

DATA REPORT

12 September 2019

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SPREADS

Figure 1: 5-Year Median Spread-Global Data (High Credit)

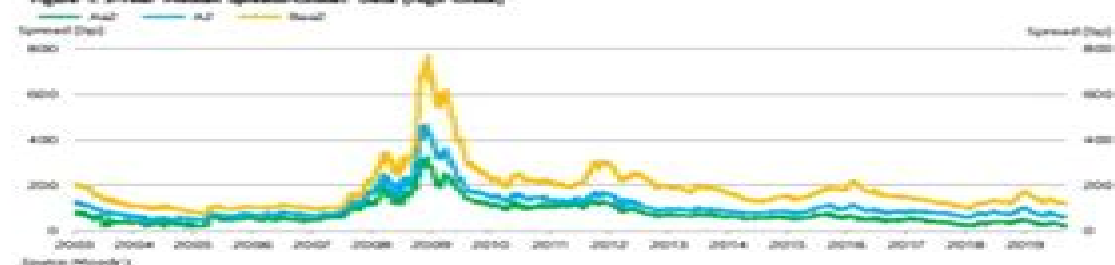
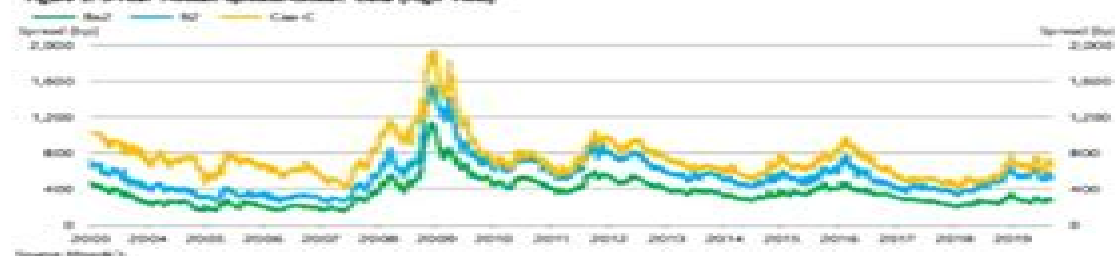


Figure 2: 5-Year Median Spread-Global Data (High Yield)



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Moody's Investors Service Report

Moody's Investors Service



Moodys Investors Service Report:

Moody's Investors Service, 1924 **The Rating Agencies and Their Credit Ratings** Herwig Langohr, Patricia Langohr, 2010-04-01 Credit rating agencies play a critical role in capital markets guiding the asset allocation of institutional investors as private capital moves freely around the world in search of the best trade off between risk and return However they have also been strongly criticised for failing to spot the Asian crisis in the early 1990s the Enron WorldCom and Parmalat collapses in the early 2000s and finally for their ratings of subprime related structured finance instruments and their role in the current financial crisis This book is a guide to ratings the ratings industry and the mechanics and economics of obtaining a rating It sheds light on the role that the agencies play in the international financial markets It avoids the sensationalist approach often associated with studies of rating scandals and the financial crisis and instead provides an objective and critical analysis of the business of ratings The book will be of practical use to any individual who has to deal with ratings and the ratings industry in their day to day job Reviews Rating agencies fulfil an important role in the capital markets but given their power they are frequently the object of criticism Some of it is justified but most of it portrays a lack of understanding of their business In their book *The Rating Agencies and their Credit Ratings* Herwig and Patricia Langohr provide an excellent economic background to the role of rating agencies and also a thorough understanding of their business and the problems they face I recommend this book to all those who have an interest in this somewhat arcane but extremely important area Robin Monro Davies Former CEO Fitch Ratings At a time of unprecedented public and political scrutiny of the effectiveness and indeed the basic business model of the Credit Rating industry and heightened concerns regarding the transparency and accountability of the leading agencies this book provides a commendably comprehensive overview and should provide invaluable assistance in the ongoing debate Rupert Atkinson Managing Director Head of Credit Advisory Group Morgan Stanley and member of the SIFMA Rating Agency Task Force The Langohrs have provided useful information in a field where one frequently finds only opinions or misconceptions They supply a firm base from which to understand changes now underway A well read copy of this monograph should be close to the desk of every investor issuer and financial regulator legislator or commentator John Grout Policy and Technical Director The Association of Corporate Treasurers

Annual Report of Moody's Investors Service for Year Ended September 30 Moody's Investors Service, 1929 **Journal Holdings Report** United States. Environmental Protection Agency. Information Management and Services Division, 1980

Mortgage Markets Worldwide Danny Ben-Shahar, Charles Leung, Seow-Eng Ong, 2009-01-28 The book provides a theoretical and empirical evaluation of different housing finance systems presenting a collection of studies that describe various aspects of selected mortgage markets around the world The uniqueness of the chosen markets lies in the fact that they represent not only different regions around the globe Africa the Middle East Asia and Eastern Europe but also under studied markets in different stages of economic and financial development This book examines questions relating to housing finance

efficiency and contract heterogeneity In addition it analyses the securitization experiences in these countries to provide lessons on how mortgage markets are integrated with capital markets and how particular institutional framework interacts with mortgage markets Short reviews are provided for each of the selected mortgage markets The review will include institutional aspects of the markets such as the size and structure of the market including flows and accumulation of funds a description of the competition and a presentation of the major competitors including market share major financial measures etc profitability in the market trends structural changes the major mortgage instruments and their market share special tax issues the role of the government in the market defaults prepayments mortgage insurance and major regulatory issues The analysis explores the major existing problems in the mortgage market of each country the current steps adopted to solve these problems possible propositions for dealing with the major issues in the future and the implied future developments anticipated in the market *Moody's Analyses of Investments and Security Rating Service* John Sherman Porter, 1918

