragmatic view' (2012) *Journal of Banking Regulation*, 13(3), 211–227.
- Morgan, G. 'Reforming OTC markets: the politics and economics of technical fixes' (2012) *European Business Organization Law Review*, 13(3), 391–412.
- Morgan, H. 'Credit rating agencies and regulatory reform: the case of Moody's Investors Services' (2012) *Journal of International Banking Law and Regulation*, 26(8), 389–397.
- Morgenson, G. and Story, L. 'In financial crisis, no prosecutions of top figures', 14 April 2011, available from http://www.nytimes.com/2011/04/14/business/14prosecute.html?pagewanted=all&_r=0, accessed 27 September 2013.
- Mortgage Bankers' Association 'MBA Signs memorandum of agreement with FBI to promote use of FBI's Mortgage Fraud Warning Notice', 8 March 2007, available from <http://www.mortgagebankers.org/NewsandMedia/PressCenter/50728.htm>, accessed 8 August 2013.
- Moye, J. 'Are we bulletproof? A defensive business strategy to protect health care companies from False Claims Act litigation and corporate integrity agreements' (2010) *University of Baltimore Law Forum*, Fall, 41, 24–42.
- Moye, J. 'Let's put the fear in the FERA! Suggestions to make the Fraud Enforcement and Recovery Act of 2009 a strong fraud deterrent' (2011) *Southern Illinois University Law Journal*, Spring, 35, 421–432.
- Mulligan, C. 'From AAA to F: the credit rating agencies failed America and what can be done to protect investors' (2009) *Boston College Law Review*, September, 50, 1275–1305.
- Murdock, C. 'The Dodd–Frank Wall Street Reform and Consumer Protection Act: what caused the financial crisis and will Dodd–Frank prevent future crises?' (2011) *SMU Law Review*, Fall, 64, 1243–1327.
- Murdock, C. 'Why not tell the truth? Deceptive practices and the economic meltdown' (2010) *Loyola University Chicago Law Journal*, Summer, 41, 801–884.
- Murphy, B. 'Credit rating immunity? How the hands-off approach towards credit rating agencies led to the subprime credit crisis and the

- need for greater accountability' (2010) *Oklahoma Law Review*, Summer, 62, 735–792.
- National Fraud Authority *Annual fraud indicator 2010* (National Fraud Authority: London, 2010).
- National Fraud Authority *Annual fraud indicator 2011* (National Fraud Authority: London, 2011).
- National Fraud Authority *Annual fraud indicator 2012* (National Fraud Authority: London, 2012).
- National Fraud Authority *Annual fraud indicator 2013* (National Fraud Authority: London, 2013).
- National Fraud Authority *The National Fraud Strategy – a new approach to combating fraud* (National Fraud Authority: London, 2010).
- National Fraud Authority *Working together to stop mortgage fraud: progress report* (National Fraud Authority: London, 2011).
- National Fraud Intelligence Bureau 'About us', n/d, available from <http://www.cityoflondon.police.uk/CityPolice/About/>, accessed 16 September 2013.
- Nationwide White Collar Crime Centre *National public survey on white collar crime* (Nationwide White Collar Crime Centre: Fairmont, 2011).
- Neate, R. 'Tchenguiz brothers seek millions from Serious Fraud Office', 3 December 2012, available from <http://m.guardian.co.uk/business/2012/dec/03/tchenguiz-brothers-millions-damages-sfo>, accessed 18 March 2013.
- Nemeroff, M. 'Dodd–Frank: frankly an inefficient form of corporate governance' (2012) *University of Florida Journal of Law and Public Policy*, December, 23, 431–445.
- Nesvetailova, A. 'The crisis of invented money: liquidity illusion and the global credit meltdown' (2010) *Theoretical Inquiries in Law*, January, 11, 125–147.
- Neuman, N. 'A Sarbanes–Oxley for credit rating agencies? A comparison of the roles of auditors' and credit rating agencies' conflicts of interest played in recent financial crises' (2010) *University of Pennsylvania Journal of Business Law*, Spring, 12, 921–946.
- New York Federal Reserve 'USD Libor', 28 August 2008, available from http://www.newyorkfed.org/newsevents/news/markets/2012/libor/August_28_2007_mass_distribution_emails.pdf, accessed 1 October 2012.
- New York Times 'Bernanke: subprime hit could top \$100bn', 19 July 2007, available from <http://money.cnn.com/2007/07/19/news/economy/bernanke/>, accessed 21 November 2012.
- New York Times 'Text of draft proposal for Bailout Plan', 20 September 2008, available from <http://www.nytimes.com/2008/09/21/business/21draftend.html>, accessed 7 August 2013.

- Nguyen, T. and Pontell, H. 'Fraud and inequality in the subprime mortgage crisis' in Deflem, M. (ed.), *Economic crisis and crime* (Emerald: Bingley, 2011).
- Nguyen, T. and Pontell, H. 'Mortgage origination fraud and the global economic crisis' (2010) *Criminology and Public Policy*, 9(3), 591–612.
- Nichols, C. 'Addressing inept SEC enforcement efforts: lessons from Madoff, the hedge fund industry, and title IV of the Dodd–Frank Act for the US and global financial systems' (2011) *Northwestern Journal of International Law and Business*, 31, 637–698.
- Nikolić, B. 'Rise and fall of regulatory state in financial markets' (2013) *Journal of International Banking Law and Regulation*, 28(1), 1–8.
- Novogradac, M. and Graff, G. 'Impact of the Housing and Economic Recovery Act of 2008 on current and future low-income housing tax credit properties' (2008) *Journal of Affordable Housing*, 18(1), 47–70.
- Nunziato, M. 'Aiding and abetting, a Madoff family affair: why secondary actors should be held accountable for securities fraud through the restoration of the private right of action for aiding and abetting liability under the federal security laws' (2010) *Albany Law Review*, 73, 603–643.
- NuraKami, K. 'Mail and wire fraud' (1987) *American Criminal Law Review*, 24, 623–637.
- Nwogugu, M. 'Corporate governance and high-risk finance: alternative methods for financing domestic/foreign emerging growth companies with inadequate collateral' (2005) *Journal of International Banking Law and Regulation*, 20(10), 541–558.
- Nwogugu, M. 'Illegality of securitisation: bankruptcy issues and theories of securitisation' (2008) *Journal of International Banking Law and Regulation*, 23(7), 363–377.
- Nwogugu, M. 'Securitisation is illegal: racketeer influenced and corrupt organisations, usury, antitrust and tax issues' (2008) *Journal of International Banking Law and Regulation*, 23(6), 316–332.
- O'Donnell, M. and Planer, K. 'If it sounds too good to be true: identifying and avoiding common mortgage fraud scams' (2008) *New Jersey Lawyer*, October, 254, 54–57.
- Omarova, S. 'The Dodd–Frank Act: a new deal for a new age?' (2011) *North Carolina Banking Institute*, March, 15, 83–98.
- Ormerod, D. 'Conspiracy: conspiracy to defraud – whether scope of offence extends to price fixing' (2009) *Criminal Law Review*, 6, 433–437.
- Ormerod, D. 'Prosecution: insider dealing – Criminal Justice Act 1993 s.61' (2009) *Criminal Law Review*, 6, 445–449.
- Ormerod, D. 'The Fraud Act 2006 – criminalising lying?' (2007) *Criminal Law Review*, March, 193–219.

- Owens, R. and Schreft, S. 'Identifying credit crunches' (1995) *Contemporary Economic Policy*, 13(2), 63–76.
- Paez, G. 'LTCM and other major hedge fund failures: part 2' (2009) *Journal of International Banking Law and Regulation*, 24(6), 304–312.
- Page, F. 'Defining fraud: an argument in favour of a general offence of fraud' (1997) *Journal of Financial Crime*, 4(4), 287–308.
- Palmer, A. and Ryder, N. 'The Economic Crime Agency' (2011) *Financial Regulation International*, April, 1–3.
- Parker, G. 'George Osborne vows to get tough and raise standards in City', 9 July 2013, available from <http://www.ft.com/cms/s/0/1c3a3a66-e71f-11e2-8a57-00144feabdc0.html#axzz2YkarYqma>, accessed 11 July 2013.
- Parkinson, S. 'The cartel offence under the Enterprise Act 2002' (2004) *Company Lawyer*, 25(6), 187–189
- Parliamentary Commission on Banking Standards *Changing banking for good* (Parliamentary Commission on Banking Standards: London, 2013).
- Parliamentary Commission on Banking Standards 'Parliamentary Commission on Banking Standards', n/d, available from <http://www.parliament.uk/business/committees/committees-a-z/joint-select/professional-standards-in-the-banking-industry/news/>, accessed 25 June 2013.
- Partnoy, F. 'Rethinking regulation of credit-rating agencies: an institutional investor perspective' (2010) *Journal of International Banking Law and Regulation*, 25(4), 188–199.
- Patel, A. 'The bailout of Fannie Mae and Freddie Mac' (2008) *Review of Banking and Financial Law*, 28, 21–30.
- Patterson, L. and Koller, C. 'Diffusion of fraud through subprime lending' in Deflem, M. (ed.), *Economic crisis and crime* (Emerald: Bingley, 2011).
- Payne, J. 'The regulation of short selling and its reform in Europe' (2012) *European Business Organization Law Review*, 13(3), 413–440.
- Pazicky, L. 'A new arrow in the quiver of federal securities fraud prosecutors: section 807 of the Sarbanes–Oxley Act of 2002' (2003) *Washington University Law Quarterly*, 81, 801–828.
- Peat, R. and Mason, I. 'Credible deterrence in action: the FSA brings a series of cases against traders' (2009) *Company Lawyer*, 30(9), 278–279.
- Peek, J. and Rosengren, E. 'Crunching the recovery: bank capital and the role of bank credit. *Conference Series[Proceedings]* (1992). Federal Reserve Bank of Boston, 151–186.

