I have manually changed the EUR-USD to USD-EUR by changing the file names to EUR for the USD in terms of EUR and EURUSD for the conventional EUR in terms of USD.

This function will calculate the forward rate and profits and return a data frame with the result

```
forw <- function(fx, b, m){
  M <- paste(m, "M", sep = "")
  ra <- paste(fx, M, sep = "")
  ra2 <- paste(b, M, sep = "")
# this line to to name the column in the dataframe but does not work yet
  fw <- paste(ra, "f", sep = "")
  title <- paste(fx, "-", b, "fw", sep = "")
  das <- subset(da, select = c(fx, ra, ra2))
  das$fw <- ((1 + das[,2]/100)^(m/12))/((1 + das[,3]/100)^(m/12))*das[,1]
  plot(da[,4], type = 'l', main = fw)
  daz <- as.zoo(das)
  daz$l <- lag(daz[,1], k = m)
  daz$p <- ((daz[,1]*(1 + daz[,2]/100)^(m/12))*(1/daz[,5])))/
    (1 + daz[,3]/100)^(m/12)
  }
das <- forw(fx = "HUF", b = "EUR", m = 1)
```