Securitization Law and Practice Jan Job de Vries Robb, 2008-01-01 Securitization once a fairly straightforward means of offering collateral for investment has mushroomed into a massively complex area of financial practice The central role occupied by such risk distributing products as collateral debt obligations CDOs credit default swaps CDSs collateral loan obligations CLOs and credit derivatives has given rise to one of the most crucial inquiries of our era Is the financial collapse that threatens the world financial system due merely to rogue traders Or is there something in the derivative idea itself that spells inevitable disaster Most important can we isolate the truly productive aspects of securitization and learn to recognise pitfalls in advance As always in such ideational minefields it is the legal practitioners who are expected to provide guidance to distressed investors and asset dealers Hence this vital new book Written from a distinctly practical point of view by Jan Job de Vries Robb with contributions from Paul Ali and Tim Coyne all three leading authorities with extensive experience as counsel both in house and in private practice in addition to sterling academic credentials the book sheds clear light on every aspect of today's securitization techniques including welcome guidance on the following keeping track of exposure to the CDO market and evaluating such emerging asset classes as commodity risk microfinance and project finance risk In the course of the analysis the book proceeds from the relevant framework and guiding legal principles through key risks and building blocks in securitization transactions to the various product classes and sub classes and their differences and common denominators Non credit risk and niche products such as fund and insurance securitization are also covered The final chapters are devoted to the applicable rules as laid down in Basel II and International Financial Reporting Standards

New York City Loan Guarantee Act United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 1980 **Journal Holdings Report** United States. Environmental Protection Agency. Information Resources and Services Branch, 1979 **Hearings, Reports and Prints of the House Committee on Interstate and Foreign Commerce** United States. Congress. House. Committee on Interstate and Foreign Commerce, 1976 **Moody's OTC**

Industrial News Reports ,1998-06 *Reports and Documents* United States. Congress,1950 **Visualising Intangibles: Measuring and Reporting in the Knowledge Economy** Stefano Zambon,2016-02-11 Despite the now widely recognized importance of intangible assets and intellectual capital they still appear to be poorly understood by both academics and practitioners Indeed the necessity for adopting a fresh approach to their reporting measurement and management is today generally clear and accepted This book gives room to new perspectives which broaden the scope and depth of the investigation whilst also opening up innovative methods and opportunities for practice *Catalog of Copyright Entries. Third Series* Library of Congress. Copyright Office,1972 **The Debt Trap** Sebastien Canderle,2016-09-19 This is the inside story of private equity dealmaking Over the last 40 years LBO fund managers have demonstrated that they are good at making money for themselves and their investors But when one looks beneath the surface of the transactions they engineer it is apparent that these deals can at times go spectacularly wrong Through 14 business stories all emanating from the noughties credit bubble and including headline grabbing names like Caesars Debenhams EMI Hertz Seat Pagine Gialle and TXU The Debt Trap shows how via controversial practices like quick flips repeat dividend recaps heavy cost cutting and asset stripping leveraged buyouts changed for better or for worse the way private companies are financed and managed today From technological disruption in the worlds of music recording and business directory publishing to economic turbulence in the gambling real estate and energy sectors highly levered corporations are often incapable of handling market corrections when debt commitments start piling up Behind the historical events and the financial empires erected by some of the elite private equity specialists these 14 in depth case studies examine how value maximising techniques and a short cut mentality can impact investment returns and portfolio assets Whether you are a PE practitioner investor business manager academic or business student you will find The Debt Trap to be an authoritative and fascinating account Wall Street and the Financial Crisis United States. Congress. Senate. Committee on Homeland Security and Governmental Affairs. Permanent Subcommittee on Investigations,2010 **Moody's Municipal & Government News Reports** ,1996 *Moody's Analyses of Investments* John Moody,1915 **Moody's Manual of Investments** John Sherman Porter,1918 American government securities 1928 53 in 5 annual vols v 1 Railroad securities 1952 53 Transportation v 2 Industrial securities v 3 Public utility securities v 4 Government securities 1928 54 v 5 Banks insurance companies investment trusts real estate finance and credit companies 1928 54 **Do You Have a MERS Mortgage?** ,

Moodys Investors Service Report Book Review: Unveiling the Magic of Language

In an electronic era where connections and knowledge reign supreme, the enchanting power of language has become more apparent than ever. Its power to stir emotions, provoke thought, and instigate transformation is actually remarkable. This extraordinary book, aptly titled "**Moodys Investors Service Report**," published by a very acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound impact on our existence. Throughout this critique, we shall delve in to the book is central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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