- Perri, F. and Brody, R. 'The optics of fraud: affiliations that enhance offender credibility' (2012) *Journal of Financial Crime*, 19(4), 355–370.
- Perry, J., Moulton, R., Barwick, G., Small, R., Green, J. and Kay, N. 'The new UK regulatory landscape' (2001) *Compliance Officer Bulletin*, March, 84, 1–33.
- Peters, J. and Romeo, S. 'Enron founder dies before sentencing', 5 July 2006, available from http://www.nytimes.com/2006/07/05/business/05cnd-lay.html?_r=0, accessed 18 October 2013.
- Peterson, C. 'Federalism and predatory lending: unmasking the deregulatory agenda' (2005) *Temple Law Review*, Spring, 1–98.
- Peterson, C. 'Predatory structured finance' (2007) *Cardozo Law Review*, April, 28, 2185–2282.
- Pickford, J. 'Banking Commission plans get City staff a little hot under collar', 19 June 2013, available from <http://www.ft.com/cms/s/0/b3605ff2-d8fa-11e2-a6cf-00144feab7de.html#axzz2XEtRV9MG>, accessed 25 June 2013.
- Piekarski, M. 'Ratings agency accountability' (2008) *Review of Banking and Financial Law*, Spring, 27, 272–284.
- Pizzo, S., Fricker, M. and Muolo, P. *Inside job: the looting of America's savings and loans* (McGraw-Hill: New York, 1989).
- Podgor, E. 'Criminal fraud' (1999) *American University Law Review*, 48, 729–768.
- Podgor, E. 'Introduction: examining white collar crime with trifocals' (2011) *Fordham Urban Law Journal*, December, 39, 299–308.
- Podgor, E. 'White collar crime: a letter from the future' (2007) *Ohio State Journal of Criminal Law*, 5, 247–255.
- Podgor, E. 'White-collar-crime and the recession: was the chicken or egg first?' (2010) *University of Chicago Legal Forum*, 205–222.
- Pontell, H. and Calavita, K. 'The savings and loans industry' (1993) *Crime and Justice*, 18, 203–242.
- Pontell, H., Black, W. and Geis, G. 'Too big to fail, too powerful to prosecute? On the absence of criminal prosecutions after the 2009 financial meltdown' (2014) *Crime, Law and Society*, 61(1), 1–13.
- Porter, A. 'David Cameron calls for criminal actions against bankers', 27 January 2009, available from <http://www.telegraph.co.uk/finance/newsbysector/banksandfinance/4348801/David-Cameron-calls-for-criminal-actions-against-bankers.html>, accessed 7 May 2013.
- Poser, N. 'Why the SEC failed: regulators against regulation' (2009) *Brooklyn Journal of Corporate, Financial and Commercial Law*, Spring, 3, 289.

- Posner, E. and Vermeule, A. 'Crisis governance in the administrative state: 9/11 and the financial meltdown of 2008' (2009) *University of Chicago Law Review*, Fall, 76, 1613–1681.
- President Barack Obama 'Protecting homeowners, protecting the economy', 24 August 2009, available from <http://www.whitehouse.gov/blog/Protecting-Homeowners-Protecting-the-Economy>, accessed 20 June 2013.
- President Barack Obama 'Remarks upon signing the American Recovery & Reinvestment Act', 17 February 2009, available from <http://www.presidentialrhetoric.com/speeches/02.17.09.html>, accessed 27 March 2013.
- Price Waterhouse Cooper *Fraud in a downturn* (Price Waterhouse Cooper: London, 2008).
- Prime Minister's Office 'Prime Minister's speech', 2 May 2010, available from <http://www.primeminister.gov.gr/english/2010/05/02/meeting-of-cabinet-prime-ministers-speech/>, accessed 26 February 2013.
- Prince, R. 'Cameron calls for criminal charges against bankers responsible for credit crunch', 15 December 2008, available from <http://www.telegraph.co.uk/finance/financetopics/bernard-madoff/3775925/Cameron-calls-for-criminal-charges-against-bankers-responsible-for-credit-crunch.html>, accessed 7 May 2013.
- Prior, I. and Skehill, L. 'Beware the federal government bearing gifts: how the American Recovery and Reinvestment Act of 2009 could become a whistleblowing trojan horse' (2010) *Suffolk University Law Review*, 43, 565–586.
- Protess, B. 'Post-Madoff, a greater awareness of ponzi schemes', 14 November 2011, available from <http://dealbook.nytimes.com/2011/11/14/post-madoff-a-greater-awareness-of-ponzi-schemes/>, accessed 3 June 2013.
- Purkiss, A. 'U.K. Fraud Office hit by budget cuts, staff losses', 28 March 2011, available from <http://www.bloomberg.com/news/2011-03-28/u-k-fraud-office-hit-by-budget-cuts-staff-losses-ft-reports.html>, accessed 30 June 2013.
- Putney, A. 'Rules, standards, and suitability: finding the correct approach to predatory lending' (2003) *Fordham Law Review*, April, 71, 2101–2139.
- Quinn, J. 'Treasury hands control of Libor to NYSE Euronext', 9 July 2013, available from <http://www.telegraph.co.uk/finance/10168894/Treasury-hands-control-of-Libor-to-NYSE-Euronext.html>, accessed 12 July 2013.
- Quinn, J. 'Vince Cable: RBS report recommends prosecution', 17 June 2012, available from <http://www.telegraph.co.uk/finance/newsby>

- sector/banksandfinance/9336327/Vince-Cable-RBS-report-recommends-prosecution.html, accessed 2 July 2013.
- Quintin, Y. 'Alis ... da in wonderland or Greek tragedy? The dynamics of credit default swaps and the "voluntary" Greek restructuring of 2011/2012' (2012) *International Business Law Journal*, 2, 277–291.
- Raaijmakers, G., Silverentand, L., Rank, P. and Noome, M. 'Living wills for banks' (2011) *Financial Regulation International*, May, 16–19.
- Ramirez, K. 'Prioritizing justice: combating corporate crime from task force to top priority' (2011) *Marquette Law Review*, Spring, 93, 971–1019.
- Ramirez, M. 'Criminal affirmance: going beyond the deterrence paradigm to examine the social meaning of declining prosecution of elite crime' (2013) *Connecticut Law Review*, February, 45, 865–931.
- Ramirez, S. 'Dodd–Frank as maginot line' (2011) *Chapman Law Review*, Spring, 15, 109–132.
- Randell, C. 'The Government's White Paper on the Independent Commission on Banking's recommendations' (2012) *Butterworths Journal of International Banking and Financial Law*, 27(8), 487–489.
- Rappis, J. 'Tax aspects of the American Recovery and Reinvestment Act of 2009: on the road to recovery?' (2009) *Wisconsin Lawyer*, 82, 10–14.
- Rasnak, S. 'USTP's civil enforcement activity targets mortgage fraud and mortgage rescue schemes' (2010) *American Bankruptcy Institute Journal*, March, 29, 18.
- Rawlings, P. 'Reform of bank regulation in the United Kingdom: the opening salvo' (2010) *Journal of International Banking Law and Regulation*, 25(10), 522–528.
- Rayner, G. 'Families turning to insurance fraud to beat credit crunch', 25 December 2008, available from <http://www.telegraph.co.uk/finance/financialcrisis/3949048/Families-turning-to-insurance-fraud-to-beat-credit-crunch.html>, accessed 28 March 2013.
- Recovery.gov 'The Recovery Act', n/d, available from http://www.recovery.gov/about/pages/the_act.aspx, accessed 8 August 2012.
- Reidy, J. 'The problem of proceeds in the era of FERA' (2010) *American Journal of Criminal Law*, Summer, 5, 295–323.
- Reinhart, C. and Rogoff, K. *This time is different – eight centuries of financial folly* (Princeton University Press: Princeton, 2009).
- Reinhart, V. 'A year of living dangerously: the management of the financial crisis' (2011) *Journal of Economic Perspectives*, 25(1), 71–90.
- Reiss, D. 'Fannie Mae and Freddie Mac and the future of federal housing finance policy: a study of regulatory privilege' (2011) *Alabama Law Review*, 62, 907–955.

