

# Online Ad Targeting at Thunderbird

**Artificial Intelligence**  
The casesolutions.com logo and a small image of a person's face.

**Traditional V Shadow**  
Thecasesolutions.com logo and a small image of a person's face.

**Edward V. United States**  
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**Case Study: Trade School**  
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**Case Study: Job Applicant**  
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**Case Study: Shareholder**  
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# Online Ad Targeting at Thunderbird

**Institutionalized Fraud**

- Ireland - easy cheap money light reg.
- Jim Stewart credit financial engineering
- Frank Quattrone jury ruling
- RBS/Lehman clearing house got overwhelmed
- European 15% of bank books via shadow system unsafe unregulated huge consequences.



**Case: Orpington Structured Finance**

**Thecasesolutions.com**

- 4 Ambassadors Place
- One of Ireland's most valuable companies
- file no employees, no machinery



**Traditional V Shadow**

**Thecasesolutions.com**

- Traditional loans and deposits under regulation and on books
- Shadow bundles deposits, sells onto investors at low int rates
- Rates dependent on risk




**DCB loans to Irish registered financial institutions**

**Thecasesolutions.com**



**Ireland V United States**

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United States

- Reg. T loan up to 50%
- Ireland
- No equivalent, unlimited leverage
- 100% personal savings (M2, Deposits)
- The Savings, investment, loan, (Savings)
- Financing representative banking (M2, Cash)



**Case Study: Depfa Ireland**

**Thecasesolutions.com**

- 0% regulation of Irish branch of finance
- Deposits worth 225 bln in 05
- Taken over by German Hypo Real Estate in 07
- Lehman collapsed liquidity crisis
- Nationalized by Germany for 145 billion



**Thecasesolutions.com**

## Traditional V Shadow



# Thecasesolutions.com

- Traditional loans and deposits under regulation and on books
- Shadow bundles deposits, sells onto investors at low int rates
- Rates dependant on risk
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### The fundamental difference

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- Government Involvement
- US safety net, checks and balances
- Shadow- no safety net, demand post Bretton Woods
- Now 60% of loans shadow and unregulated- central to economy -banking collapses .
- Recycling ,no actual wealth created

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# Ireland V United States

## Thecasesolutions.com

### United States

- Reg T borrow up to 50%

### Ireland

- No equivalent, unlimited leverage
- 'Entrepreneurial energy' (Mc,Creedy)
- Tax haven, unwritten laws (Shakson)
- Extractive, non contributing (Mc Cabe)



## Case Study: Depfa ,Ireland

**Thecasesolutions.com**



- 90's regulation of irish bonds,dept of finance
- Securities worth 225 bil in 05 .
- Taken over by German Hypo Real Estate in 07
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# ECB loans to Irish registered financial institutions

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## Kurzfristkredite der EZB an irische Banken

Bank	Kredite in Euro
<u>Depfa</u>	35 Milliarden
Anglo Irish Bank	28 Milliarden
Allied Irish Bank	27 Milliarden
Bank of Ireland	20 Milliarden
Irish Life & Permanent	11,7 Milliarden
Educational Building Society	5 Milliarden
Irish Nationwide	3 Milliarden

Quelle: Barclays Capital

# Case : Orpington Structured Finance

## Thecasesolutions.com

- 5 Harbourmaster Place
- One of Irelands most valuable companies
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### The Central Issues

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- Central issue- extractive ,parasite analogy (Mc Cabe)
- Free riders
- Regional benefit from national policy
- Anglo constantly borrowing to service debt
- No real wealth being created, no growth
- Convergence of retail and commercial- Citi, ATB.



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