

SECTOR IN-DEPTH

30 January 2020

 Rate this Research
TABLE OF CONTENTS

Defaults rose in 2019 after two years of declines	3
Loan-only structures drove first-time loan recovery rates lower in 2019	7
Credit quality deteriorated in 2019	10
We expect slower growth and continued low rates in 2020	14
Rating accuracy	18
Methodology and data sources	20
Appendix	22
Moody's related publications	61

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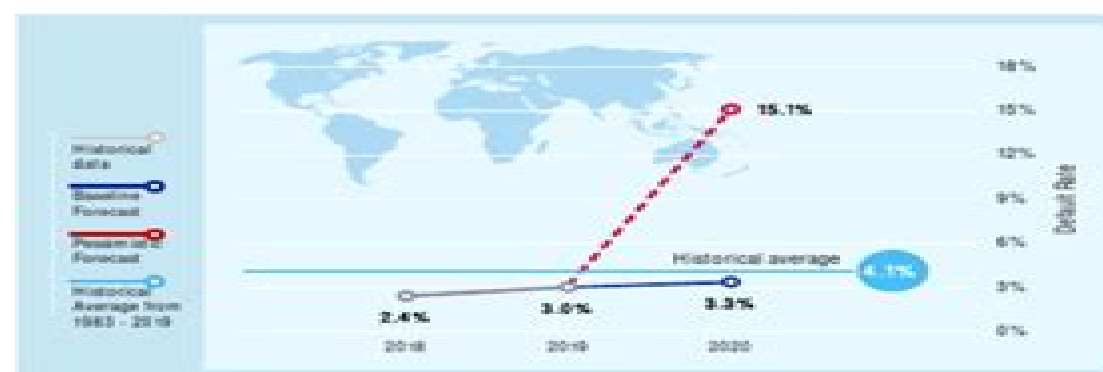
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Default Trends – Global
Annual default study: Defaults will edge higher in 2020

The annual default rate for speculative-grade companies that we rate will edge up to 3.3% in 2020 from 3.0% in 2019 under our baseline forecast. Our forecasts take into account the increased share of lower rated issuers, and while in our baseline we do not assume a recession in 2020, we expect growth to slow compared to 2019. We also offer a default forecast for an alternative pessimistic scenario in which economic and geopolitical shocks cause severe financial market disruptions and a turn in the credit cycle. Under this severe scenario, the default rate could jump to 15.1%, but based on current trends we see a low 4% probability of such a scenario crystallizing.

Exhibit 1

Global speculative-grade corporate default rate to rise modestly in 2020



Source: Moody's Investors Service

Moodys November Default Report

John Moody



Moodys November Default Report:

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 *Managing Credit Risk* John B. Caouette, Edward I. Altman, Paul Narayanan, 1998-11-03 The first full analysis of the latest advances in managing credit risk Against a backdrop of radical industry evolution the authors of *Managing Credit Risk The Next Great Financial Challenge* provide a concise and practical overview of these dramatic market and technical developments in a book which is destined to become a standard reference in the field

Thomas C Wilson Partner McKinsey models based on stock price consumer finance models models for small business models for real estate emerging market corporations and financial institutions country risk models and more There is an important analysis of default results on corporate bonds and loans and credit rating migration In all cases the authors emphasize that success will go to those firms that employ the right tools and create the right kind of risk culture

within their organizations A strong concluding chapter integrates emerging trends in the financial markets with the new methods in the context of the overall credit environment Concise authoritative and lucidly written Managing Credit Risk is essential reading for bankers regulators and financial market professionals who face the great new challenges and promising rewards of credit risk management

Wall Street and the Financial Crisis: pt. 1-4. Anatomy of a Financial Collapse, April 13, 2011. Report and Appendix (4 v.) United States. Congress. Senate. Committee on Homeland Security and Governmental Affairs. Permanent Subcommittee on Investigations,2010

Moody's Manual of Investments John Sherman Porter,1929 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

Wall Street and the Financial Crisis United States. Congress. Senate. Committee on Homeland Security and Governmental Affairs. Permanent Subcommittee on Investigations,2011

Moody's Manual of Investments: American and Foreign ,1923

Moody's Municipal & Government Manual ,1922

Slapped by the Invisible Hand Gary B. Gorton,2010-03-08 Originally written for a conference of the Federal Reserve Gary Gorton s The Panic of 2007 garnered enormous attention and is considered by many to be the most convincing take on the recent economic meltdown Now in Slapped by the Invisible Hand Gorton builds upon this seminal work explaining how the securitized banking system the nexus of financial markets and instruments unknown to most people stands at the heart of the financial crisis Gorton shows that the Panic of 2007 was not so different from the Panics of 1907 or of 1893 except that in 2007 most people had never heard of the markets that were involved didn t know how they worked or what their purposes were Terms like subprime mortgage asset backed commercial paper conduit structured investment vehicle credit derivative securitization or repo market were meaningless In this superb volume Gorton makes all of this crystal clear He shows that the securitized banking system is in fact a real banking system allowing institutional investors and firms to make enormous short term deposits But as any banking system it was vulnerable to a panic Indeed the events starting in August 2007 can best be understood not as a retail panic involving individuals but as a wholesale panic involving institutions where large financial firms ran on other financial firms making the system insolvent An authority on banking panics Gorton is the ideal person to explain the financial calamity of 2007 Indeed as the crisis unfolded he was working inside an institution that played a central role in the collapse Thus this book presents the unparalleled and invaluable perspective of a top scholar who was also a key insider