- Reiss, D. 'The role of the Fannie Mae/Freddie Mac duopoly in the American housing market' (2009) *Journal of Financial Regulation and Compliance*, 17(3), 336–348.
- Reuters 'FBI, DoJ investigate BofA's Merrill deal', 18 September 2009, available from <http://uk.reuters.com/article/2009/09/18/us-bankof-america-fbi-idUSTRE58H3D220090918>, accessed 7 October 2013.
- Reuters 'Timeline: the credit crunch of 2007/2008', 5 August 2008, available from <http://www.reuters.com/article/gc06/idUSL155564520080805>, accessed 10 August 2012.
- Reuters, 'Timeline: UBS investment bank mishaps and upheavals', 15 September 2007, available from <http://mobile.reuters.com/article/topNews/idUSTRE78E2FM20110915>, accessed 21 November 2012.
- Reuters 'UBS writes off \$10 billion in subprime losses', 12 October 2007, available from http://www.msnbc.msn.com/id/22180574/ns/business-real_estate/t/ubs-writes-billion-subprime-losses/, accessed 13 June 2013.
- Reyes, E. 'News focus: who will bring a Libor claim?', 5 July 2012, available from <http://www.lawgazette.co.uk/news/news-focus-who-will-bring-a-libor-claim>, accessed 30 June 2013.
- Richards-Carpenter, P., Sautter, E., Hayes, A., Kynoch, N., Stark, P., Baker, M., Dehra, S., Rosser, S., Plange, V. and Ali, M. 'Annual review for 2008' (2008/2009) *Compliance Officer Bulletin* December/January 62, 1–38.
- Richman, D. and Stuntz, W. 'Al Capone's revenge: an essay on the political economy of pretextual prosecution' (2005) *Columbia Law Review*, March, 105, 583–639.
- Rider, B. 'A serious fraud?' (2010) *Company Lawyer*, 31(12), 381–382.
- Riley, C. and Johnston, J. 'Fraud Enforcement and Recovery Act of 2009: expanding fraud and False Claims Act liability and increasing enforcement in the wake of the economic crisis' (2009) *Banking and Financial Services Policy Report*, July, 28(7), 1–7.
- Roberts, A. 'Prosecution: director of SFO – lawfulness of decision to discontinue prosecution' (2009) *Criminal Law Review*, 1, 46–49.
- Romano, R. 'The Sarbanes–Oxley Act and the making of quack corporate governance' (2005) *Yale Law Journal*, May, 114, 1521–1603.
- Rosato, J. 'Down the road to perdition: how the flaws of Basel II led to the collapse of Bear Stearns and Lehman Brothers' (2011) *Connecticut Insurance Law Journal*, 17, 475–500.
- Rose, C. 'Legislative comment: the UK Bribery Act 2010 and accompanying guidance: belated implementation of the OECD Anti-Bribery Convention' (2012) *International and Comparative Law Quarterly*, 61(2), 484–499.

- Rosemeyer, M. 'Is the government's takeover of AIG constitutionally permissible?' (2009) *Entrepreneurial Business Law Journal*, 4, 243–266.
- Rowlett, J. 'The chilling effect of the Financial Institutions Reform, Recovery and Enforcement Act of 1989 and the Bank Fraud Prosecution Act of 1990: has Congress gone too far?' (1993) *American Journal of Criminal Law*, Winter, 20, 239–262.
- Rowley, E. 'Serious Fraud Office needs proper funding, warns Tchenguiz judge', 24 May 2012, available from <http://www.telegraph.co.uk/finance/financial-crime/9288330/Serious-Fraud-Office-needs-proper-funding-warns-Tchenguiz-judge.html>, accessed 18 March 2013.
- Ruben, M. 'Forgive us our trespasses? The rise of consumer debt in modern America', February 2009, available from <http://www.csa.com/discoveryguides/debt/review.pdf>, accessed 14 August 2012.
- Ruby, J. 'Sound and fury, confused alarms and oversight: congress, delegation, and effective responses to financial crises' (2010) *Harvard Journal on Legislation*, 47, 209–252.
- Russel, J. 'Tchenguiz brothers launch damages case against SFO', 2 December 2012, available from <http://www.telegraph.co.uk/finance/financial-crime/9717240/Tchenguiz-brothers-launch-damages-case-against-SFO.html>, accessed 18 March 2013.
- Russel, J. 'The case to answer for the Serious Fraud Office', 26 May 2012, available from <http://www.telegraph.co.uk/finance/financial-crime/9292046/The-case-to-answer-for-the-Serious-Fraud-Office.html>, accessed 30 June 2013.
- Russel, J. 'UK law may struggle to bring prosecutions of Libor traders', 11 December 2012, available from <http://www.telegraph.co.uk/finance/libor-scandal/9738417/UK-law-may-struggle-to-bring-prosecutions-of-Libor-traders.html>, accessed 27 June 2013.
- Russell, J. 'SFO given just £2m to enforce Bribery Act', 30 January 2011, available from <http://www.telegraph.co.uk/finance/newsbysector/banksandfinance/8290808/SFO-given-just-2m-to-enforce-Bribery-Act.html>, accessed 18 March 2013.
- Ryan, J. 'Fraud "directly related" to financial crisis probed', 11 February 2009, available from <http://abcnews.go.com/TheLaw/Economy/story?id=6855179&page=1>, accessed 27 September 2013.
- Ryder, N. 'A false sense of security? An analysis of legislative approaches towards the prevention of terrorist finance in the United States and the United Kingdom' (2007) *Journal of Business Law*, November, 821–850.
- Ryder, N. 'An unhappy coupling' (2008) *New Law Journal*, 158(7319), 609.

- Ryder, N. *Financial crime in the 21st century: law and policy* (Edward Elgar: Cheltenham, 2011).
- Ryder, N. *Money laundering – an endless cycle? A comparative analysis of the anti-money laundering policies in the United States of America, the United Kingdom, Australia and Canada* (Routledge Cavendish: Abingdon, 2012).
- Ryder, N. 'The fight against illicit finance – a critical review of the Labour government's policy' (2011) *Journal of Banking Regulation*, 12(3), 252–275.
- Ryder, N. 'The Financial Services Authority and money laundering – a game of cat and mouse' (2008) *Cambridge Law Journal*, 67(3), 635–653.
- Ryder, N. 'The new criminal offence of reckless misconduct for bankers' (2013) *Criminal Lawyer*, (216), 1–2.
- Saksena, P. 'The Sarbanes–Oxley Act and occupational fraud: does the law effectively tackle the real problem?' (2009) *International Company and Commercial Law Review*, 20(2), 37–43.
- Saladrigas, C. 'Corporate criminal liability: lessons from the Rothstein debacle' (2012) *University of Miami Law Review*, Winter, 66, 435–469.
- Santanu, R. and Chakrabarti, B. 'Operational risk and the banking sector' (2005) *Journal of International Banking Law and Regulation*, 20(10), 535–540.
- Sarker, R. 'Fighting fraud – a missed opportunity?' (2007) *Company Lawyer*, 28(8), 243–244.
- Sarker, R. 'Maxwell: fraud trial of the century (case comment)' (1996) *Company Lawyer*, 17(4), 116–117.
- Sarker, R. 'The Serious Fraud Office – quo vadis?' (1995) *Company Lawyer*, 16(2), 56–61.
- Sarker, R. 'The trials and errors of the Guinness four' (1995) *Journal of Financial Crime*, 3(1), 86–88.
- Savla, S. 'Serious Fraud Office powers under section 2 of the Criminal Justice Act 1987 and Police and Criminal Evidence Act 1984' (1997) *Journal of Financial Crime*, 4(3), 223–231.
- Scannel, K. 'US cracks down on mortgage fraud', 9 October 2012, available from <http://www.ft.com/cms/s/0/bcf3465c-122a-11e2-868d-00144feabdc0.html#axzz2aheJherM>, accessed 1 August 2013.
- Schaefer, E. 'The Credit Card Act of 2009 was not enough: a national usury rate would provide consumers with the protection they need' (2012) *University of Baltimore Law Review*, Summer, 41, 741–767.
- Schammo, P. 'The European Securities and Markets Authority: lifting the veil on the allocation of powers' (2011) *Common Market Law Review*, 48(6), 1879–1913.

- Schapiro, M. 'SEC Chair Mary L. Schapiro, testimony concerning the state of the financial crisis before the Financial Crisis Inquiry Commission', 14 January 2013, available from <http://www.sec.gov/news/testimony/2010/ts011410mls.htm>, accessed 4 June 2013.
- Schipanio, C. 'Falling off the corporate ladder: prosecution for financial fraud in the United States' (2011) *Company Lawyer*, 32(11), 336–342.
- Schuck, C. 'A new use of the responsible corporate officer doctrine: prosecuting industry insiders for mortgage fraud' (2010) *Lewis and Clark Law Review*, 14, 371–395.
- Schwarcz, S. 'The future of securitisation' (2008) *Duke Public Law and Legal Theory Research Paper Series No. 223*.
- Scott, H. 'A general evaluation of the Dodd–Frank US financial reform legislation' (2010) *Journal of International Banking Law and Regulation*, 25(10), 477–480.
- Scott, H. 'The competitive impact of financial regulatory reform' (2011) *Journal of International Banking Law and Regulation*, 26(11), 527–530.
- Securities and Exchange Commission *2007 performance and accountability report* (Securities and Exchange Commission: Washington DC, 2007).
- Securities and Exchange Commission *2008 performance and accountability report* (Securities and Exchange Commission: Washington DC, 2008).
- Securities and Exchange Commission *2009 performance and accountability report* (Securities and Exchange Commission: Washington DC, 2009).
- Securities and Exchange Commission 'About the division of enforcement', n/d, available from <http://www.sec.gov/divisions/enforce/about.htm>, accessed 8 August 2013.
- Securities and Exchange Commission 'Citigroup to pay \$285 million to settle SEC charges for misleading investors about CDO tied to housing market', 19 October 2011, available from <http://www.sec.gov/news/press/2011/2011-214.htm>, accessed 17 June 2013.
- Securities and Exchange Commission 'Court approves SEC settlements with two former Bear Stearns hedge fund portfolio managers; SEC bars managers from regulated industries', 25 June 2012, available from <http://www.sec.gov/litigation/litreleases/2012/lr22398.htm>, accessed 18 June 2013.
- Securities and Exchange Commission 'CR Intrinsic agrees to pay more than \$600 million in largest-ever settlement for insider trading case', 15 March 2013, available from <http://www.sec.gov/news/press/2013/2013-41.htm>, accessed 18 March 2013.
- Securities and Exchange Commission 'Credit agreement between American International Group and Federal Reserve Bank of New York', 22

