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## FX Focus

Central bank digital currencies are slowly taking shape but linking them for cross-border transactions has been no easy feat. Common rules of engagement and technology are needed – and this is where the focus lies, say HSBC's Paul Mackel and James Pomeroy.

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## COP15 on biodiversity

Ahead of COP15 in Montreal, HSBC's Wai-Shin Chan and team outline everything you need to know about the UN's biodiversity conference and its aims.

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## Green Bond Insights

December's COP15 conference should help biodiversity rise up the agenda of green bond investors and issuers, say HSBC strategists.

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## Implementing RCEP

Eight months from the start of the RCEP trade deal, Asian markets are building deeper trade ties, say HSBC's Frederic Neumann and Shanella Rajanayagam.

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## The next generation of spenders

Over the next couple of decades, the world will have more than a billion new middle class consumers. Their higher incomes and changing tastes are likely to propel consumer spending much higher, notably in the emerging world, says HSBC's James Pomeroy.

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## The Major bond letter #24

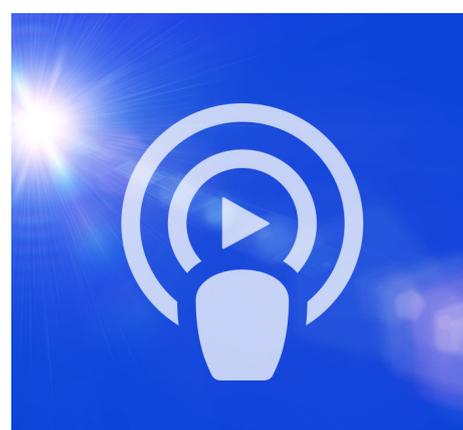
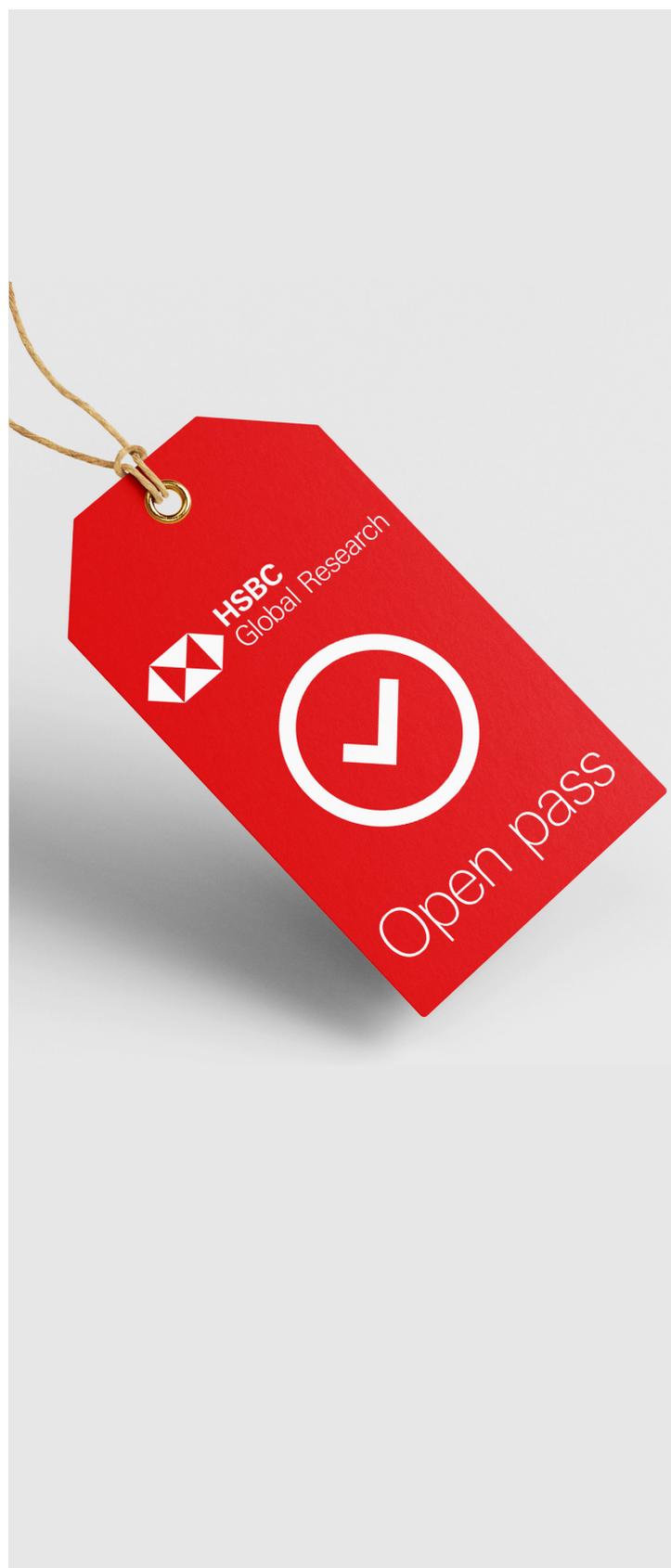
HSBC's Steven Major, Global Head of Fixed Income Research, explores how emerging market government bonds have outperformed their developed market equivalents since the start of the year.

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## Data Matters – Listen Up

What's the chat in Q2? Our data scientists have used HSBC's proprietary Natural Language Processing (NLP) techniques to analyse what companies have been saying on recent earnings calls.

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## The Macro Viewpoint

Europe's gas squeeze, Brazil election preview, USD drivers

We assess the latest developments in the gas market as the supply crunch intensifies, look at what Brazil's October election could mean for the economy and consider whether USD strength can continue.

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## Under the Banyan Tree

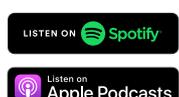
Earnings season wraps up in Asia

Herald van der Linde and Fred Neumann delve into the recent crop of Asian corporate earnings, discussing how particular sectors have performed and what their results mean for regional markets and the broader economy.

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## The ESG Brief

Data science and the risk of diversity washing

In this edition, Yaryna Kobel, Mark McDonald and Camila Sarmiento focus on how we've applied data science to determine whether corporate diversity discussions are being matched with action.

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