

Title: Ding dong. Happy new year

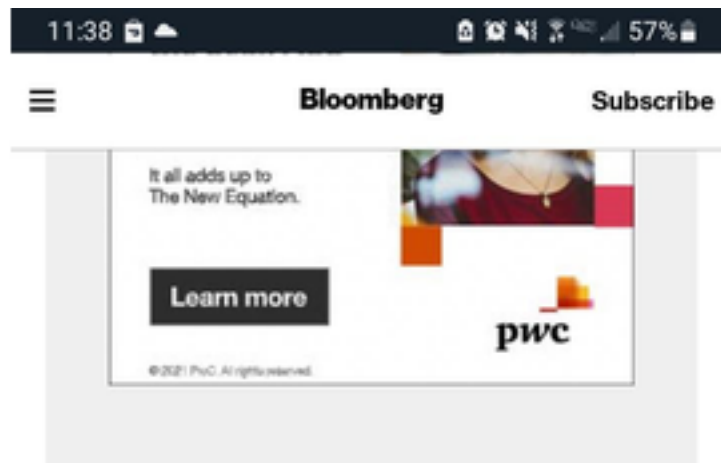
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"Once the calendar turns, the big question will be liquidity in Libor markets, cash and derivatives," said Priya Misra, global head of interest-rate strategy at TD Securities. Those markets also include swaps and loans. "There is no doubt that liquidity in Libor-linked contracts will be worse than in 2021, but not clear if it will be problematic early on."

The surviving Libors have expiration dates in June 2023, and are continuing mainly to avert trouble for contracts that reference them. U.S. regulators have strongly discouraged new contracts tied to the old benchmarks.

While yen, euro, Swiss franc and pound investors

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