- September 2008, available from <http://www.sec.gov/Archives/edgar/data/5272/000095012308011496/y71452exv99w1.htm>, accessed 25 March 2013.
- Securities and Exchange Commission 'EC brings charges in Puerto Rico-based Ponzi scheme targeting Evangelical Christians and factory workers', 21 August 2012, available from <http://www.sec.gov/News/PressRelease/Detail/PressRelease/1365171483948>, accessed 12 August 2013.
- Securities and Exchange Commission 'Former Countrywide CEO Angelo Mozilo to pay SEC's largest-ever financial penalty against a public company's senior executive', 15 October 2010, available from <http://www.sec.gov/news/press/2010/2010-197.htm>, accessed 7 October 2013.
- Securities and Exchange Commission 'Goldman Sachs agrees to pay record \$550m to settle SEC charges related to subprime mortgage CDO', 15 October 2010, available from <http://www.sec.gov/news/press/2010/2010-123.htm>, accessed 7 October 2013.
- Securities and Exchange Commission 'J.P. Morgan to pay \$153.6 million to settle SEC charges of misleading investors in CDO tied to U.S. housing market', 21 June 2011, available from <http://www.sec.gov/news/press/2011/2011-131.htm>, accessed 17 June 2013.
- Securities and Exchange Commission 'N.Y.-based investment advisory firm and founder settle SEC charges for fraudulent management of CDOS', 7 September 2012, available from <http://www.sec.gov/news/press/2012/2012-184.htm>, accessed 17 June 2013.
- Securities and Exchange Commission *Office of Investigation's investigation of failure of the SEC to uncover Bernard Madoff's Ponzi scheme* (Securities and Exchange Commission: Washington DC, 2009).
- Securities and Exchange Commission 'Remarks during news conference call about enforcement actions against J.P. Morgan and Credit Suisse', 16 November 2012, available from <http://www.sec.gov/news/speech/2012/spch111612rk.htm>, accessed 18 June 2013.
- Securities and Exchange Commission *Report on the role and function of credit rating agencies in the operation of the securities markets* (Securities and Exchange Commission: Washington DC, 2002).
- Securities and Exchange Commission 'SEC charges 14 sales agents in \$415 million Long Island-based Ponzi scheme', 12 June 2012, available from <http://www.sec.gov/News/PressRelease/Detail/PressRelease/1365171482580>, accessed 12 August 2013.
- Securities and Exchange Commission 'SEC charges Cincinnati resident and Delaware firm with offering fraud', 3 June 2013, available from <http://www.sec.gov/litigation/litreleases/2013/lr22712.htm>, accessed 12 August 2013.

- Securities and Exchange Commission 'SEC charges Citigroup and two executives for misleading investors about exposure to subprime mortgage assets', 29 July 2010, available from <http://www.sec.gov/news/press/2010/2010-136.htm>, accessed 17 June 2013.
- Securities and Exchange Commission 'SEC charges college football hall of fame coach in \$80 million Ponzi scheme', 12 August 2012, available from <http://www.sec.gov/News/PressRelease/Detail/PressRelease/1365171483824>, accessed 12 August 2013.
- Securities and Exchange Commission 'SEC charges Connecticut-based hedge fund manager for fraudulent misuse of investor assets', 28 January 2011, available from <http://www.sec.gov/news/press/2011/2011-30.htm>, accessed 12 August 2013.
- Securities and Exchange Commission 'SEC charges feeders to Petters Ponzi scheme', 9 November 2011, available from <http://www.sec.gov/news/press/2011/2011-237.htm>, accessed 12 August 2013.
- Securities and Exchange Commission 'SEC charges Florida broker in astrology-based Ponzi scheme', 21 June 2012, available from <http://www.sec.gov/News/PressRelease/Detail/PressRelease/1365171482724>, accessed 12 August 2013.
- Securities and Exchange Commission 'SEC charges Forex Ponzi operator who fled after scheme unraveled', 15 July 2011, available from <http://www.sec.gov/news/press/2011/2011-147.htm>, accessed 12 August 2013.
- Securities and Exchange Commission 'SEC charges former American Home Mortgage executives for misleading investors about company's financial condition', 28 April 2009, available from <http://www.sec.gov/news/press/2009/2009-92.htm>, accessed 17 June 2013.
- Securities and Exchange Commission 'SEC charges former officers of subprime lender New Century with fraud', 7 December 2009, available from <http://www.sec.gov/news/press/2009/2009-258.htm>, accessed 18 June 2013.
- Securities and Exchange Commission 'SEC charges Goldman Sachs with fraud in structuring and marketing of CDO tied to subprime mortgages', 16 April 2010, available from <http://www.sec.gov/news/press/2010/2010-59.htm>, accessed 17 June 2013.
- Securities and Exchange Commission 'SEC charges J.P. Morgan and Credit Suisse with misleading investors in RMBS offerings', 16 November 2012, available from <http://www.sec.gov/news/press/2012/2012-233.htm>, accessed 17 June 2013.
- Securities and Exchange Commission 'SEC charges Mizuho Securities USA with misleading investors by obtaining false credit ratings for CDO', 18 July 2012, available from <http://www.sec.gov/news/press/2012/2012-139.htm>, accessed 18 June 2013.

- Securities and Exchange Commission 'SEC charges New Jersey man in real estate investment scam', 17 May 2012, available from <http://www.sec.gov/News/PressRelease/Detail/PressRelease/1365171489172>, accessed 12 August 2013.
- Securities and Exchange Commission 'SEC charges New Mexico real estate magnate in \$80 million Ponzi scheme', 24 March 2010, available from <http://www.sec.gov/news/press/2010/2010-43.htm>, accessed 12 August 2013.
- Securities and Exchange Commission 'SEC charges New York-based money manager and firm touting ties to Belgian royal family', 11 June 2010, available from <http://www.sec.gov/news/press/2010/2010-100.htm>, accessed 12 August 2013.
- Securities and Exchange Commission 'SEC charges Palm Beach County investment adviser with running a Ponzi scheme and stealing client funds', 22 June 2010, available from <http://www.sec.gov/news/press/2010/2010-107.htm>, accessed 12 August 2013.
- Securities and Exchange Commission 'SEC charges perpetrator of Washington-area Ponzi scheme', 18 November 2011, available from <http://www.sec.gov/news/press/2011/2011-246.htm>, accessed 12 August 2013.
- Securities and Exchange Commission 'SEC charges perpetrators of \$300 million Ponzi scheme involving purported gold mining investments', 10 June 2010, available from <http://www.sec.gov/news/press/2010/2010-99.htm>, accessed 12 August 2013.
- Securities and Exchange Commission 'SEC charges Ponzi schemer targeting church congregations', 12 April 2012, available from <http://www.sec.gov/News/PressRelease/Detail/PressRelease/1365171488284>, accessed 12 August 2013.
- Securities and Exchange Commission 'SEC charges prominent Miami Beach businessman in \$900 million Ponzi scheme', 21 April 2010, available from <http://www.sec.gov/news/press/2010/2010-63.htm>, accessed 12 August 2013.
- Securities and Exchange Commission 'SEC charges promoters of "green" investments with operating \$30 million Ponzi scheme based in Denver area', 16 November 2009, available from <http://www.sec.gov/news/press/2009/2009-247.htm>, accessed 12 August 2013.
- Securities and Exchange Commission 'SEC charges real estate executives in Florida-based \$300 million investment scheme', 30 January 2013, available from <http://www.sec.gov/News/PressRelease/Detail/PressRelease/1365171513950>, accessed 12 August 2013.
- Securities and Exchange Commission 'SEC charges Schwab entities and two executives with making misleading statements', 11 January 2011,

