



Is default risk priced equally fast in the credit default swap and the stock markets? AN empirical investigation



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ABSTRACT

We examine whether default risk is priced equally fast in the credit default swap (CDS) and the stock markets in the main economic sectors of North America, Europe, the UK, and Asia. We find significant evidence in all of these regions and economic sectors that the stock market leads the price discovery process because it reflects default risk faster than the CDS market. We also find weak evidence that the documented lead-lag relation is not regime-dependent and that is stronger for negative stock market news. Our findings do not confirm the theoretical prediction that the CDS market responds faster than the stock market to changing credit conditions. Consistent with the market selection theories, our findings imply that informed traders prefer to trade default risk mostly in the stock market but uninformed traders mostly in the CDS market.

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1. Introduction

This paper examines whether default risk is priced faster in the credit default swap (CDS) market or the stock market. In frictionless markets, the prices of CDS and stock prices should be closely related because they depend on the distribution of the market value of the firm's corporate assets. In particular, large CDS spreads should be related to a stock's low valuation and/or high volatility and vice versa. Under both scenarios the arrival of information that is related to changing default risk should instantly and simultaneously be absorbed by the two markets, and the stock returns and the CDS spread changes should be contemporaneously correlated but not cross-autocorrelated. However, if one market processes information more efficiently than the other, then it can price the changing default risk faster than the other. The actions of informed traders can then lead to a lead-lag relation between the returns of the two markets.

A CDS is a contract that allows the transfer of credit exposure between two parties on a particular firm or country (i.e., the reference entity). The buyer of a CDS periodically pays a premium to the seller of the CDS until the maturity of the contract (i.e., bond) or the occurrence of a credit event; whichever comes first. In the case of a credit event the buyer of the CDS receives compensation for the loss incurred equal to the difference between the nominal value of the bond and its market value after the occurrence of the credit event.¹ The CDS spreads are determined solely by default risk. Further, the CDS market

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¹ According to the (ISDA, 2014) a credit event can take the form of a bankruptcy, obligation acceleration, obligation default, failure to pay, repudiation or moratorium (for sovereign entities), or a restructuring. The most important credit event is the restructuring of debt because it does not always or immediately lead to a loss for the CDS holder.

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