Moody's Analyses of Railroad Investments John Sherman Porter,1927 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

Moody's Analyses of Investments and Security Rating Books John Moody,1924

Moody's Analyses of Investments and Security Rating Service ,1925

Moody's

Magazine, 1909 **American Commercial Banks in Corporate Finance, 1929-1941** Tian Kang Go, 1999 First Published in 1999 Routledge is an imprint of Taylor Francis an informa company **Moody's Magazine** Byron W. Holt, Augustus B. Kellogg, 1907 **Moody's Manual of Investments and Security Rating Service**, 1926 **Credit Risk Modeling** David Lando, 2009-12-13 Credit risk is today one of the most intensely studied topics in quantitative finance This book provides an introduction and overview for readers who seek an up to date reference to the central problems of the field and to the tools currently used to analyze them The book is aimed at researchers and students in finance at quantitative analysts in banks and other financial institutions and at regulators interested in the modeling aspects of credit risk David Lando considers the two broad approaches to credit risk analysis that based on classical option pricing models on the one hand and on a direct modeling of the default probability of issuers on the other He offers insights that can be drawn from each approach and demonstrates that the distinction between the two approaches is not at all clear cut The book strikes a fruitful balance between quickly presenting the basic ideas of the models and offering enough detail so readers can derive and implement the models themselves The discussion of the models and their limitations and five technical appendixes help readers expand and generalize the models themselves or to understand existing generalizations The book emphasizes models for pricing as well as statistical techniques for estimating their parameters Applications include rating based modeling modeling of dependent defaults swap and corporate yield curve dynamics credit default swaps and collateralized debt obligations **Moody's Investment Survey**, 1924 **Moody's Public Utilities**, 1938 A Century of Sovereign Ratings Norbert Gaillard, 2011-09-21 The financial difficulties experienced by Greece since 2009 serve as a reminder that countries i e sovereigns may default on their debt Many observers considered the financial turmoil was behind us because major advanced countries had adopted stimulus packages to prevent banks from going bankrupt However there are rising doubts about the creditworthiness of several advanced countries that participated in the bailouts In this uncertain context it is particularly crucial to be knowledgeable about sovereign ratings This book provides the necessary broad overview which will be of interest to both economists and investors alike Chapter 1 presents the main issues that are addressed in this book Chapters 2 3 and 4 provide the key notions to understand sovereign ratings Chapter 2 presents an overview of sovereign rating activity since the first such ratings were assigned in 1918 Chapter 3 analyzes the meaning of sovereign ratings and the significance of rating scales it also describes the refinement of credit rating policies and tools Chapter 4 focuses on the sovereign rating process Chapters 5 and 6 open the black box of sovereign ratings Chapter 5 compares sovereign rating methodologies in the interwar years with those in the modern era After examining how rating agencies have amended their methodologies since the 1990s Chapter 6 scrutinizes rating disagreements between credit rating agencies CRAs Chapters 7 and 8 measure the performances of sovereign ratings by computing default rates and accuracy ratios Chapter 7 looks at the interwar years and Chapter 8 at the modern era The two chapters assess which CRA assigns the most accurate ratings during the respective

periods Chapters 9 and 10 compare the perception of sovereign risk by the CRAs and market participants Chapter 9 focuses on the relation between JP Morgan Emerging Markets Bond Index Global spreads and emerging countries sovereign ratings for the period 1993 2007 Chapter 10 compares the eurozone members sovereign ratings with Credit Default Swap Implied Ratings CDS IRs during the Greek debt crisis of November 2009 May 2010 Hearings, Reports and Prints of the House Committee on Interstate and Foreign Commerce United States. Congress. House. Committee on Interstate and Foreign Commerce,1976

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Table of Contents Moodys November Default Report

1. Understanding the eBook Moodys November Default Report
 - The Rise of Digital Reading Moodys November Default Report
 - Advantages of eBooks Over Traditional Books
2. Identifying Moodys November Default Report
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Moodys November Default Report
 - User-Friendly Interface

4. Exploring eBook Recommendations from Moodys November Default Report
 - Personalized Recommendations
 - Moodys November Default Report User Reviews and Ratings
 - Moodys November Default Report and Bestseller Lists
5. Accessing Moodys November Default Report Free and Paid eBooks
 - Moodys November Default Report Public Domain eBooks
 - Moodys November Default Report eBook Subscription Services
 - Moodys November Default Report Budget-Friendly Options
6. Navigating Moodys November Default Report eBook Formats
 - ePub, PDF, MOBI, and More
 - Moodys November Default Report Compatibility with Devices
 - Moodys November Default Report Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Moodys November Default Report
 - Highlighting and Note-Taking Moodys November Default Report
 - Interactive Elements Moodys November Default Report
8. Staying Engaged with Moodys November Default Report
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Moodys November Default Report
9. Balancing eBooks and Physical Books Moodys November Default Report
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Moodys November Default Report
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Moodys November Default Report
 - Setting Reading Goals Moodys November Default Report
 - Carving Out Dedicated Reading Time

12. Sourcing Reliable Information of Moodys November Default Report
 - Fact-Checking eBook Content of Moodys November Default Report
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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