- available from <http://www.sec.gov/news/press/2011/2011-7.htm>, accessed 28 October 2013.
- Securities and Exchange Commission 'SEC charges three executives with conducting \$230 million investment scheme at Ohio-based company', 16 March 2011, available from <http://www.sec.gov/news/press/2011/2011-67.htm>, accessed 12 August 2013.
- Securities and Exchange Commission 'SEC charges two executives in Ponzi scheme at Dallas-based medical insurance company', 17 June 2013, available from <http://www.sec.gov/News/PressRelease/Detail/PressRelease/1365171574926>, accessed 12 August 2013.
- Securities and Exchange Commission 'SEC charges two feeders for one of south Florida's largest-ever Ponzi schemes', 22 May 2012, available from <http://www.sec.gov/News/PressRelease/Detail/PressRelease/1365171482252>, accessed 12 August 2013.
- Securities and Exchange Commission 'SEC charges two Florida men in Ponzi scheme defrauding teachers and retirees', 22 August 2011, available from <http://www.sec.gov/news/press/2011/2011-171.htm>, accessed 12 August 2013.
- Securities and Exchange Commission 'SEC charges two Florida-based fund managers with facilitating Petters Ponzi scheme', 14 October 2010, available from <http://www.sec.gov/news/press/2010/2010-195.htm>, accessed 12 August 2013.
- Securities and Exchange Commission 'SEC charges two former Bear Stearns hedge fund managers with fraud', 19 June 2008, available from <http://www.sec.gov/news/press/2008/2008-115.htm>, accessed 18 June 2013.
- Securities and Exchange Commission 'SEC enforcement actions addressing misconduct that led to or arose from the financial crisis', 1 September 2013, available from <http://www.sec.gov/spotlight/enf-actions-fc.shtml>, accessed 7 October 2013.
- Securities and Exchange Commission 'SEC enforcement actions against Ponzi schemes', n/d, available from <http://www.sec.gov/spotlight/enf-actions-ponzi.shtml>, accessed 28 October 2013.
- Securities and Exchange Commission 'SEC files emergency action to halt fraudulent scheme at Albany-based firm', 20 April 2010, available from <http://www.sec.gov/news/press/2010/2010-62.htm>, accessed 12 August 2013.
- Securities and Exchange Commission 'SEC files emergency action to halt green-product themed Ponzi scheme', 6 October 2011, available from <http://www.sec.gov/news/press/2011/2011-201.htm>, accessed 12 August 2013.
- Securities and Exchange Commission 'SEC halts \$47 million investment fraud at Utah-based payday loan companies', 28 March 2011, available

- from <http://www.sec.gov/news/press/2011/2011-73.htm>, accessed 12 August 2013.
- Securities and Exchange Commission 'SEC halts \$100 million real-estate based Ponzi scheme', 25 June 2012, available from <http://www.sec.gov/News/PressRelease/Detail/PressRelease/1365171482748>, accessed 12 August 2013.
- Securities and Exchange Commission 'SEC halts \$105 million Ponzi scheme by U.S. Virgin Islands-based money manager', 28 June 2010, available from <http://www.sec.gov/news/press/2010/2010-112.htm>, accessed 12 August 2013.
- Securities and Exchange Commission 'SEC halts father-son Ponzi scheme in Utah involving purported real estate investments', 15 December 2011, available from <http://www.sec.gov/news/press/2011/2011-266.htm>, accessed 12 August 2013.
- Securities and Exchange Commission 'SEC halts Ponzi scheme by co-founder of China Voice Holding Corp.', 29 April 2011, available from <http://www.sec.gov/news/press/2011/2011-101.htm>, accessed 12 August 2013.
- Securities and Exchange Commission 'SEC obtained emergency asset freeze in diamond-themed Ponzi scheme', 23 November 2010, available from <http://www.sec.gov/news/press/2010/2010-231.htm>, accessed 12 August 2013.
- Securities and Exchange Commission 'SEC obtains asset freeze against co-founder of Canopy Financial in \$75 million offering fraud', 2 December 2009, available from <http://www.sec.gov/news/press/2009/2009-257.htm>, accessed 12 August 2013.
- Securities and Exchange Commission 'SEC obtains asset freeze in Minnesota-based foreign currency trading scheme', 24 November 2009, available from <http://www.sec.gov/news/press/2009/2009-253.htm>, accessed 12 August 2013.
- Securities and Exchange Commission 'SEC shuts down \$42 million Ponzi-like scheme', 28 June 2012, available from <http://www.sec.gov/News/PressRelease/Detail/PressRelease/1365171482944>, accessed 12 August 2013.
- Securities and Exchange Commission 'SEC shuts down \$600 million online pyramid and Ponzi scheme', 17 August 2012, available from <http://www.sec.gov/News/PressRelease/Detail/PressRelease/1365171483920>, accessed 12 August 2013.
- Securities and Exchange Commission 'SEC shuts down Ponzi scheme targeting Persian-Jewish community in Los Angeles', 13 April 2012, available from <http://www.sec.gov/News/PressRelease/Detail/PressRelease/1365171488330>, accessed 12 August 2013.

- Securities and Exchange Commission 'SEC shuts down real estate investment scheme in Redondo Beach', 12 March 2013, available from <http://www.sec.gov/litigation/litreleases/2013/lr22642.htm>, accessed 12 August 2013.
- Securities and Exchange Commission '*SEC v. Doris E. Nelson*, Case No. 2:11-cv-00345-RMP (E.D. WA filed September 22, 2011)', 22 September 2011, available from <http://www.sec.gov/litigation/litreleases/2011/lr22101.htm>, accessed 12 August 2013.
- Securities and Exchange Commission '*SEC v. James Clements and Zeina Smidi*, Civil Action No. 11-cv-60673-LSS (S.D. Fla.)', 30 March 2011, available from <http://www.sec.gov/litigation/litreleases/2011/lr21910.htm>, accessed 12 August 2013.
- Securities and Exchange Commission '*SEC v. Joseph Paul Zada and Zada Enterprises, LLC*, Civil Action No. 2:10-cv-14498-DPH-PJK', 10 November 2010, available from <http://www.sec.gov/litigation/litreleases/2010/lr21737.htm>, accessed 12 August 2013.
- Securities and Exchange Commission '*SEC v. Matthew J. Gagnon*, Case No. 2:10-CV-11891 (E.D. Mich.)', 25 May 2010, available from <http://www.sec.gov/litigation/litreleases/2010/lr21532.htm>, accessed 12 August 2013.
- Securities and Exchange Commission '*SEC v. Robert R. Anderson and Rosand Enterprises Inc.*, Civil Action No. 10 CV 6420 (N.D. Illinois)', 7 October 2010, available from <http://www.sec.gov/litigation/litreleases/2010/lr21688.htm>, accessed 12 August 2013.
- Securities and Exchange Commission '*SEC v. Robert Stinson, Jr., et al.*, Civil Action No. 10-cv-3130-BMS (E.D. Pa.)', 29 June 2010, available from <http://www.sec.gov/litigation/litreleases/2010/lr21584.htm>, accessed 12 August 2013.
- Securities and Exchange Commission 'SEC's enforcement program continues to show strong results in safeguarding investors and markets', 14 November 2012, available from <http://www.sec.gov/News/PressRelease/Detail/PressRelease/1365171485830>, accessed 11 August 2013.
- Securities and Exchange Commission '*Securities and Exchange Commission v. AIC, Inc., et al.*, Case No. 3:11-CV-00176 (E.D. Tenn.)', 18 April 2011, available from <http://www.sec.gov/litigation/litreleases/2011/lr21934.htm>, accessed 12 August 2013.
- Securities and Exchange Commission '*Securities and Exchange Commission v. Bank of America Corporation*, Civil Action No. 09-6829, 10-0215 (S.D.N.Y), Litigation Release No. 21407', 4 February 2010, available from <http://www.sec.gov/litigation/litreleases/2010/lr21407.htm>, accessed 7 October 2013.

- Securities and Exchange Commission '*Securities and Exchange Commission v. Matthew Jennings, Westmoore Management, LLC, Westmoore Investment, L.P., Westmoore Capital Management, Inc., Westmoore Capital, LLC* United States District Court for the Central District of California, Civil Action No. SACV-10-00849-AG (MLGX)', 17 June 2010, available from <http://www.sec.gov/litigation/litreleases/2010/lr21561.htm>, accessed 12 August 2013.
- Securities and Exchange Commission '*Securities and Exchange Commission v. Mike Watson Capital, LLC, Michael P. Watson and Joshua F. Escobedo*, Civil Action No. 2:11-CV-00275 (DB) (D. Utah)', 24 March 2011, available from <http://www.sec.gov/litigation/litreleases/2011/lr21898.htm>, accessed 12 August 2013.
- Securities and Exchange Commission '*Securities and Exchange Commission v. Walter Ng, Kelly Ng, Bruce Horwitz, and The Mortgage Fund, LLC*, Civil Action No. C-13 0895-NC (U.S. District Court for the Northern District of California)', 28 February 2013, available from <http://www.sec.gov/litigation/litreleases/2013/lr22628.htm>, accessed 12 August 2013.
- Securities and Exchange Commission *Summary report of issues identified in the Commission staff's examinations of select credit rating agencies* (Securities and Exchange Commission: Washington DC, 2008).
- Securities and Exchange Commission 'The investor's advocate: how the SEC protects investors, maintains market integrity, and facilitates capital formation', n/d, available from <http://www.sec.gov/about/whatwedo.shtml>, accessed 9 August 2013.
- Securities Exchange Commission 'The world's largest hedge fund is a fraud', 7 November 2005, available from <http://www.sec.gov/news/studies/2009/oig-509/exhibit-0293.pdf>, accessed 13 October 2013.
- Seitz, N., Gilsinan, J., Fisher, J., Harshman, E., Islam, M., Yeager, F. and Millar, J. 'The U.S. subprime mortgage crisis: what have we learned?' (2010) *Company Lawyer*, 31(11), 355–361.
- Seitz, N., Gilsinan, J., Millar, J., Fisher, J., Harshman, E., Islam, M. and Yeager, F. 'Bank integrity: the case of subprime lending' (2009) *Company Lawyer*, 30(9), 271–276.
- Sekhon, V. 'Enforcement of material non-disclosure under federal securities laws' (2011) *Stanford Journal of Law, Business and Finance*, Spring, 16, 273–287.
- Selvarajah, P. 'The AIG bailout and AIG's prospects for repaying government loans' (2010) *Review of Banking and Financial Law*, 29, 363–371.
- Serious Fraud Office *Annual report 2006/2007* (Serious Fraud Office: London, 2007).

