



Michael Marsh

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**Senior Currency Trader / ANZ Bank**

Having completed a degree in economics at Portsmouth University, Michael moved to London to begin training on a bank graduate recruitment scheme.

**What attracted you to a career in the financial sector?**

*Numbers? Problem solving? Fast pace? Financial rewards? All these and the fact I could put my knowledge of economics to use in a way, via trading, that your performance is quantifiable.*

**What does your job entail on a daily basis?**

*Making prices in markets to professional investors so they can increase or decrease their exposure in a particular currency. This requires following global and domestic events and working out how this news will impact the markets.*

**In what way does the environment in which you work affect on your physical and mental well-being?**

*Working long hours in what can be a stressful environment can take its toll, you need to be mentally strong to handle the ups and downs*

**How have your business interactions developed your understanding of other cultures?**

*Because I follow the economic performance of many countries over the years I have gained an insight into different cultures*

**What is the most fulfilling element of your job?**

*I love working in a busy environment where you are pushed mentally. When you call the right moves in the markets its fulfilling on a personal and professional level*

**Can you recall a time when your work took you out of your comfort zone?**

*Sometimes a big deal or violent market move can push you outside your comfort zone in respect of the amount of risk you are running*

**What sacrifices have you had to make?**

*Nothing more than you would expect to sacrifice in any career if you want to do well*

**How does your work contribute to the wider society?**

*We work with the local community to provide aspiration and careers advice*

**In what ways are the British values of tolerance, respect and fairness exercised through your work?**

*We have a diverse workforce, all cultures and values are respected, its considered very important*

**How has your career shaped you as a person, do you think?**

*Its taught me a lot about the world and myself. I've had some amazing experiences due to my career*

**How do you feel about the public perception of bankers?**

*After the financial crisis the public perception of bankers is pretty low. Some criticism is fair and some unfair, as long as I operate in an ethical way i tend not to worry about public opinion.*

**Who or what inspires you in your work?**

*I'm lucky that I get to work with many inspiring individuals with a variety of talents*

**What is the future of banking in your opinion?**

*Banks are going to be more heavily regulated going forward than we have ever have been in the past. The industry with have to deal with this while competing with new entrants like Apple pay.*

**What advice would you give to anyone considering a career in finance?**

*A career in finance can be rewarding on many levels. Expect to work hard and if you become the best in your field the rewards can be significant*

**Other questions you think I could have asked?**



*A Currency Trader finances currency with a high interest rate by purchasing with currency with a low interest rate. For example, in 2005, one of the best pairings was the NZD/JPY. The New Zealand economy, spurred by huge commodity demand from China and a hot housing market, saw its rates rise and stay there, while Japanese rates remained low. A trader can yield high returns from interest rate differentials.*