- Serious Fraud Office *Annual report 2007/2008* (Serious Fraud Office: London, 2008).
- Serious Fraud Office *Annual report 2009/2010* (Serious Fraud Office: London, 2010).
- Serious Fraud Office *Annual report and accounts 2011/2012* (Serious Fraud Office: London, 2012).
- Serious Fraud Office 'Brokers charged in LIBOR investigation', 15 July 2013, available from <http://www.sfo.gov.uk/press-room/latest-press-releases/press-releases-2013/brokers-charged-in-libor-investigation.aspx>, accessed 15 July 2013.
- Serious Fraud Office 'Inaugural fraud lawyers' association, Inner Temple, speech by David Green CB QC Director, Serious Fraud Office', 26 March 2013, available from <http://www.sfo.gov.uk/about-us/our-views/director's-speeches/speeches-2012/inaugural-fraud-lawyers'-association.aspx>, accessed 30 June 2013.
- Serious Fraud Office 'LIBOR: criminal offences are capable of covering conduct', 30 July 2012, available from <http://www.sfo.gov.uk/press-room/latest-press-releases/press-releases-2012/libor-criminal-offences-are-capable-of-covering-conduct.aspx>, accessed 15 July 2013.
- Serious Fraud Office 'LIBOR: SFO to investigate', 6 July 2012, available from <http://www.sfo.gov.uk/press-room/latest-press-releases/press-releases-2012/libor-sfo-to-investigate.aspx>, accessed 15 July 2013.
- Serious Fraud Office 'LIBOR: three arrested', 11 December 2012, available from <http://www.sfo.gov.uk/press-room/latest-press-releases/press-releases-2012/libor-three-arrested-.aspx>, accessed 15 July 2013.
- Serious Fraud Office 'LIBOR update', 2 July 2012, available from <http://www.sfo.gov.uk/press-room/latest-press-releases/press-releases-2012/libor-update.aspx>, accessed 15 July 2013.
- Serious Fraud Office 'Trader charged in LIBOR investigation', 18 June 2013, available from <http://www.sfo.gov.uk/press-room/latest-press-releases/press-releases-2013/trader-charged-in-libor-investigation.aspx>, accessed 15 July 2013.
- Serious Fraud Office 'Who we are', n/d, available from <http://www.sfo.gov.uk/about-us/who-we-are.aspx>, accessed 11 March 2013.
- Seyad, S. 'The impact of the proposed banking union on the unity and integrity of the European Union's single market' (2013) *Journal of International Banking Law and Regulation*, 28(3), 99–108.
- Shah, A. 'Emergency Economic Stabilization Act of 2008' (2009) *Harvard Journal on Legislation*, Summer, 46, 569–589.

- Shelley, M. and Jackson, M. 'Sub-prime lending, its deficiencies and the government responses' (2008) *Journal of International Banking Law and Regulation*, 23(10), 523–537.
- Sheppard, M. and Dougherty, E. 'Tapping into Wall Street – the government employs tougher tactics against money crimes', *Criminal Justice*, Winter, 26, 20–29.
- Shoffman, M. 'SFO given £10.5m for Libor probe', 20 February 2013, available from <http://www.ftadviser.com/2013/02/20/regulation/regulators/sfo-given-m-for-libor-probe-uza6iEIER2ai2LZejszgLJ/article.html>, accessed 30 June 2013.
- Silva, Y. 'The “too big to fail” doctrine and the credit crisis' (2008) *Review of Banking and Financial Law*, 28, 115–131.
- Simpson, G. and Perez, E. 'FBI investigates Countrywide', 8 March 2008, available from <http://online.wsj.com/article/SB120494626642521739.html>, accessed 7 October 2013.
- Simpson, S. 'Making sense of white-collar crime: theory and research' (2011) *Ohio State Journal of Criminal Law*, Spring, 8, 481–502.
- Simpson, S. 'White collar crime: a review of recent developments and promising directions for future research' (2013) *Annual Review of Sociology*, 39, 309–331.
- Singh, D. 'The UK Banking Act 2009, pre-insolvency and early intervention: policy and practice' (2011) *Journal of Business Law*, 1, 20–42.
- Singh, D. 'UK approach to financial crisis management' (2011) *Transnational Law and Contemporary Problems*, 19, 868–922.
- Singh, D. and LaBrosse, J. 'Northern Rock, depositors and deposit insurance coverage: some critical reflections' (2010) *Journal of Business Law*, 2, 55–84.
- Slevin, P. 'Bad vibrations: subprime-sparked legal action' (2007) *European Lawyer*, 72, 18–19.
- Smith, A. 'Madoff sentenced to 150 years, CNN', 30 June 2009, available from http://money.cnn.com/2009/06/29/news/economy/madoff_prison_sentence/index.htm, accessed 17 August 2012.
- Smith, A. 'Stocks slump on AIG, housing', 17 September 2008, available from <http://money.cnn.com/2008/09/17/markets/stockswatch/index.htm>, accessed 25 March 2013.
- Smith, F. 'Madoff ponzi scheme exposes “the myth of the sophisticated investor”' (2010) *University of Baltimore Law Review*, 40, 215–283.
- Smith, J. 'The structural causes of mortgage fraud' (2010) *Syracuse Law Review*, 60, 473–500.
- Smith, M. 'The legal nature of credit default swaps' (2010) *Lloyd's Maritime and Commercial Law Quarterly*, August, 3, 386–410.
- Smith, R. and Emshwiller, J. 'Enron faces collapse as Dynegy bolts and stock price, credit standing dive', 29 November 2001, available from

- <http://online.wsj.com/article/SB1006963515929275680.html>, accessed 13 October 2013.
- Smith, S. 'Reforming the law of adhesion contracts: a judicial response to the subprime mortgage crisis' (2010) *Lewis and Clark Law*, Fall, 1035–1121.
- Soothill, K. 'Blacklists and black sheep' (2010) *Police Journal*, 83(1), 5–10.
- Sorkin, A. 'Bailout above the law', 22 September 2009, available from http://www.nytimes.com/2008/09/23/business/23sorkin.html?_r=0, accessed 7 August 2013.
- Sorkin, A. 'JP Morgan pays \$2 a share for Bear Stearns', 17 March 2008, available from http://www.nytimes.com/2008/03/17/business/17bear.html?_r=0, accessed 7 October 2013.
- Sorkin, A. and Thomas Jr, L. 'JP Morgan acts to buy ailing Bear Sterns at huge discount', 16 March 2008, available from http://www.nytimes.com/2008/03/16/business/16cnd-bear.html?_r=0, accessed 25 March 2013.
- Spencer, J. 'Fiat justicia, ruatque concordia cum Arabe?' (2008) *Cambridge Law Journal*, 67(3), 456–458.
- Squire, R. 'Shareholder opportunism in a world of risky debt' (2010) *Harvard Law Review*, 123, 1151–1213.
- Srivastava, A., Mason, I., Simpson, M. and Litt, M. 'Financial crime' (2011) *Compliance Officer Bulletin*, May, 86, 1–23.
- Stafford, P., Binham, C. and Scannell, K. 'ICAP agrees to pay £55m to settle Libor claims', 25 September 2013, available from <http://www.ft.com/cms/s/0/885dc438-2522-11e3-9b22-00144feab7de.html#axzz2fuu8kZ8W>, accessed 25 September 2013.
- Standard&Poor's Rating Service 'S&P brief in support of motion to dismiss', 22 April 2013, available from http://www.standardandpoors.com/spf/upload/Ratings_US/USvMcGraw-HillMemoranduminSupportofDefendantsnMotion.pdf, accessed 29 May 2013.
- Standard&Poor's Rating Service 'Standard & Poor's says DOJ civil lawsuit is unjustified and without legal merit', 5 February 2013, available from <http://img.en25.com/Web/StandardPoorsRatings/DOJLawsuit.pdf>, accessed 29 May 2013.
- Stephan, A. 'How dishonesty killed the cartel offence' (2011) *Criminal Law Review*, 6, 446–455.
- Strickland, J. 'The proposed regulatory changes to Fannie Mae and Freddie Mac: an analysis' (2004) *Northern Carolina Banking Institute*, 8, 267–287.
- Stuart, C. 'Mail and wire fraud' (2009) *American Criminal Law Review*, 46, 813–835.

- Stutts, W. and Watts, W. 'Of herring and sausage: nordic responses to banking crises as examples for the United States' (2009) *Texas International Law Journal*, Summer, 44, 577–627.
- Succurro, M. 'Bankruptcy systems and economic performance across countries: some empirical evidence' (2012) *European Journal of Law and Economics*, 33(1), 101–126.
- Sussman, R. 'Protecting clients from the government's thermonuclear war on bank fraud', (1991) *American Law Institute–American Bar Association Continuing Legal Education ALI–ABA Court of Study*, C646 213–260.
- Sutherland, E. 'The white collar criminal', (1940) *American Sociological Review*, 5(1), 1–12.
- Sutherland, E. *White collar crime* (Dryden: New York, 1949).
- Swan, E. 'Market abuse regulation and energy trading' (2004) *International Energy Law and Taxation Review*, 4, 91–100.
- Tabb, R. and Grundfest, J. 'Alternatives to LIBOR' (2013) *Capital Markets Law Journal*, 8(3), 229–260.
- Taylor, N. 'FSA prosecutions: offences of money laundering – power to prosecute' (2010) *Criminal Law Review*, 10, 772–775.
- Taylor III, P., Pinguelo, D. and Cedrone, T. 'The reverse-morals clause: the unique way to save talent's reputation and money in a new era of corporate crimes and scandals' (2010) *Cardozo Arts and Entertainment Law Journal*, 28, 65–113.
- Teasdale, S. 'FSA to FCA: recent trends in UK financial conduct regulation' (2011) *Journal of International Banking Law and Regulation*, 26(12), 583–586.
- The Chancellor of the Exchequer (Mr. Alistair Darling), HC Deb, 13 October 2008, c539–42, available from <http://www.publications.parliament.uk/pa/cm200708/cmhansrd/cm081013/debtext/81013-0003.htm#0810132000002>, accessed 8 December 2012.
- The Economist 'America's Justice Department charges Standard & Poor's with fraud', 13 February 2013, available from <http://www.economist.com/news/finance-and-economics/21571448-americas-justice-department-charges-standard-poors-fraud-victim-support>, accessed 28 May 2013.
- The White House *Annual report to the President on progress implementing the American Recovery and Reinvestment Act of 2009* (White House: Washington DC, 2010).
- The White House 'Barack Obama, President of the United States, state of the union', 24 January 2012, available from www.whitehouse.gov/the-press-office/2012/01/24/remarks-president-state-union-address, accessed 21 October 2013.

The White House 'Memorandum for the heads of executive departments and agencies', 20 March 2009, available from http://www.whitehouse.gov/the_press_office/Memorandum-for-the-Heads-of-Executive-Departments-and-Agencies-3-20-09/, accessed 7 August 2013.

The White House 'President Bush discusses Emergency Economic Stabilization Act of 2008', 3 October 2008, available from <http://georgewbush-whitehouse.archives.gov/news/releases/2008/10/20081003-11.html>, accessed 5 August 2013.

The White House 'President Bush signs H.R. 5140, the Economic Stimulus Act of 2008', 13 February 2008, available from <http://georgewbush-whitehouse.archives.gov/news/releases/2008/02/20080213-3.html>, accessed 23 September 2013.

The White House 'President Obama announces financial regulation reform', 18 June 2009, available from <http://www.whitehouse.gov/video/President-Obama-Announces-Financial-Regulation-Reform/#transcript>, accessed 6 August 2013.

The White House 'Reforms for American homeowners and consumers – President Obama signs the Helping Families Save their Homes Act and the Fraud Enforcement and Recovery Act', 20 May 2009, available from http://www.whitehouse.gov/the_press_office/Reforms-for-American-Homeowners-and-Consumers-President-Obama-Signs-the-Helping-Families-Save-their-Homes-Act-and-the-Fraud-Enforcement-and-Recovery-Act, accessed 28 October 2013.

The White House 'Remarks by the President at signing of Dodd–Frank Wall Street Reform and Consumer Protection Act', 21 July 2010, available from <http://www.whitehouse.gov/the-press-office/remarks-president-signing-dodd-frank-wall-street-reform-and-consumer-protection-act>, accessed 3 August 2012.

The White House 'Remarks by the President at the signing of the Helping Families Save Their Homes Act and the Fraud Enforcement and Recovery Act', 20 May 2009, available from http://www.whitehouse.gov/the_press_office/Remarks-by-the-President-at-Signing-of-the-Helping-Families-Save-Their-Homes-Act-and-the-Fraud-Enforcement-and-Recovery-Act/, accessed 17 June 2013.

The White House 'Wall Street reform: the Dodd–Frank Act', n/d, available from <http://www.whitehouse.gov/economy/middle-class/dodd-frank-wall-street-reform>, accessed 3 August 2013.

Thelwell, E. 'Northern Rock customers queue for cash as crisis hits high street', 14 September 2007, available from <http://www.telegraph.co.uk/finance/markets/2815686/Northern-Rock-customers-queue-for-cash-as-crisis-hits-high-street.html>, accessed 8 December 2012.

Titolo, M. 'Retroactivity and the Fraud Enforcement and Recovery Act of 2009' (2011) *Indiana Law Journal*, Winter, 86, 257–302.

- Tomasic, R. 'The financial crisis and the haphazard pursuit of financial crime' (2011) *Journal of Financial Crime*, 18(1), 7–31.
- Tomasic, R. and Akinbami, F. 'Towards a new corporate governance after the global financial crisis' (2011) *International Company and Commercial Law Review*, 22(8), 237–249.
- Touryalai, H. 'Fraud charges against ratings agencies won't help investors', 17 June 2011, available from http://www.forbes.com/sites/halah_touryalai/2011/06/17/fraud-charges-against-ratings-agencies-wont-help-investors/, accessed 29 May 2013.
- TRAC Reports 'Slump in FBI white collar crime prosecutions', 24 September 2013, available from <http://trac.syr.edu/whatsnew/email.130924.html>, accessed 17 October 2013.
- Tracer, Z. 'AIG stock sale repays bailout as U.S. Government profits', 11 September 2012, available from <http://www.bloomberg.com/news/2012-09-11/aig-stock-prices-at-32-50-share-as-treasury-cuts-stake.html>, accessed 28 March 2012.
- Trafford, M. 'Losing on LIBOR' (2013) *Butterworths Journal of International Banking and Financial Law*, 28(4), 238–239.
- Travers Smith Regulatory Investigations Group 'FSA enforcement action: themes and trends' (2011) *Compliance Officer Bulletin*, June, 87, 2–35.
- Travers Smith Regulatory Investigations Group 'FSA enforcement action: themes and trends' (2012) *Compliance Officer Bulletin*, May, 96, 1–30.
- Treanor, J. 'Bankers will face jail for reckless misconduct, says George Osborne', 9 July 2013, available from <http://www.guardian.co.uk/business/2013/jul/08/bankers-jail-misconduct-george-osborne>, accessed 11 July 2013.
- Treanor, J. 'Banking commission: bankers should be jailed for "reckless misconduct"', 19 June 2013, available from <http://www.guardian.co.uk/business/2013/jun/19/tyrie-report-banking-reform-jail-sentences>, accessed 25 June 2013.
- Treanor, J. 'Ex-HBOS banker Cummings banned for life and fined £500,000', 12 September 2012, available from <http://www.guardian.co.uk/business/2012/sep/12/hbos-banker-peter-cummings-banned-fined-fsa>, accessed 30 June 2013.
- Treanor, J. 'RBS record losses raise prospect of 95% state ownership', 26 February 2009, available from <http://www.guardian.co.uk/business/2009/feb/26/rbs-record-loss>, accessed 2 July 2013.
- Tschoepe, J. 'A fraud against one is apparently a fraud against all: the Fraud Enforcement and Recovery Act's unprecedented expansion of liability under the False Claims Act' (2010) *Houston Law Review*, Fall, 47, 741–778.
- Tuch, A. 'Conflicted gatekeepers: the Volcker Rule and Goldman Sachs' (2012) *Virginia Law and Business Review*, Fall, 7, 365–420.

- Unger, B. *The scale and impacts of money laundering* (Edward Elgar: Cheltenham, 2007).
- United States Attorney's Office 'Former Credit Suisse managing director pleads guilty in connection with scheme to hide losses in mortgage-backed securities trading book', 12 April 2013, available from <http://www.justice.gov/usao/nys/pressreleases/April13/SerageldinKareemPleaPR.php>, accessed 27 September 2013.
- United States Attorney's Office of Southern District of New York 'Statement of Manhattan U.S. Attorney Preet Bharara on the Country-wide, Bank of America, and Rebecca Mairone verdicts', 23 October 2013, available from <http://www.justice.gov/usao/nys/pressreleases/October13/BoAVerdictStatement.php>, accessed 25 October 2013.
- United States Department of Justice 'Financial Fraud Enforcement Task Force members reveal results of Distressed Homeowner Initiative', 9 October 2012, available from <http://www.justice.gov/opa/pr/2012/October/12-ag-1216.html>, accessed 1 August 2013.
- United States Department of Justice 'Letter to The Honorable Patrick J. Leahy Chairman, Committee on the Judiciary', 1 April 2009, available from <http://www.justice.gov/ola/views-letters/111-1/040109-s386-fraud-enforcement-recovery-act.pdf>, accessed 20 June 2013.
- United States Department of Justice Statement of Assistant Attorney General for the Criminal Division Lanny A. Breuer before the Senate Committee on the Judiciary', 26 January 2011, available from <http://www.justice.gov/criminal/pr/testimony/2011/crm-testimony-110126.html>, accessed June 2013.
- United States Department of Justice 'Statement of Lanny A. Breuer, Assistant Attorney General before the United States Senate Committee on the Judiciary', 22 September 2010, available from <http://www.justice.gov/ola/testimony/111-2/09-22-10-breuer-financial-fraud.pdf>, accessed 20 June 2013.
- United States General Accounting Office *Savings and loan crisis – federal response to fraud in financial institutions* (United States General Accounting Office: Washington DC, 1990).
- United States Senate Permanent Subcommittee on Investigations – Committee on Homeland Security and Governmental Affairs *Wall Street and the financial collapse* (United States Senate Permanent Subcommittee on Investigations – Committee on Homeland Security and Governmental Affairs: Washington DC, 2011).
- University of Oxford 'World's first credit crunch?', 27 November 2008, available from http://www.ox.ac.uk/media/news_releases_for_journalists/081127.html, accessed 1 February 2013.

- Vacco, P. 'RESPA and avoiding mortgage fraud: what goes on the HUD settlement statement?' (2008) *Illinois Bar Journal*, May, 96, 248–249.
- Valukas, A. 'White-collar crime and economic recession' (2010) *University of Chicago Legal Forum*, 1–21.
- Valukas, A.R., Examiner In re Lehman Brothers Holding Inc., Report, Chapter 11 Case No. 08-13555, United States Bankruptcy Court for the Southern District of New York, available from <http://www.distressedvolatility.com/2010/03/full-examiner-report-of-lehman-brothers.html>, accessed 25 March 2013.
- Varriale, G. 'Is NYSE Euronext up to administering Libor?' (2013) *International Financial Law Review*, 30(27), 12–13.
- Velikonja, U. 'Leverage, sanctions, and deterrence of accounting fraud' (2011) *UC Davis Law Review*, 44, 1281–1345.
- Veronesi, P. and Zingales, L. 'Paulson's gift', 2008, unpublished working paper, University of Chicago Booth School of Business, available from http://faculty.chicagobooth.edu/brian.barry/igm/P_gift.pdf, accessed 6 August 2013.
- Verret, J. 'The bailout through a public choice lens: government controlled corporations as a mechanism for rent transfer' (2010) *Seton Hall Law Review*, 40, 1521–1579.
- Viswanatha, A. and LaCapra, L. 'U.S. government slams S&P with \$5 billion fraud lawsuit', 5 February 2013, available from <http://mobile.reuters.com/article/idUSBRE9130U120130205?irpc=932>, accessed 29 May 2013.
- Voreacos, D. 'Wholesale grocery owner gets 20-year sentence in \$930 million Ponzi scam', n/d, available from <http://www.bloomberg.com/news/2011-06-07/nevin-shapiro-gets-20-years-in-880-million-ponzi-scheme.html>, accessed 4 June 2013.
- Voris, B. and Milford, P. 'Fabrice Tourre asks for reversal, new trial in SEC case', 1 October 2013, available from <http://www.bloomberg.com/news/2013-10-01/fabrice-tourre-asks-for-reversal-new-trial-in-sec-case.html>, accessed 7 October 2013.
- Wagner, D. and Rexrode, C. 'S&P lawsuit: U.S. accuses ratings agency of fraud in lead up to financial crisis', 5 February 2013, available from http://www.huffingtonpost.com/2013/02/05/sp-lawsuit_n_2621561.html, accessed 28 May 2013.
- Walker, G. 'Prudential regulation authority' (2011) *Financial Regulation International*, October, 7–11.
- Walker, G. 'US regulatory reform' (2009) *Journal of Banking Regulation*, 11(1), 1–5.
- Watt, N. 'Reckless misconduct proposals will be in banking reform bill, says PM', 19 June 2013, available from <http://www.guardian.co.uk/>

- business/2013/jun/19/reckless-misconduct-banking-reform-cameron, accessed 11 July 2013.
- Wearden, G. 'FBI investigates sub-prime crisis', 30 January 2008, available from <http://www.theguardian.com/business/2008/jan/30/subprimecrisis.creditcrunch>, accessed 7 October 2013.
- Wearden, G., Teather, D. and Treanor, J. 'Banking crisis: Lehman Brothers files for bankruptcy protection', 15 September 2008, available from <http://www.guardian.co.uk/business/2008/sep/15/lehmanbrothers.creditcrunch>, accessed 21 November 2012.
- Weintraub, L. 'Crime of the century: use of the mail fraud statute against authors' (1987) *Boston University Law Review*, 67, 507–549.
- Wells, C. 'Who's afraid of the Bribery Act 2010?' (2012) *Journal of Business Law*, 5, 420–431.
- Wen, S. 'The magnitude of shareholder value as the overriding objective in the UK: the post-crisis perspective' (2011) *Journal of International Banking Law and Regulation*, 26(7), 325–337.
- Westercamp, K. 'A crack in the façade and the whole building came tumbling down: a critical examination of the central banks' response to the sub-prime mortgage loan crisis and global financial economic turmoil' (2009) *Transnational Law and Contemporary Problems*, Winter, 11, 197–244.
- Wheeler, S. 'Directors' disqualification: insolvency practitioners and the decision making process' (1995) *Legal Studies*, 15, 283–305.
- Whelan, P. 'Legal certainty and cartel criminalisation within the EU Member States' (2012) *Cambridge Law Journal*, 71(3), 677–702.
- White, A. 'The case for banning subprime mortgages' (2008) *University of Cincinnati Law Review*, Winter, 77, 617–644.
- White, L. 'Credit-rating agencies and the financial crisis: less regulation of CRAs is a better response' (2010) *Journal of International Banking Law and Regulation*, 25(4), 170–179.
- Williams, S. 'The BAE/Saudi Al-Yamamah contracts: implications in law and public procurement' (2008) *International and Comparative Law Quarterly*, 57(1), 200–209.
- Willmott, N. and James, P. 'Reading between the lines: understanding the FSA's unwritten expectations of significant influence function holders on appointment and beyond' (2012) *Compliance Officer Bulletin*, November, 101, 1–28.
- Willmott, N., McGowan, P., Ghusn, M., Brocklehurst, V., Aikens, R., Bailey, S., Scodie, M. and Palme, J. 'Equipping the modern regulator: assessing the new regulatory powers under the Financial Services Act 2010' (2010) *Compliance Officer Bulletin July/August*, 78, 1–28.

- Wilmarth Jr, A. 'The Dodd–Frank Act: a flawed and inadequate response to the too-big-to-fail problem' (2011) *Oregon Law Review*, 89, 951–1057.
- Wilson, G. and Wilson, S. 'Can the general fraud offence “get the law right”? Some perspectives on the “problem” of financial crime' (2007) *Journal of Criminal Law*, 71(1), 36–53.
- Wilson, G. and Wilson, S. 'Market misconduct, the Financial Services Authority and creating a system of city grasses' (2010) *Company Lawyer*, 31(3), 67–80.
- Wilson, H. 'Banking Commission: bankers should face threat of jail and loss of bonuses', 19 June 2013, available from <http://www.telegraph.co.uk/finance/newsbysector/banksandfinance/10128750/Banking-Commission-Bankers-should-face-threat-of-jail-and-loss-of-bonuses.html>, accessed 25 June 2013.
- Wilson, S. 'Collaring the crime and the criminal? Jury psychology and some criminological perspectives on fraud and the criminal law' (2006) *Journal of Criminal Law*, 70(1), 75–92.
- Wilson, S. 'Former Enron boss Jeffrey Skilling has jail sentence cut to 14 years', 21 June 2013, available from <http://www.telegraph.co.uk/news/worldnews/northamerica/usa/10136104/Former-Enron-boss-Jeffrey-Skilling-has-jail-sentence-cut-to-14-years.html>, accessed 18 October 2013.
- Withey, C. 'The Fraud Act 2006 – some early observations and comparisons with the former' (2007) *Journal of Criminal Law*, 71(3), 220–237.
- Wojnilower, A.M. 'The central role of credit crunches in recent financial history' (1980) *Brookings Papers on Economic Activity*, 2, 277–339.
- Wray, C. and Hur, R. 'Corporate criminal prosecution in a post-Enron world: the Thompson memo in theory and practice' (2006) *American Criminal Law Review*, 43, 1095–1188.
- Wright, R. 'Fraud after Roskill: a view from the Serious Fraud Office' (2003) *Journal of Financial Crime*, 11(1), 10–16.
- Yeager, F., Seitz, N., Islam, M., Harshman, E., Gilsinan, J., Fisher, J. and Millar, J. 'US legislation designed to improve corporate governance: an exploration' (2012) *Company Lawyer*, 33(1), 25–32.
- Yeoh, P. 'Hedge funds: from privileged child to locust and now bogeyman?' (2012) *Company Lawyer*, 33(2), 42–49.
- Yeoh, P. 'Self-regulation, regulation, co-regulation: the credit rating industry case' (2013) *Journal of Business Law*, 2, 186–211.
- Yeoh, P. 'The UK Bribery Act 2010: contents and implications' (2012) *Journal of Financial Crime*, 19(1), 37–53.
- Yihdego, Z. 'Arms trade and public controls: the right to information perspective' (2008) *Northern Ireland Legal Quarterly*, 59(4), 379–394.

- Yoon, A. 'Total global losses from financial crisis: \$15 trillion' 1 October 2012, available from <http://blogs.wsj.com/economics/2012/10/01/total-global-losses-from-financial-crisis-15-trillion/>, accessed 21 October 2013.
- Zimring, F. and Hawkins, G. 'Crime, justice and the savings and loans crisis' (1993) *Crime and Justice*, 18, 247–288.
- Zywicki, T. 'The Consumer Financial Protection Bureau: savior or menace?' (2013) *George Washington Law Review* April, 81, 856–928.